



AnatBird.com



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SuperCommunity Bank Performance Metrics Summary		Bank #1 (East)	Bank #2 (South)	Bank #3 (South)	Bank #4 (East)	Bank #5 (Southeast)	Bank #6 (East)	Bank #7 (Midwest)	Bank #8 (East)	Bank #9 (Southwest)
Retail Banks		\$20 Billion	\$13 Billion	\$8 Billion	\$6 Billion	\$34 Billion	\$12 Billion	\$16 Billion	\$3 Billion	\$5 Billion
Peer Bank Metrics Current Period: June 30, 2008										
1	# of Retail Households (HH)	376,131	404,317	162,640	268,404	428,239	261,420	169,767	72,364	na
2	# of Services Per HH Total Base	2.48	2.43	na	2.89	3.39	2.66	1.50	1.82	na
3	# of Accounts Per HH Total Base	2.76	3.16	na	3.48	4.82	2.91	2.16	2.49	na
4	# of Services Per HH Mature Households (A)	2.50	2.44	2.56	2.94	3.66	2.69	1.52	1.87	na
5	# of Accounts Per HH Mature Households	2.79	3.18	3.37	3.56	5.24	2.95	2.22	2.59	na
6	# of Services Per HH New Households (B)	1.52	2.02	1.45	2.77	2.02	1.60	1.20	1.25	na
7	# of Accounts Per HH New Households	1.30	2.21	1.81	3.40	2.27	1.68	1.28	1.41	na
8	# of Single Service HH	143,324	136,580	101,864	71,186	96,600	87,057	111,885	35,354	69,402
9	% of Single Service HH (C)	38.10%	33.78%	62.63%	26.52%	22.56%	33.30%	65.91%	48.86%	na
10	# of Sweet Spot HH (D)	4,615	46,430	11,748	8,602	10,247	10,155	8,572	6,648	na
11	Total Sweet Spot HH as a % of Total Retail HH (E)	1.23%	11.48%	7.22%	3.20%	2.39%	3.88%	5.05%	9.19%	na
12	# of Services Per HH Sweet Spot Customers	5.84	4.91	5.00	5.99	7.39	3.00	3.62	3.78	na
13	# of Accounts Per HH Sweet Spot Customers	6.90	7.08	7.65	8.37	17.13	3.52	6.53	5.62	na
14	Total Retail Deposit Balances	\$12,754,630,023	\$ 6,200,000,000	\$ 4,328,717,000	\$ 2,721,118,000	\$ 11,863,052,000	\$ 4,052,766,000	\$ 5,130,579,000	\$ 1,095,489,000	\$ 2,220,954,000
15	Retail Deposit Balances as a % of Total Bank Deposit Balances (F)	97.14%	63.27%	63.48%	62.40%	45.58%	47.04%	68.36%	59.03%	56.81%
16	Total Retail Loan Balances	\$ 3,944,411,178	\$ 7,700,000,000	\$ 2,504,193,000	\$ 1,477,958,000	\$ 4,211,597,000	\$ 2,300,943,000	\$ 2,862,578	\$ 710,120,000	na
17	Retail Loan Balances as a % of Total Bank Loan Balances (G)	53.71%	82.28%	41.79%	35.17%	15.35%	24.79%	5.22%	30.63%	na
18	Total Bank Deposit Balances	\$13,130,192,917	\$ 9,800,000,000	\$ 6,818,962,000	\$ 4,360,480,000	\$ 26,028,352,000	\$ 8,615,700,000	\$ 7,505,285,000	\$ 1,855,864,000	\$ 3,909,403,000
19	Average Branch Deposits	\$ 10,868,940	\$ 21,754,000	na	\$ 18,107,000	\$ 35,732,000	\$ 86,229,000	\$ 30,539,000	\$ 37,775,000	\$ 28,843,000
20	# of Debit/ATM Card Customers	173,032	318,142	130,009	214,509	345,527	128,833	92,682	68,241	na
21	# of Total Checking Account Customers (H)	305,686	425,803	197,422	296,591	333,481	159,691	110,449	84,322	128,294
22	Debit Card/ATM Penetration as a % of Total Checking Accounts (I)	56.60%	74.72%	65.85%	72.32%	103.61%	80.68%	83.91%	80.93%	na
23	Deposit Sales Per Sales FTE (J)	\$ 1,869,458	\$ (353,000)	\$ 3,129	na	na	\$ (495,000)	\$ 36,000	na	na
24	# of Total Retail Accounts	1,037,021	873,765	367,598	511,469	832,846	474,846	473,976	148,273	149,983
25	# of New Retail Accounts (K)	44,458	48,468	61,100	23,071	61,587	22,030	23,076	9,831	8,369
26	# of New Retail Accounts as a % of Total Retail Accounts	4.29%	5.55%	16.62%	4.51%	7.39%	4.64%	4.87%	6.63%	5.58%
27	# of Closed Retail Accounts (L)	45,899	na	na	21,547	50,447	21,777	28,553	8,020	7,954
28	# of Closed Retail Accounts as a % of Total Retail Accounts	4.43%	na	na	4.21%	6.06%	4.59%	6.02%	5.41%	5.30%
29	Same Store Sales Dollar Deposits (M)	\$ 934,728,837	\$ (1,754,000)	\$ 1,056,946,000	na	na	\$ (1,915,000)	\$ 20,704,000	na	na
30	Same Store Sales Dollar Loans	\$ 296,635,800	\$ (1,701,000)	\$ 793,403,000	\$ 256,000	na	\$ 1,524,000	na	na	na
31	Total Bank Loan Balances	\$ 7,344,485,440	\$ 9,357,902,000	\$ 5,992,258,000	\$ 4,202,407,000	\$ 27,445,891,000	\$ 9,280,400,000	\$ 54,828,905	\$ 2,318,679,000	\$ 4,410,839,000
32	Number of Sales Per Banker Per Day	0.98	na	0.93	na	1.73	1.33	na	na	na

SuperCommunity Bank Performance Metrics Summary		Bank #10 (East)	Bank #11 (Mountain)	Bank #12 (East)	Bank #13 (East)	Bank #14 (Midwest)	Average
Retail Banks		\$11 Billion	\$19 Billion	\$17 Billion	\$3 Billion	\$2 Billion	Participating Banks
Peer Bank Metrics Current Period: June 30, 2008							
1	# of Retail Households (HH)	423,218	348,019	423,213	139,446	35,880	270,235
2	# of Services Per HH Total Base	2.50	3.00	3.31	2.67	na	2.60
3	# of Accounts Per HH Total Base	3.21	5.00	4.58	3.51	na	3.46
4	# of Services Per HH Mature Households (A)	2.53	3.00	3.37	2.68	na	2.65
5	# of Accounts Per HH Mature Households	3.25	5.00	4.68	3.53	na	3.53
6	# of Services Per HH New Households (B)	1.93	2.00	3.36	2.04	na	1.93
7	# of Accounts Per HH New Households	1.99	2.00	4.66	2.17	na	2.18
8	# of Single Service HH	128,978	69,605	88,107	35,570	na	90,424.00
9	% of Single Service HH (C)	30.48%	20.00%	20.82%	25.51%	na	35.71%
10	# of Sweet Spot HH (D)	1,710	65,545	25,327	12,113	na	17,643
11	Total Sweet Spot HH as a % of Total Retail HH (E)	0.40%	18.83%	5.98%	8.69%	na	6.46%
12	# of Services Per HH Sweet Spot Customers	5.32	6.00	6.29	5.94	na	5.26
13	# of Accounts Per HH Sweet Spot Customers	7.62	9.00	10.55	8.09	na	8.17
14	Total Retail Deposit Balances	\$ 4,582,398,000	\$ 6,358,871,000	\$ 8,240,257,334	\$ 1,977,508,000	na	\$ 5,502,026,104
15	Retail Deposit Balances as a % of Total Bank Deposit Balances (F)	62.97%	53.14%	68.23%	71.21%	na	62.97%
16	Total Retail Loan Balances	\$ 4,789,305,000	\$ 3,773,748,000	\$ 6,721,989,461	\$ 916,283,000	na	\$ 3,254,450,851
17	Retail Loan Balances as a % of Total Bank Loan Balances (G)	66.14%	29.91%	52.65%	34.26%	na	39.32%
18	Total Bank Deposit Balances	\$ 7,277,184,000	\$ 11,967,231,000	\$12,076,567,000	\$ 2,776,918,000	na	\$ 8,932,472,224
19	Average Branch Deposits	\$ 28,640,000	\$ 47,103,000	\$ 46,034,957	\$ 24,719,000	na	\$ 34,695,408
20	# of Debit/ATM Card Customers	347,632	1,358,747	357,186	57,823	18,138	277,731
21	# of Total Checking Account Customers (H)	421,050	1,424,326	455,150	131,675	31,801	321,839
22	Debit Card/ATM Penetration as a % of Total Checking Accounts (I)	82.56%	95.40%	78.48%	43.91%	57.04%	75.08%
23	Deposit Sales Per Sales FTE (J)	\$ 9,507	\$ 5,000	\$ (21,594)	na	na	\$ 131,688
24	# of Total Retail Accounts	1,059,662	3,933,927	1,000,800	238,719	57,433	797,166
25	# of New Retail Accounts (K)	25,012	36,322	31,170	2,673	na	30,551
26	# of New Retail Accounts as a % of Total Retail Accounts	2.36%	0.92%	3.11%	1.12%	na	5.20%
27	# of Closed Retail Accounts (L)	43,624	14,424	38,565	3,315	na	25,830
28	# of Closed Retail Accounts as a % of Total Retail Accounts	4.12%	0.37%	3.85%	1.39%	na	4.16%
29	Same Store Sales Dollar Deposits (M)	\$ 29,003	2,274,000	\$ (365,406)	na	na	\$ 251,330,929
30	Same Store Sales Dollar Loans	\$ 30,312	1,048,000	\$ (27,971)	na	na	\$ 136,396,018
31	Total Bank Loan Balances	\$ 7,240,882,000	\$ 12,616,860,000	\$12,766,454,000	\$ 2,674,662,000	na	\$ 8,131,272,950
32	Number of Sales Per Banker Per Day	na	0.92	0.59	na	na	1.08

Retail Cross Sell Summary

Data As Of: June 30, 2008

Financial Institution	# of Total Retail HH	Retail DDA		Savings		Money Market		CDs		Debit Card		Web Banking(No Bill Pay)	
		Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	376,131	3.22	3.25	3.21	3.76	4.13	5.53	2.85	4.45	3.76	3.06	4.68	3.65
Bank #2 (South) \$13 Billion	404,317	2.93	3.85	3.04	4.09	3.57	5.14	3.11	4.97	3.27	4.32	3.22	4.38
Bank #3 (South) \$8 Billion	162,640	2.97	1.38	3.45	1.53	na	na	2.93	2.39	3.37	1.61	3.65	1.48
Bank #4 (East) \$6 Billion	268,404	3.44	4.15	3.76	4.82	4.32	5.68	3.76	5.38	3.87	4.68	na	na
Bank #5 (Southeast) \$34 Billion	428,239	4.10	5.94	4.71	7.47	5.09	9.74	3.86	7.14	4.74	6.98	4.64	6.93
Bank #6 (East) \$12 Billion	261,420	4.05	5.58	3.47	4.46	5.08	6.11	4.19	5.91	4.16	5.65	2.96	3.27
Bank #7 (Midwest) \$15 Billion	169,767	1.79	2.62	2.29	3.46	2.57	4.17	2.00	3.72	1.76	2.46	1.95	2.74
Bank #8 (East) \$3 Billion	72,364	1.99	2.73	2.47	3.56	3.15	4.83	2.62	4.42	1.97	2.71	1.89	2.62
Bank #9 (Southwest) \$5 Billion	na	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	423,218	3.08	1.29	3.50	1.41	3.88	1.07	3.58	1.97	3.33	1.58	na	na
Bank #11 (Mountain) \$19 Billion	348,019	4.00	6.00	4.00	6.00	na	na	4.00	8.00	4.00	6.00	4.00	6.00
Bank #12 (East) \$17 Billion	423,213	4.19	5.91	4.24	6.29	4.83	7.59	4.31	7.07	4.08	5.76	4.00	5.38
Bank #13 (East) \$3 Billion	139,446	3.73	4.75	3.77	5.07	4.51	6.04	4.00	6.14	4.16	5.39	4.65	6.13
Bank #14 (Midwest) \$2 Billion	na	na	0.81	na	0.45	na	0.11	na	0.17	na	0.51	na	0.14
Ave Participating Banks	289,765	3.29	3.71	3.49	4.03	4.11	5.09	3.43	4.75	3.54	3.90	3.56	3.88

Financial Institution	Web Banking (Bill Pay)		Mortgage		Home Equity		Installment Loan		Credit Card		Investment	
	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	4.86	3.75	2.14	2.31	3.33	3.59	3.11	3.76	na	na	4.86	6.74
Bank #2 (South) \$13 Billion	3.60	5.15	3.00	3.90	4.13	5.73	3.33	4.55	3.52	4.86	3.54	5.44
Bank #3 (South) \$8 Billion	5.05	1.75	3.08	1.14	3.55	1.01	4.76	1.10	na	na	na	na
Bank #4 (East) \$6 Billion	4.34	5.35	1.19	1.27	3.73	4.98	3.06	3.85	na	na	3.64	5.13
Bank #5 (Southeast) \$34 Billion	6.44	10.70	3.63	10.69	5.57	10.29	4.63	8.58	4.53	7.71	4.60	10.40
Bank #6 (East) \$12 Billion	4.86	7.01	4.11	5.35	4.69	6.35	1.84	2.19	4.29	5.78	na	na
Bank #7 (Midwest) \$15 Billion	1.82	2.60	1.40	1.47	na	na	2.89	3.87	na	na	na	na
Bank #8 (East) \$3 Billion	2.44	3.70	3.49	4.77	3.41	4.91	3.10	4.32	na	na	na	na
Bank #9 (Southwest) \$5 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	4.31	1.10	4.59	1.10	4.48	1.05	1.83	1.06	3.80	1.21	na	na
Bank #11 (Mountain) \$19 Billion	6.00	11.00	4.00	7.00	na	na	4.00	6.00	5.00	7.00	3.00	5.00
Bank #12 (East) \$17 Billion	4.28	6.16	3.25	4.73	3.36	5.31	5.03	8.02	4.41	6.64	4.24	8.02
Bank #13 (East) \$3 Billion	na	na	3.85	4.87	4.48	5.76	4.22	5.47	3.69	4.73	na	na
Bank #14 (Midwest) \$2 Billion	na	0.07	na	0.11	na	na	na	na	na	na	na	na
Ave Participating Banks	4.36	4.86	3.14	3.75	4.07	4.90	3.48	4.40	4.18	5.42	3.98	6.79

Financial Institution	Trust		Insurance		Safe Deposit		Direct Deposit		Annuities		Average All HH	
	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	1.42	2.24	4.86	7.20	3.68	4.55	4.16	3.93	4.54	6.84	2.48	2.76
Bank #2 (South) \$13 Billion	na	na	3.31	4.82	na	na	na	na	na	na	2.36	3.05
Bank #3 (South) \$8 Billion	na	na	na	na	3.92	1.29	na	na	na	na	2.51	3.30
Bank #4 (East) \$6 Billion	na	na	3.12	4.12	4.83	6.83	4.10	5.01	na	na	2.89	3.48
Bank #5 (Southeast) \$34 Billion	3.80	24.70	6.49	20.30	5.33	9.36	4.47	6.55	4.84	10.85	3.39	4.82
Bank #6 (East) \$12 Billion	na	na	na	na	3.61	4.40	4.52	6.80	na	na	3.99	5.30
Bank #7 (Midwest) \$15 Billion	1.97	3.99	na	1.17	2.73	4.02	1.92	1.15	na	na	1.94	3.03
Bank #8 (East) \$3 Billion	na	na	na	na	na	na	2.24	3.23	na	na	na	na
Bank #9 (Southwest) \$5 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	na	na	na	na	2.64	1.05	3.29	4.55	na	na	2.50	3.21
Bank #11 (Mountain) \$19 Billion	na	na	na	na	6.00	9.00	na	na	na	na	4.00	6.00
Bank #12 (East) \$17 Billion	2.81	4.52	3.82	6.52	4.68	7.26	4.90	7.19	4.97	8.34	3.31	4.58
Bank #13 (East) \$3 Billion	na	na	na	na	4.44	5.93	4.31	5.55	na	na	na	na
Bank #14 (Midwest) \$2 Billion	na	na	na	na	na	0.09	na	0.51	na	na	na	2.96
Ave Participating Banks	2.50	8.86	4.32	7.36	4.19	4.89	3.77	4.45	4.78	8.68	2.94	3.86

SuperCommunity Bank Performance Metrics Summary	
Commercial Banks	
Peer Bank Metrics Current Period: June 30, 2008	
1	# of Commercial Relationships
2	# of Services Per Relationship Total Base
3	# of Accounts Per Relationship Total Base
4	# of Services Per Relationship Mature Customers
5	# of Accounts Per Relationship Mature Customers
6	# of Services Per Relationship New Customers
7	# of Accounts Per Relationship New Customers
8	# of Single Service Relationships
9	Total Single Service Relationships as a % of Total Commercial Relationships (N)
10	# of Sweet Spot Relationships
11	Total Sweet Spot Relationships as a % of Total Commercial Relationships (O)
12	# of Services Per Relationship Sweet Spot Customers
13	# of Accounts Per Relationship Sweet Spot Customers
14	Total Commercial Deposit Balances
15	Total Commercial Deposit Balances as a % of Total Bank Deposit Balances (P)
16	Total Commercial Loan Balances
17	Total Commercial Loan Balances as a % of Total Bank Loan Balances (Q)
18	# of Total Commercial Accounts (R)
19	# of New Accounts
20	Total New Accounts as a % of Total Commercial Accounts (S)
21	# of Closed Accounts
22	Total Closed Accounts as a % of Total Commercial Accounts (T)
23	Average Company Annual Sales
24	Average Company # of Employees
25	Average Company Years of Business
26	Total Bank Deposit Balances
27	# of Customer Relationships Per Loan Officer-Small Business
28	# of Customer Relationships Per Loan Officer-Commercial & Industrial
29	# of Customer Relationships Per Loan Officer-Commercial Real Estate
30	Approved Lines-Commitments (\$) -Small Business
31	Approved Lines-Commitments (\$) -Commercial & Industrial
32	Approved Lines-Commitments (\$) -Commercial Real Estate
33	Loans Outstanding (\$) -Small Business
34	Loans Outstanding (\$) -Commercial & Industrial
35	Loans Outstanding (\$) -Commercial Real Estate
36	Deposits \$ from CR (Incl. Sweeps)-Small Business
37	Deposits \$ from CR (Incl. Sweeps)-Commercial & Industrial
38	Deposits \$ from CR (Incl. Sweeps)-Commercial Real Estate
39	# of Lenders Per Analyst-Small Business (U)
40	# of Lenders Per Analyst-Commercial & Industrial
41	# of Lenders Per Analyst-Commercial Real Estate
42	# of Lending Relationships Per Analyst-Small Business
43	# of Lending Relationships Per Analyst-Commercial & Industrial
44	# of Lending Relationships Per Analyst-Commercial Real Estate
45	# of Loan Officers Per Portfolio Mgr.-Small Business (V)
46	# of Loan Officers Per Portfolio Mgr.-Commercial & Industrial
47	# of Loan Officers Per Portfolio Mgr.-Commercial Real Estate
48	# of Lending Relationships Per Portfolio Mgr-Small Business
49	# of Lending Relationships Per Portfolio Mgr-Commercial & Industrial
50	# of Lending Relationships Per Portfolio Mgr-Commercial Real Estate

Bank #1 (East) \$20 Billion in Assets	Bank #2 (South) \$13 Billion in Assets	Bank #3 (South) \$8 Billion	Bank #4 (East) \$6 Billion in Assets	Bank #5 (Southeast) \$34 Billion in Assets	Bank #7 (Midwest) \$16 Billion in Assets	Bank #8 (East) \$3 Billion
14,952	59,466	22,134	23,865	62,721	10,593	3,709
1.61	2.05	na	1.89	3.24	1.18	na
1.30	2.96	na	2.51	5.29	1.60	na
1.61	2.06	1.50	1.86	3.55	1.19	na
1.31	2.99	2.29	2.52	6.07	1.63	na
1.55	1.63	1.18	2.14	1.29	1.06	na
1.10	1.86	1.39	3.36	1.61	1.25	na
8,617	28,738	13,337	10,031	21,053	8,214	na
57.63%	48.33%	60.26%	42.03%	33.57%	77.54%	na
28	4,603	415	316	2,977	351	na
0.19%	7.74%	1.87%	1.32%	4.75%	3.31%	na
3.32	5.62	3.44	4.82	7.72	1.62	na
4.11	9.00	8.93	12.44	16.84	2.65	na
\$ 375,562,894	\$ 4,500,000,000	\$ 1,917,646,000	\$ 995,567,000	\$ 9,435,937,000	\$ 2,367,978,000	\$ 434,463,000
2.86%	34.27%	28.12%	22.83%	36.25%	31.55%	23.41%
\$ 3,400,074,262	\$ 4,300,000,000	\$ 3,483,973,000	\$ 2,192,472,000	\$ 23,275,168,000	\$ 1,747,670,000	\$ 1,544,765,000
25.90%	32.75%	51.09%	50.28%	89.42%	23.29%	83.24%
19,502	100,100	29,001	51,953	183,485	17,632	na
898	8,376	8,114	3,028	3,935	1,933	na
4.60%	8.37%	27.98%	5.83%	2.14%	10.96%	na
1,081	na	na	2,307	4,364	2,099	na
5.54%	na	na	4.44%	2.38%	11.90%	na
na	na	na	\$ 1,252,000	na	na	na
na	na	na	9	na	na	na
na	na	na	13	na	na	na
\$ 13,130,192,917	\$ 13,130,192,917	\$ 6,818,962,000	\$ 4,360,480,000	\$ 26,028,352,000	\$ 7,505,285,000	\$ 1,855,864,000
na	na	na	na	na	25	na
na	na	na	na	na	10	na
na	na	na	na	na	1,065	na
na	na	na	na	na	1,050,000	na
na	na	na	na	na	15,861,992	na
na	na	na	na	na	2,260,163,057	na
na	na	na	na	na	393,480	108,017,000
na	na	na	na	na	12,769,904	1,010,152,000
na	na	na	na	na	1,727,196,561	534,633,000
na	na	na	na	na	na	86,999,000
na	na	na	na	na	na	393,923,000
na	na	na	na	na	na	40,540,000
na	na	na	na	na	1	na
na	na	na	na	na	4	na
na	na	na	na	na	1	na
na	na	na	na	na	25	na
na	na	na	na	na	20	na
na	na	na	na	na	133	na
na	na	na	na	na	na	na
na	na	na	na	na	na	na
na	na	na	na	na	2	na
na	na	na	na	na	na	na
na	na	na	na	na	na	na
na	na	na	na	na	266	na

SuperCommunity Bank Performance Metrics Summary Commercial Banks Peer Bank Metrics Current Period: June 30, 2008		Bank #9 (Southwest) \$5 Billion	Bank #10 (East) \$11 Billion	Bank #11 (Mountain) \$19 Billion	Bank #12 (East) \$17 Billion	Bank #13 (East) \$3 Billion	Bank #14 (Midwest) \$2 Billion	Average Participating Banks
1	# of Commercial Relationships	24,688	43,281	65,764	73,126	na	2,312	33,884
2	# of Services Per Relationship Total Base	na	1.60	2.00	1.73	na	na	1.91
3	# of Accounts Per Relationship Total Base	na	2.35	2.00	2.38	na	na	2.55
4	# of Services Per Relationship Mature Customers	na	1.61	2.00	1.74	na	na	1.90
5	# of Accounts Per Relationship Mature Customers	na	2.38	2.00	2.40	na	na	2.62
6	# of Services Per Relationship New Customers	na	1.60	2.00	1.54	na	na	1.55
7	# of Accounts Per Relationship New Customers	na	2.00	2.00	1.74	na	na	1.81
8	# of Single Service Relationships	19,335	23,823	31,609	22,750	na	na	18,751
9	Total Single Service Relationships as a % of Total Commercial Relationships (N)	78.32%	55.04%	48.06%	31.11%	na	na	53.19%
10	# of Sweet Spot Relationships	na	2,130	1,272	8,660	na	na	2,306
11	Total Sweet Spot Relationships as a % of Total Commercial Relationships (O)	na	4.92%	1.93%	11.84%	na	na	4.21%
12	# of Services Per Relationship Sweet Spot Customers	na	3.44	4.00	3.05	na	na	4.11
13	# of Accounts Per Relationship Sweet Spot Customers	na	8.23	6.00	4.78	na	na	8.11
14	Total Commercial Deposit Balances	\$ 2,028,083,000	\$ 1,833,871,000	\$ 5,608,359,000	\$ 2,826,182,003	\$ 440,974,000	na	\$ 2,730,385,241
15	Total Commercial Deposit Balances as a % of Total Bank Deposit Balances (P)	51.88%	25.20%	46.86%	23.40%	na	na	29.69%
16	Total Commercial Loan Balances	na	\$ 4,073,730,000	\$ 8,843,111,000	\$ 5,882,376,705	\$ 1,758,661,000	na	\$ 5,500,181,906
17	Total Commercial Loan Balances as a % of Total Bank Loan Balances (Q)	na	55.98%	73.89%	48.71%	na	na	53.45%
18	# of Total Commercial Accounts (R)	36,923	101,826	178,743	123,408	na	3,168	76,886
19	# of New Accounts	1,715	2,557	11,337	3,848	na	na	4,574
20	Total New Accounts as a % of Total Commercial Accounts (S)	4.64%	2.51%	6.34%	3.12%	na	na	7.65%
21	# of Closed Accounts	na	3,537	4,584	5,730	na	na	3,386
22	Total Closed Accounts as a % of Total Commercial Accounts (T)	na	3.47%	2.56%	4.64%	na	na	4.99%
23	Average Company Annual Sales	na	na	na	\$ 3,138,000	na	na	\$ 2,195,000
24	Average Company # of Employees	na	na	na	15	na	na	12
25	Average Company Years of Business	na	na	na	13	na	na	13
26	Total Bank Deposit Balances	\$ 3,909,403,000	\$ 7,277,184,000	\$ 11,967,231,000	\$ 12,076,567,000	na	na	\$ 9,823,610,349
27	# of Customer Relationships Per Loan Officer-Small Business	na	na	671	14,675	na	na	5,124
28	# of Customer Relationships Per Loan Officer-Commercial & Industrial	na	na	671	408	na	na	363
29	# of Customer Relationships Per Loan Officer-Commercial Real Estate	na	na	671	413	na	na	716
30	Approved Lines-Commitments (\$) -Small Business	na	na	149,760,977	1,460,000	na	na	50,756,992
31	Approved Lines-Commitments (\$) -Commercial & Industrial	na	na	149,760,977	5,846,000	na	na	57,156,323
32	Approved Lines-Commitments (\$) -Commercial Real Estate	na	na	149,760,977	59,382,000	na	na	823,102,011
33	Loans Outstanding (\$) -Small Business	na	na	90,235,834	22,483	na	na	49,667,199
34	Loans Outstanding (\$) -Commercial & Industrial	na	na	90,235,834	1,543	na	na	278,289,820
35	Loans Outstanding (\$) -Commercial Real Estate	na	na	90,235,834	1,004	na	na	588,016,600
36	Deposits \$ from CR (Incl. Sweeps) -Small Business	na	na	57,228,000	1,402,000	na	na	48,543,000
37	Deposits \$ from CR (Incl. Sweeps) -Commercial & Industrial	na	na	57,228,000	255,570	na	na	150,468,857
38	Deposits \$ from CR (Incl. Sweeps) -Commercial Real Estate	na	na	57,228,000	49,934	na	na	32,605,978
39	# of Lenders Per Analyst-Small Business (U)	na	na	5	20	na	na	9
40	# of Lenders Per Analyst-Commercial & Industrial	na	na	5	na	na	na	4
41	# of Lenders Per Analyst-Commercial Real Estate	na	na	5	na	na	na	3
42	# of Lending Relationships Per Analyst-Small Business	na	na	3,132	734	na	na	1,297
43	# of Lending Relationships Per Analyst-Commercial & Industrial	na	na	3,132	na	na	na	1,576
44	# of Lending Relationships Per Analyst-Commercial Real Estate	na	na	3,132	na	na	na	1,632
45	# of Loan Officers Per Portfolio Mgr.-Small Business (V)	na	na	na	20	na	na	20
46	# of Loan Officers Per Portfolio Mgr.-Commercial & Industrial	na	na	na	na	na	na	na
47	# of Loan Officers Per Portfolio Mgr.-Commercial Real Estate	na	na	na	na	na	na	2
48	# of Lending Relationships Per Portfolio Mgr-Small Business	na	na	na	734	na	na	734
49	# of Lending Relationships Per Portfolio Mgr-Commercial & Industrial	na	na	na	na	na	na	na
50	# of Lending Relationships Per Portfolio Mgr-Commercial Real Estate	na	na	na	na	na	na	266

Commercial Cross Sell Summary

Data As Of: June 30, 2008

Financial Institution	# Commercial Relationships	Business DDA		Savings Money Market		CDs		Debit Card		Web Banking (No Bill Pay)		Web Banking (Bill Pay)	
		Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	14,952	1.77	1.33	2.37	2.48	2.70	3.41	2.56	1.24	na	na	3.01	1.55
Bank #2 (South) \$13 Billion	59,466	2.17	3.12	3.36	5.31	3.07	5.34	3.39	5.11	3.71	6.18	3.10	4.76
Bank #3 (South) \$8 Billion	22,134	1.56	1.54	2.42	1.14	2.03	1.94	2.46	1.15	2.17	1.48	3.23	1.53
Bank #4 (East) \$6 Billion	23,865	1.94	2.58	2.74	4.63	2.76	5.79	2.52	3.06	na	na	2.96	4.35
Bank #5 (Southeast) \$34 Billion	62,721	4.16	7.20	5.35	10.13	4.27	9.00	6.20	11.19	4.43	9.28	9.06	26.26
Bank #6 (East) \$12 Billion	na	na	na	na	na	na	na	na	na	na	na	na	na
Bank #7 (Midwest) \$15 Billion	10,593	1.32	1.60	0.94	3.65	1.52	2.93	1.27	1.51	1.58	1.89	1.49	1.62
Bank #8 (East) \$3 Billion	3,709	na	na	na	na	na	na	na	na	na	na	na	na
Bank #9 (Southwest) \$5 Billion	24,688	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	43,281	1.74	2.56	2.24	3.60	2.12	4.05	2.29	3.01	na	na	na	na
Bank #11 (Mountain) \$19 Billion	65,764	2.00	2.00	3.00	3.00	2.00	3.00	3.00	4.00	3.00	3.00	4.00	5.00
Bank #12 (East) \$17 Billion	73,126	1.98	2.71	2.48	3.87	2.38	4.86	2.46	3.35	2.32	3.06	2.42	3.32
Bank #13 (East) \$3 Billion	na	na	na	na	na	na	na	na	na	na	na	na	na
Bank #14 (Midwest) \$2 Billion	na	na	0.92	na	0.17	na	0.08	na	0.23	na	na	na	na
Column Average Participating Banks	36,754	2.07	2.56	2.77	3.80	2.54	4.04	2.91	3.39	2.87	4.15	3.66	6.05

Column Average Participating Banks: 36,754 Relationships, 2.07 Svs Per HH, 2.56 Accts Per HH, 2.77 Svs Per HH, 3.80 Accts Per HH, 2.54 Svs Per HH, 4.04 Accts Per HH, 2.91 Svs Per HH, 3.39 Accts Per HH, 2.87 Svs Per HH, 4.15 Accts Per HH, 3.66 Svs Per HH, 6.05 Accts Per HH

Financial Institution	Safe Deposit		Commercial Loan		Commercial Lease		Credit Card		Commercial Line		Commercial RE	
	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	2.77	2.84	na	na	na	na	na	na	1.00	1.00	1.14	1.28
Bank #2 (South) \$13 Billion	na	na	2.76	4.47	na	na	5.16	8.94	3.59	5.75	3.10	4.91
Bank #3 (South) \$8 Billion	2.69	3.62	1.99	2.19	na	na	na	na	2.95	1.05	2.03	1.31
Bank #4 (East) \$6 Billion	2.15	4.01	3.80	8.85	na	na	na	na	3.34	4.27	2.96	6.89
Bank #5 (Southeast) \$34 Billion	6.47	13.08	3.87	7.26	3.76	9.63	5.38	10.51	7.66	15.29	3.90	7.05
Bank #6 (East) \$12 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #7 (Midwest) \$15 Billion	1.71	4.10	1.87	1.93	na	na	na	na	na	na	2.64	1.36
Bank #8 (East) \$3 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #9 (Southwest) \$5 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	na	na	2.12	4.28	na	na	2.17	4.69	na	na	na	na
Bank #11 (Mountain) \$19 Billion	4.00	6.00	2.00	3.00	2.00	4.00	3.00	4.00	3.00	4.00	na	na
Bank #12 (East) \$17 Billion	2.79	5.23	2.92	4.53	1.06	2.10	2.58	3.87	3.63	7.01	2.69	4.85
Bank #13 (East) \$3 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #14 (Midwest) \$2 Billion	na	0.01	na	0.19	na	na	na	na	na	na	na	na
Column Average Participating Banks	3.23	4.86	2.67	4.08	2.27	5.24	3.66	6.40	3.60	5.48	2.64	3.95

Column Average Participating Banks: 3.23 Svs Per HH, 4.86 Accts Per HH, 2.67 Svs Per HH, 4.08 Accts Per HH, 2.27 Svs Per HH, 5.24 Accts Per HH, 3.66 Svs Per HH, 6.40 Accts Per HH, 3.60 Svs Per HH, 5.48 Accts Per HH, 2.64 Svs Per HH, 3.95 Accts Per HH

Financial Institution	Investment		Trust		Cash Management		Insurance		Merchant Services		Average All HH	
	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH	Svs Per HH	Accts Per HH
Bank #1 (East) \$20 Billion	2.77	3.38	1.63	1.80	na	na	2.88	3.71	na	na	1.61	1.30
Bank #2 (South) \$13 Billion	4.88	9.45	na	na	2.56	4.90	3.18	5.03	na	na	2.36	3.05
Bank #3 (South) \$8 Billion	na	na	na	na	na	na	na	na	na	na	1.48	2.25
Bank #4 (East) \$6 Billion	na	na	na	na	4.17	11.75	na	na	3.66	4.44	1.89	2.51
Bank #5 (Southeast) \$34 Billion	5.48	11.72	5.16	14.96	5.39	10.52	9.44	21.07	4.57	9.34	3.24	5.29
Bank #6 (East) \$12 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #7 (Midwest) \$15 Billion	na	na	1.23	1.81	4.80	6.54	na	na	na	na	1.70	2.40
Bank #8 (East) \$3 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #9 (Southwest) \$5 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #10 (East) \$11 Billion	na	na	na	na	na	na	na	na	2.37	5.48	1.60	2.35
Bank #11 (Mountain) \$19 Billion	2.00	3.00	na	na	na	na	na	na	na	na	2.00	3.00
Bank #12 (East) \$17 Billion	2.17	3.43	2.13	5.28	3.28	8.82	na	na	2.54	5.17	1.73	2.38
Bank #13 (East) \$3 Billion	na	na	na	na	na	na	na	na	na	na	na	na
Bank #14 (Midwest) \$2 Billion	na	na	na	na	na	na	na	na	na	na	na	1.59
Column Average Participating Banks	3.46	6.20	2.54	5.96	4.04	8.51	5.17	9.94	3.29	6.11	1.96	2.61

Column Average Participating Banks: 3.46 Svs Per HH, 6.20 Accts Per HH, 2.54 Svs Per HH, 5.96 Accts Per HH, 4.04 Svs Per HH, 8.51 Accts Per HH, 5.17 Svs Per HH, 9.94 Accts Per HH, 3.29 Svs Per HH, 6.11 Accts Per HH, 1.96 Svs Per HH, 2.61 Accts Per HH

SuperCommunity Bank Performance Metrics Trends
Retail Banks

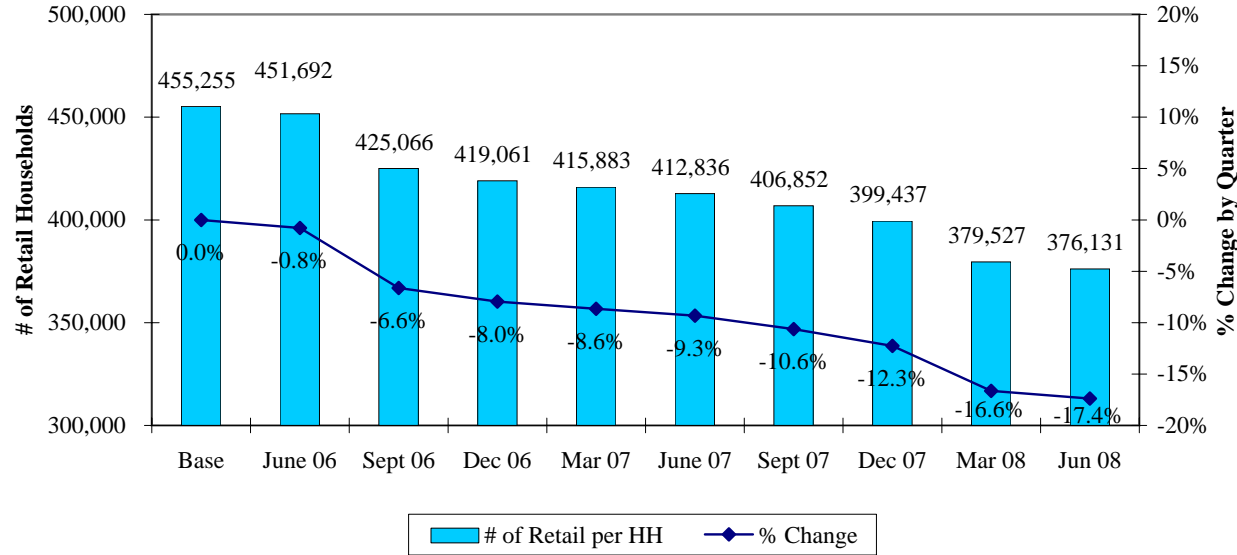
Region of Financial Institution: East Asset Size (Rounded): \$20 Billion Bank Identification Number: #1		Current Period	Base at 12/31/05	June 2006	September 2006	December 2006	March 2007
1	# of Retail Households (HH)	376,131	455,255	451,692	425,066	419,061	415,883
2	# of Services Per HH Total Base	2.48	2.39	2.41	2.41	2.41	2.43
3	# of Accounts Per HH Total Base	2.76	2.56	2.58	2.65	2.66	2.68
4	# of Services Per HH Mature Households (A)	2.50	2.41	2.43	2.45	2.45	2.47
5	# of Accounts Per HH Mature Households	2.79	2.60	2.61	2.71	2.71	2.73
6	# of Services Per HH New Households (B)	1.52	1.67	1.57	1.39	1.39	1.42
7	# of Accounts Per HH New Households	1.30	1.27	1.30	1.31	1.29	1.31
8	# of Single Service HH	143,324	179,225	179,531	166,992	165,190	163,898
9	% of Single Service HH (C)	38.10%	39.37%	39.75%	39.29%	39.42%	39.41%
10	# of Sweet Spot HH (D)	4,615	17,595	17,198	5,689	5,532	5,344
11	Total Sweet Spot HH as a % of Total Retail HH (E)	1.23%	3.86%	3.81%	1.34%	1.32%	1.28%
12	# of Services Per HH Sweet Spot Customers	5.84	5.57	5.69	5.70	5.72	5.76
13	# of Accounts Per HH Sweet Spot Customers	6.90	6.33	6.41	6.63	6.65	6.72
14	Total Retail Deposit Balances	\$ 12,754,630,023	\$ 12,433,230,284	\$ 12,733,908,235	\$ 13,012,276,173	\$ 12,989,982,812	\$ 13,059,303,301
15	Retail Deposit Balances as a % of Total Bank Deposit Balances (F)	97.14%	97.33%	97.59%	97.45%	97.60%	97.55%
16	Total Retail Loan Balances	\$ 3,944,411,178	\$ 4,427,704,189	\$ 4,107,174,778	\$ 4,047,613,234	\$ 3,938,167,337	\$ 3,918,815,805
17	Total Retail Loan Balances as a % of Total Bank Loan Balances (G)	53.71%	54.72%	50.45%	52.72%	52.31%	52.46%
18	Total Bank Deposit Balances	\$ 13,130,192,917	\$ 12,774,394,075	\$ 13,048,186,245	\$ 13,353,386,150	\$ 13,309,326,823	\$ 13,387,410,128
19	Average Branch Deposits	\$ 10,868,940	\$ 9,415,418	\$ 12,875,631	\$ 11,884,553	\$ 7,251,800	\$ 8,735,004
20	# of Debit/ATM Card Customers	173,032	155,597	150,662	145,913	141,555	139,797
21	# of Total Checking Account Customers	305,686	263,232	259,893	249,323	245,049	243,285
22	Debit Card/ATM Penetration as a % of Total Checking Accounts (H)	56.60%	59.11%	57.97%	58.52%	57.77%	57.46%
23	Deposit Sales Per Sales FTE (I)	\$ 1,869,458	\$ 1,722,821	\$ 2,355,966	\$ 2,138,225	\$ 2,085,860	\$ 1,523,753
24	# of Total Retail Accounts (J)	1,037,021	1,164,648	1,162,392	1,126,642	1,116,225	1,114,705
25	# of New Retail Accounts	44,458	41,609	50,583	79,905	69,267	76,088
26	# of New Retail Accounts as a % of Total Retail Accounts (K)	4.29%	3.57%	4.35%	7.09%	6.21%	6.83%
27	# of Closed Retail Accounts	45,899	91,513	78,798	35,697	50,914	35,825
28	# of Closed Retail Accounts as a % of Total Retail Accounts (L)	4.43%	7.86%	6.78%	3.17%	4.56%	3.21%
29	Same Store Sales Dollar Deposits (M)	\$ 934,728,837	\$ 809,725,917	\$ 1,107,304,236	\$ 1,022,071,535.00	\$ 623,654,842	\$ 751,210,375
30	Same Store Sales Dollar Loans	\$ 296,635,800	\$ 140,024,889	\$ 86,724,555	\$ 79,592,763.00	\$ 131,122,348	\$ 102,127,335
31	Total Bank Loan Balances	\$ 7,344,485,440	\$ 8,091,767,460	\$ 8,141,505,303	\$ 7,677,367,231	\$ 7,528,279,153	\$ 7,469,735,659
32	Number of Sales Per Banker Per Day	0.98	na	na	1.86	1.57	1.72

SuperCommunity Bank Performance Metrics Trends
Retail Banks

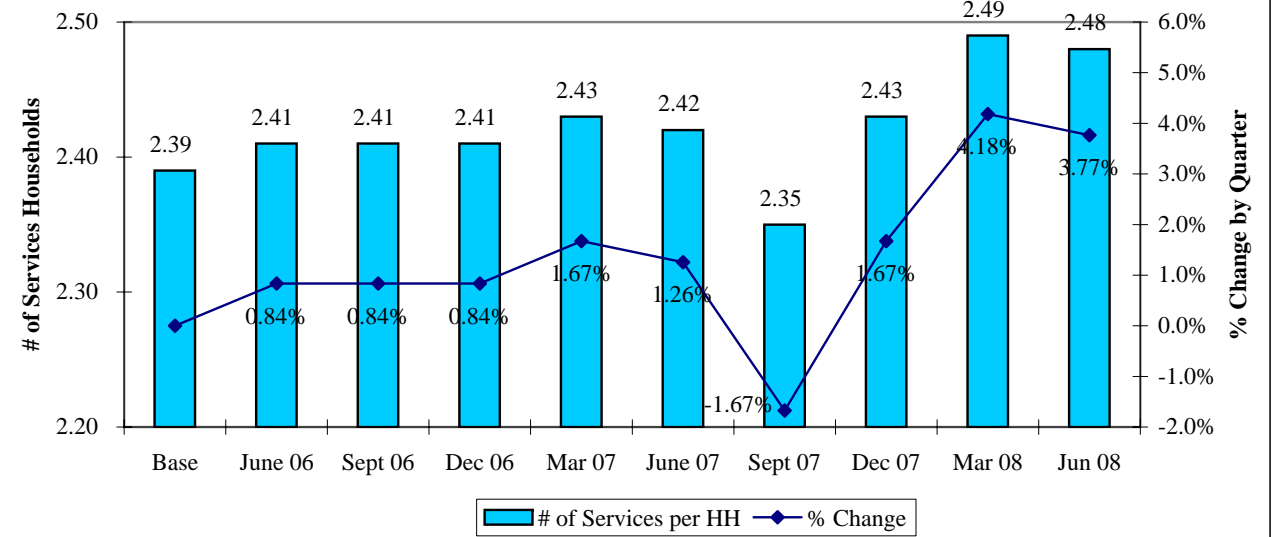
Region of Financial Institution: East Asset Size (Rounded): \$20 Billion Bank Identification Number: #1		June 2007	September 2007	December 2007	March 2008	June 2008	% Change Current / Base	Current Period Peer Average
1	# of Retail Households (HH)	412,836	406,852	399,437	379,527	376,131	-17.38%	270,235
2	# of Services Per HH Total Base	2.42	2.35	2.43	2.49	2.48	3.77%	2.60
3	# of Accounts Per HH Total Base	2.69	2.70	2.71	2.75	2.76	7.81%	3.46
4	# of Services Per HH Mature Households (A)	2.47	2.40	2.45	2.50	2.50	3.73%	2.65
5	# of Accounts Per HH Mature Households	2.77	2.77	2.75	2.77	2.79	7.31%	3.53
6	# of Services Per HH New Households (B)	1.53	1.42	1.63	1.68	1.52	-8.98%	1.93
7	# of Accounts Per HH New Households	1.34	1.34	1.33	1.28	1.30	2.36%	2.18
8	# of Single Service HH	164,078	168,886	159,615	143,630	143,324	-20.03%	90,424
9	% of Single Service HH (C)	39.74%	41.51%	39.96%	37.84%	38.10%	-3.21%	35.71%
10	# of Sweet Spot HH (D)	5,194	5,063	5,022	4,718	4,615	-73.77%	17,643
11	Total Sweet Spot HH as a % of Total Retail HH (E)	1.26%	1.24%	1.26%	1.24%	1.23%	-68.25%	6.46%
12	# of Services Per HH Sweet Spot Customers	5.76	5.74	5.82	5.84	5.84	4.85%	5.26
13	# of Accounts Per HH Sweet Spot Customers	6.77	6.81	6.94	6.88	6.90	9.00%	8.17
14	Total Retail Deposit Balances	\$ 13,225,082,542	\$ 13,049,923,838	\$ 12,765,689,172	\$ 12,609,954,306	\$ 12,754,630,023	2.59%	\$ 5,502,026,104
15	Retail Deposit Balances as a % of Total Bank Deposit Balances (F)	97.56%	97.67%	97.79%	97.08%	97.14%	-0.19%	62.97%
16	Total Retail Loan Balances	\$ 3,913,655,787	\$ 3,869,208,202	\$ 3,898,030,004	\$ 3,808,314,084	\$ 3,944,411,178	-10.92%	\$ 3,254,450,851
17	Total Retail Loan Balances as a % of Total Bank Loan Balances (G)	52.64%	51.91%	52.53%	52.67%	53.71%	-1.85%	39.32%
18	Total Bank Deposit Balances	\$ 13,555,371,222	\$ 13,360,662,096	\$ 13,053,682,553	\$ 12,989,807,090	\$ 13,130,192,917	2.79%	\$ 8,932,472,224
19	Average Branch Deposits	\$ 9,908,893	\$ 9,856,881	\$ 5,562,268	\$ 7,014,991	\$ 10,868,940	15.44%	\$ 34,695,408
20	# of Debit/ATM Card Customers	137,415	134,525	130,823	175,912	173,032	11.21%	277,731
21	# of Total Checking Account Customers	241,419	237,684	233,619	307,496	305,686	16.13%	321,839
22	Debit Card/ATM Penetration as a % of Total Checking Accounts (H)	56.92%	56.60%	56.00%	57.21%	56.60%	-4.24%	75.08%
23	Deposit Sales Per Sales FTE (I)	\$ 1,704,330	\$ 1,704,330	\$ 966,374	\$ 1,220,990	\$ 1,869,458	8.51%	\$ 131,688
24	# of Total Retail Accounts (J)	1,111,442	1,100,513	1,083,401	1,042,027	1,037,021	-10.96%	797,166
25	# of New Retail Accounts	78,723	79,024	32,828	37,667	44,458	6.85%	30,551
26	# of New Retail Accounts as a % of Total Retail Accounts (K)	7.08%	7.18%	3.03%	3.61%	4.29%	20.00%	5.20%
27	# of Closed Retail Accounts	41,004	48,344	46,705	42,286	45,899	-49.84%	25,830
28	# of Closed Retail Accounts as a % of Total Retail Accounts (L)	3.69%	4.39%	4.31%	4.06%	4.43%	-43.67%	4.16%
29	Same Store Sales Dollar Deposits (M)	\$ 852,164,788	\$ 847,691,770	\$ 478,355,063	\$ 605,611,192	\$ 934,728,837	15.44%	\$ 251,330,929
30	Same Store Sales Dollar Loans	\$ 145,599,311	\$ 122,191,700	\$ 134,600,577	\$ 116,174,757	\$ 296,635,800	111.85%	\$ 136,396,018
31	Total Bank Loan Balances	\$ 7,434,890,888	\$ 7,454,055,558	\$ 7,420,010,227	\$ 7,231,136,126	\$ 7,344,485,440	-9.24%	\$ 8,131,272,950
32	Number of Sales Per Banker Per Day	1.69	1.75	0.74	0.84	20,772.00	-47.31%	1.08

BANK #1
June 30, 2008
Retail

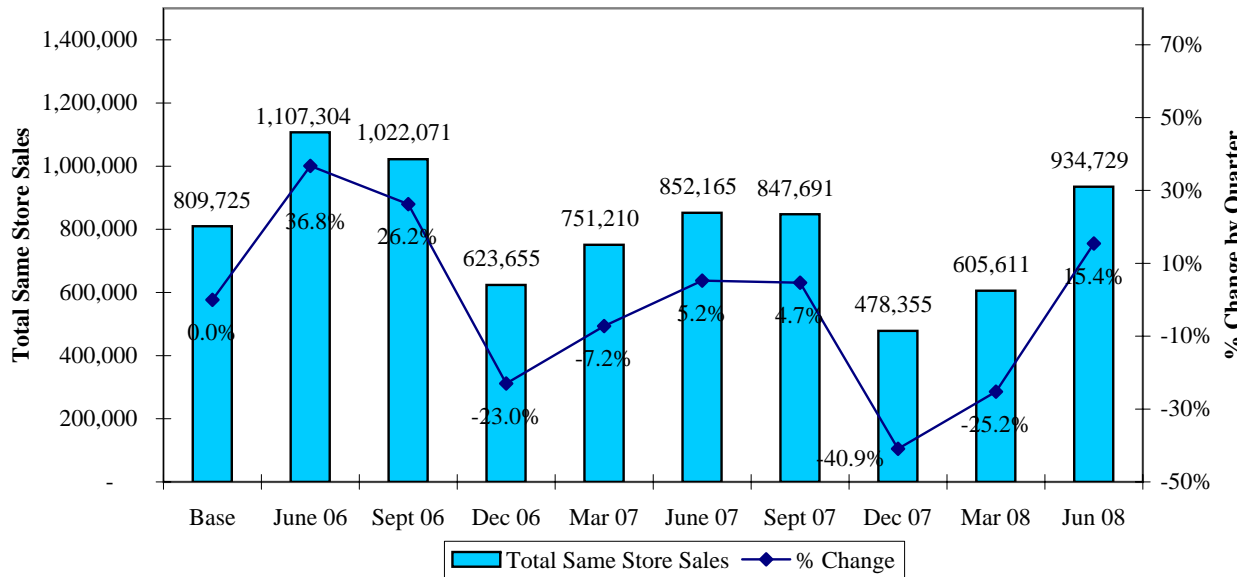
Retail Households



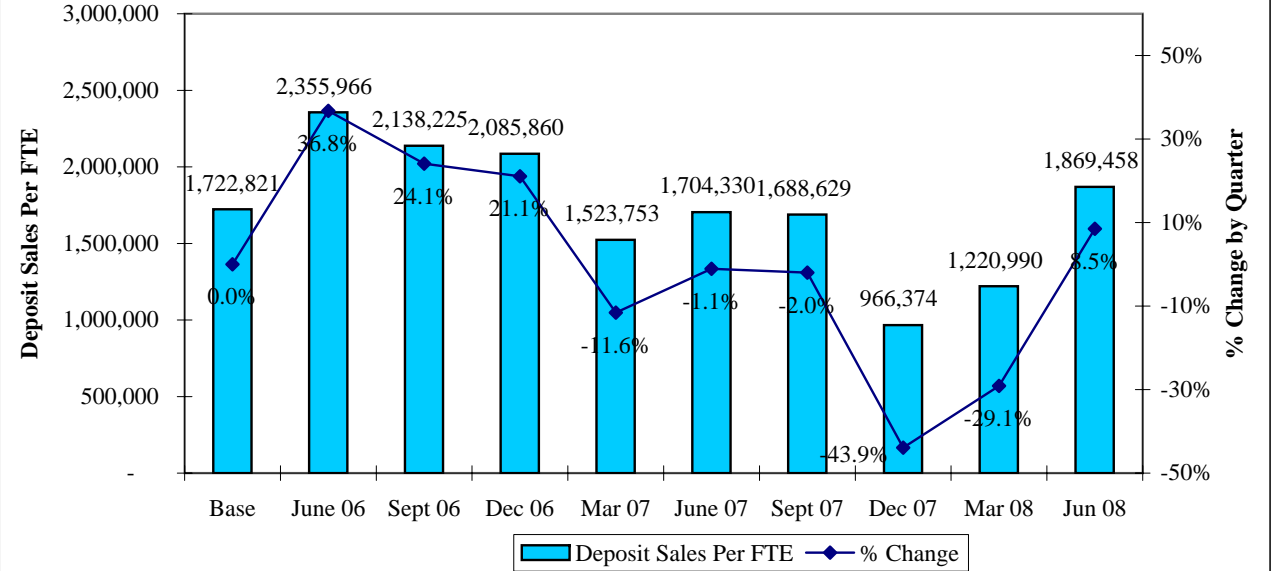
of Services Per Household



Same Store Sales (\$000)



Deposit Sales Per FTE



SuperCommunity Bank Performance Metrics Trends
Commercial Banks

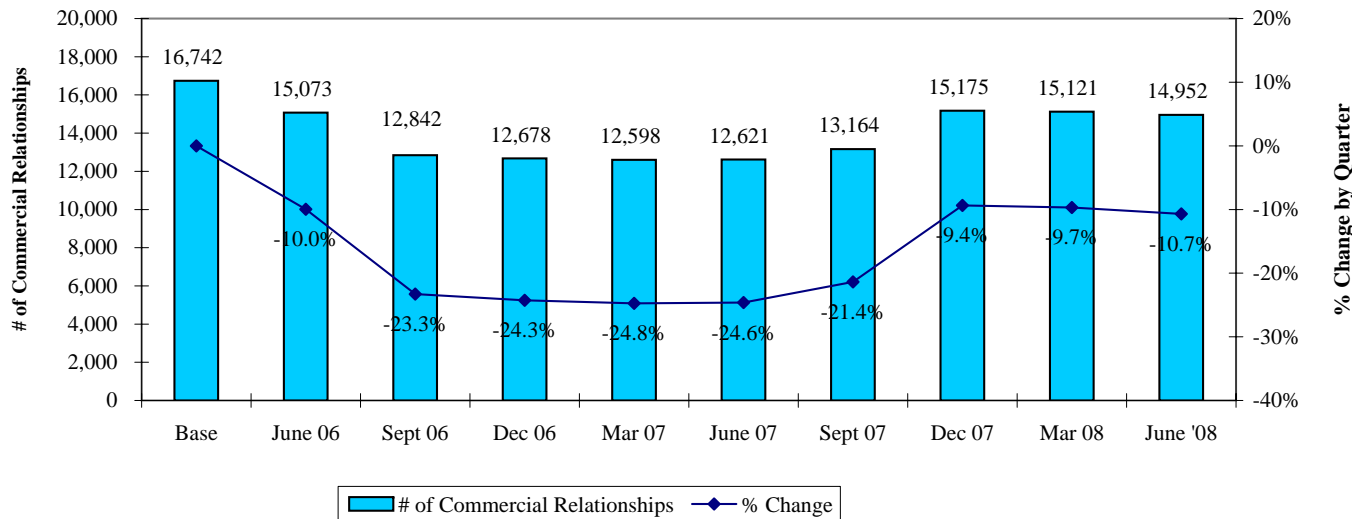
Region of Financial Institution: East Asset Size (Rounded): \$20 Billion Bank Identification Number: #1		Current Period	Base at 12/31/05	June 2006	September 2006	December 2006	March 2007
1	# of Commercial Relationships	14,952	16,742	15,073	12,842	12,678	12,598
2	# of Services Per Relationship Total Base	1.61	1.43	1.44	1.68	1.69	1.71
3	# of Accounts Per Relationship Total Base	1.30	1.27	1.34	1.54	1.55	1.55
4	# of Services Per Relationship Mature Customers	1.61	1.43	1.44	1.68	1.69	1.71
5	# of Accounts Per Relationship Mature Customers	1.31	1.28	1.35	1.60	1.56	1.57
6	# of Services Per Relationship New Customers	1.55	1.45	1.39	1.68	1.69	1.59
7	# of Accounts Per Relationship New Customers	1.10	1.11	1.12	1.18	1.15	1.13
8	# of Single Service Relationships	8,617	10,532	9,791	6,966	6,866	6,775
9	Single Service Relationships as a % of Total Commercial Relationships (N)	57.63%	62.91%	64.96%	54.24%	54.16%	53.78%
10	# of Sweet Spot Relationships	28	78	171	110	105	109
11	Sweet Spot Relationships as a % of Total Commercial Relationships (O)	0.19%	0.47%	1.13%	0.86%	0.83%	0.87%
12	# of Services Per Relationship Sweet Spot Customers	3.32	3.78	3.80	4.19	4.29	4.35
13	# of Accounts Per Relationship Sweet Spot Customers	4.11	4.42	4.98	7.12	6.99	7.05
14	Total Commercial Deposit Balances	\$ 375,562,894	\$ 341,163,791	\$ 314,278,010	\$ 341,109,977	\$ 319,344,011	\$ 328,106,827
15	Commercial Deposit Balances as a % of Total Bank Deposit Balances (P)	2.86%	2.67%	2.41%	2.55%	2.40%	2.45%
16	Total Commercial Loan Balances	\$ 3,400,074,262	\$ 3,664,063,271	\$ 3,713,701,114	\$ 3,629,753,997	\$ 3,590,111,816	\$ 3,550,919,854
17	Commercial Loan Balances as a % of Total Bank Loan Balances (Q)	25.90%	28.68%	28.46%	27.18%	26.97%	26.52%
18	# of Total Commercial Accounts (R)	19,502	21,242	20,137	19,784	19,634	19,571
19	# of New Accounts	898	958	1,279	1,341	877	1,054
20	Total New Accounts as a % of Total Commercial Accounts (S)	4.60%	4.51%	6.35%	6.78%	4.47%	5.39%
21	# of Closed Accounts	1,081	2,034	1,445	1,080	1,406	1,532
22	Total Closed Accounts as a % of Total Commercial Accounts (T)	5.54%	9.58%	7.18%	5.46%	7.16%	7.83%
23	Average Company Annual Sales	na	na	na	na	na	na
24	Average Company # of Employees	na	na	na	na	na	na
25	Average Company Years of Business	na	na	na	na	na	na
26	Total Bank Deposit Balances	\$ 13,130,192,917	\$ 12,774,394,075	\$ 13,048,186,245	\$ 13,353,386,150	\$ 13,309,326,823	\$ 13,387,410,128
27	# of Customer Relationships Per Loan Officer-Small Business	na	na	na	na	na	na
28	# of Customer Relationships Per Loan Officer-Commercial & Industrial	na	na	na	na	na	na
29	# of Customer Relationships Per Loan Officer-Commercial Real Estate	na	na	na	na	na	na
30	Approved Lines-Commitments (\$)-Small Business	na	na	na	na	na	na
31	Approved Lines-Commitments (\$)-Commercial & Industrial	na	na	na	na	na	na
32	Approved Lines-Commitments (\$)-Commercial Real Estate	na	na	na	na	na	na
33	Loans Outstanding (\$)-Small Business	na	na	na	na	na	na
34	Loans Outstanding (\$)-Commercial & Industrial	na	na	na	na	na	na
35	Loans Outstanding (\$)-Commercial Real Estate	na	na	na	na	na	na
36	Deposits \$ from CR (Incl. Sweeps)-Small Business	na	na	na	na	na	na
37	Deposits \$ from CR (Incl. Sweeps)-Commercial & Industrial	na	na	na	na	na	na
38	Deposits \$ from CR (Incl. Sweeps)-Commercial Real Estate	na	na	na	na	na	na
39	# of Lenders Per Analyst-Small Business (U)	na	na	na	na	na	na
40	# of Lenders Per Analyst-Commercial & Industrial	na	na	na	na	na	na
41	# of Lenders Per Analyst-Commercial Real Estate	na	na	na	na	na	na
42	# of Lending Relationships Per Analyst-Small Business	na	na	na	na	na	na
43	# of Lending Relationships Per Analyst-Commercial & Industrial	na	na	na	na	na	na
44	# of Lending Relationships Per Analyst-Commercial Real Estate	na	na	na	na	na	na
45	# of Loan Officers Per Portfolio Mgr.-Small Business (V)	na	na	na	na	na	na
46	# of Loan Officers Per Portfolio Mgr.-Commercial & Industrial	na	na	na	na	na	na
47	# of Loan Officers Per Portfolio Mgr.-Commercial Real Estate	na	na	na	na	na	na
48	# of Lending Relationships Per Portfolio Mgr.-Small Business	na	na	na	na	na	na
49	# of Lending Relationships Per Portfolio Mgr.-Commercial & Industrial	na	na	na	na	na	na
50	# of Lending Relationships Per Portfolio Mgr.-Commercial Real Estate	na	na	na	na	na	na

SuperCommunity Bank Performance Metrics Trends
Commercial Banks

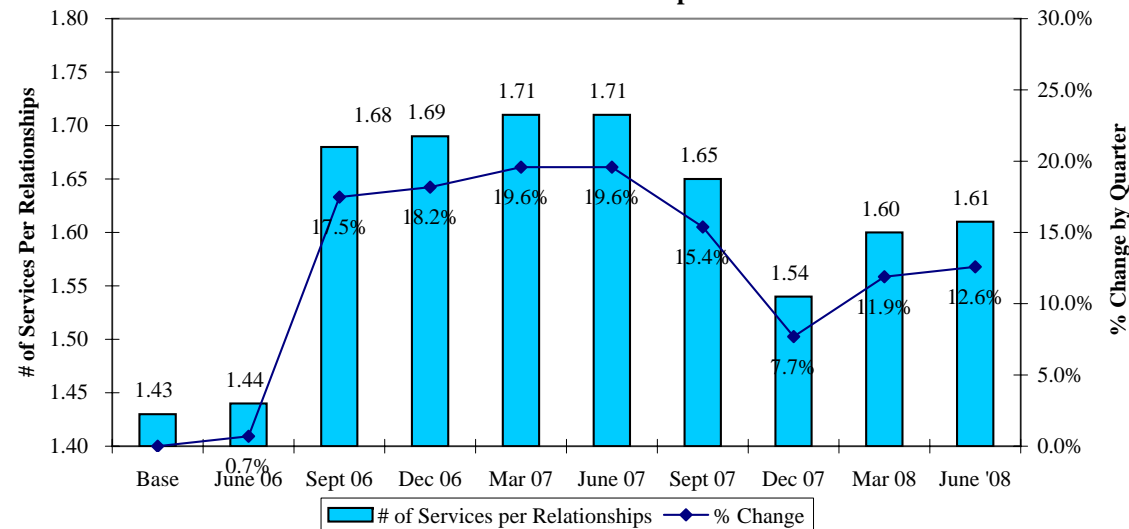
Region of Financial Institution: East Asset Size (Rounded): \$20 Billion Bank Identification Number: #1		June 2007	September 2007	December 2007	March 2008	June 2008	% Change Current / Base	Current Period Peer Average
1	# of Commercial Relationships	12,621	13,164	15,178	15,121	14,952	-10.69%	33,884
2	# of Services Per Relationship Total Base	1.71	1.65	1.57	1.60	1.61	12.59%	1.91
3	# of Accounts Per Relationship Total Base	1.55	1.44	1.25	1.30	1.30	2.36%	2.55
4	# of Services Per Relationship Mature Customers	1.71	1.63	1.57	1.61	1.61	12.59%	1.90
5	# of Accounts Per Relationship Mature Customers	1.59	1.46	1.25	1.31	1.31	2.34%	2.62
6	# of Services Per Relationship New Customers	1.69	1.63	1.55	1.54	1.55	6.90%	1.55
7	# of Accounts Per Relationship New Customers	1.18	1.19	1.13	1.16	1.10	-0.90%	1.81
8	# of Single Service Relationships	6,724	7,317	9,052	8,719	8,617	-18.18%	18,751
9	Single Service Relationships as a % of Total Commercial Relationships (N)	53.28%	55.58%	59.64%	57.66%	57.63%	-8.39%	53.19%
10	# of Sweet Spot Relationships	100	27	26	27	28	-64.10%	2,306
11	Sweet Spot Relationships as a % of Total Commercial Relationships (O)	0.79%	0.21%	0.17%	0.18%	0.19%	-59.81%	4.21%
12	# of Services Per Relationship Sweet Spot Customers	4.33	3.48	3.23	3.22	3.32	-12.17%	4.11
13	# of Accounts Per Relationship Sweet Spot Customers	7.23	11.11	4.07	4.07	4.11	-7.01%	8.11
14	Total Commercial Deposit Balances	\$ 330,288,680	\$ 310,738,258	\$ 287,993,381	\$ 379,852,784	\$ 375,562,894	10.08%	\$ 2,730,385,241
15	Commercial Deposit Balances as a % of Total Bank Deposit Balances (P)	2.44%	2.33%	2.21%	2.92%	2.86%	7.10%	29.69%
16	Total Commercial Loan Balances	\$ 3,521,234,301	\$ 3,584,847,356	\$ 3,521,980,223	\$ 3,422,822,042	\$ 3,400,074,262	-7.20%	\$ 5,500,181,906
17	Commercial Loan Balances as a % of Total Bank Loan Balances (Q)	25.98%	26.83%	26.98%	26.35%	25.90%	-9.72%	53.45%
18	# of Total Commercial Accounts (R)	19,664	19,065	23,787	19,709	19,502	-8.19%	76,886
19	# of New Accounts	1,037	966	876	1,004	898	-6.26%	4,574
20	Total New Accounts as a % of Total Commercial Accounts (S)	5.27%	5.07%	3.68%	5.09%	4.60%	2.10%	7.65%
21	# of Closed Accounts	1,205	1,459	1,445	1,087	1,081	-46.85%	3,386
22	Total Closed Accounts as a % of Total Commercial Accounts (T)	6.13%	7.65%	6.07%	5.52%	5.54%	-42.11%	4.99%
23	Average Company Annual Sales	na	na	na	na	na	na	2,195,000
24	Average Company # of Employees	na	na	na	na	na	na	12
25	Average Company Years of Business	na	na	na	na	na	na	13
26	Total Bank Deposit Balances	\$ 13,555,371,222	\$ 13,360,662,096	\$ 13,053,682,553	\$ 12,989,807,090	\$ 13,130,192,917	2.79%	\$ 9,823,610,349
27	# of Customer Relationships Per Loan Officer-Small Business	na	na	na	na	na	na	5,124
28	# of Customer Relationships Per Loan Officer-Commercial & Industrial	na	na	na	na	na	na	363
29	# of Customer Relationships Per Loan Officer-Commercial Real Estate	na	na	na	na	na	na	716
30	Approved Lines-Commitments (\$)-Small Business	na	na	na	na	na	na	\$ 50,756,992
31	Approved Lines-Commitments (\$)-Commercial & Industrial	na	na	na	na	na	na	\$ 57,156,323
32	Approved Lines-Commitments (\$)-Commercial Real Estate	na	na	na	na	na	na	\$ 823,102,011
33	Loans Outstanding (\$)-Small Business	na	na	na	na	na	na	\$ 49,667,199
34	Loans Outstanding (\$)-Commercial & Industrial	na	na	na	na	na	na	\$ 278,289,820
35	Loans Outstanding (\$)-Commercial Real Estate	na	na	na	na	na	na	\$ 588,016,600
36	Deposits \$ from CR (Incl. Sweeps)-Small Business	na	na	na	na	na	na	\$ 48,543,000
37	Deposits \$ from CR (Incl. Sweeps)-Commercial & Industrial	na	na	na	na	na	na	\$ 150,468,857
38	Deposits \$ from CR (Incl. Sweeps)-Commercial Real Estate	na	na	na	na	na	na	\$ 32,605,978
39	# of Lenders Per Analyst-Small Business (U)	na	na	na	na	na	na	9
40	# of Lenders Per Analyst-Commercial & Industrial	na	na	na	na	na	na	4
41	# of Lenders Per Analyst-Commercial Real Estate	na	na	na	na	na	na	3
42	# of Lending Relationships Per Analyst-Small Business	na	na	na	na	na	na	1,297
43	# of Lending Relationships Per Analyst-Commercial & Industrial	na	na	na	na	na	na	1,576
44	# of Lending Relationships Per Analyst-Commercial Real Estate	na	na	na	na	na	na	1,632
45	# of Loan Officers Per Portfolio Mgr.-Small Business (V)	na	na	na	na	na	na	20
46	# of Loan Officers Per Portfolio Mgr.-Commercial & Industrial	na	na	na	na	na	na	na
47	# of Loan Officers Per Portfolio Mgr.-Commercial Real Estate	na	na	na	na	na	na	2
48	# of Lending Relationships Per Portfolio Mgr.-Small Business	na	na	na	na	na	na	734
49	# of Lending Relationships Per Portfolio Mgr.-Commercial & Industrial	na	na	na	na	na	na	na
50	# of Lending Relationships Per Portfolio Mgr.-Commercial Real Estate	na	na	na	na	na	na	266

BANK #1
June 30, 2008
Commercial

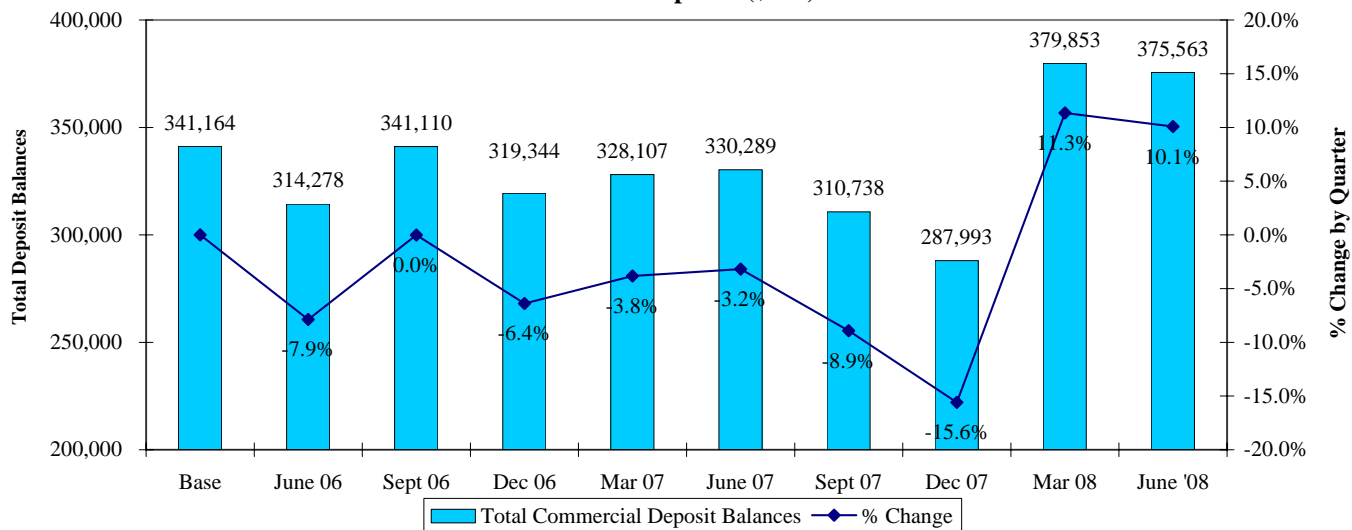
Commercial Relationships



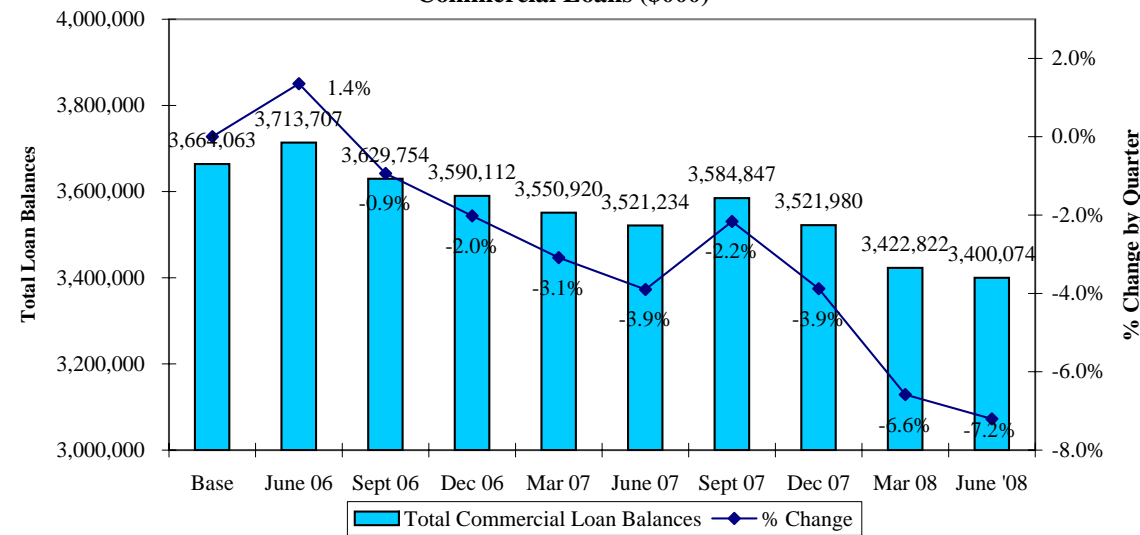
Services Per Relationships



Commercial Deposits (\$000)



Commercial Loans (\$000)



SuperCommunity Bank Performance Definitions

- A** **Mature Customers = > 90 days with open account**
- B** **New Customers = < 90 days with open account**
- C** **% of Single Service HH = Total Single Service HH as a % of Total Retail HH**
- D** **Sweet Spot Customer = Customers that have at least one transaction account, loan account and savings or investment account**
- E** **Total Sweet Spot HH as a % of Total Retail HH = # of Sweet Spot HH divided by the # of Retail HH**
- F** **Total Retail Deposit Balances as a % of Total Bank Deposit Balances = Total Retail Deposits divided by Total Deposits Balance**
- G** **Total Retail Loan Balances as a % of Total Bank Loan Balances = Total Retail Loan Deposits divided by Total Loan Balances**
- H** **# of Debit Card/ATM Penetration as a % of Total Checking Accounts = # of Debit Card Customers divided by Total Checking Account Customers**
- I** **Sales FTE = Non-teller platform contact personnel and call center outbound sales personnel**
- J** **Retail Account = Checking, savings, money market, CDs, mortgage, home equity loan/line, installment loan, credit card**
- K** **# of New Retail Accounts as a % of Total Retail Accounts = # of New Retail Accounts divided by the # of Total Retail Accounts**
- L** **# of Closed Retail Accounts as a % of Total Retail Accounts = # of Closed Retail Accounts divided by the # of Total Retail Accounts**
- M** **Same Store Sales = For branches in existence at the beginning of the period, take deposit balances at the end of the period less balances at the beginning of the period and divide by the number of branches. Exclude Brokered Deposits.**
- N** **% of Single Service Relationships = # of Single Service Relationships divided by the # of Total Commercial Relationships**
- O** **Total Sweet Spot Relationships as % of Total Relationships = # of Sweet Spot Relationships divided by the # of Total Commercial Relationships**
- P** **Total Commercial Deposit Balances as a % of Total Bank Deposit Balances = Total Commercial Deposit Balances divided by Total Bank Deposit Balances**
- Q** **Total Commercial Loan Balances as a % of Total Bank Loan Balances = Total Commercial Loan Balances divided by Total Commercial Bank Loan Balances**
- R** **Commercial Account = Commercial checking, savings, money market, CDs, CRE, C&I, credit card, leases**
- S** **Total New Accounts as a % of Total Commercial Accounts = # of New Accounts divided by the # of Total Commercial Accounts**
- 0** **Total Closed Accounts as a % of Total Commercial Accounts = # of Closed Accounts divided by the # of Total Commercial Accounts**
- U** **The analyst is being defined as a credit staff person who handles paperwork including credit analysis and loan applications in support of the loan officer (lender).**
- V** **The portfolio manager is distinguished from a lender as someone who works day-to-day with the customer in a "hand-holder" or relationship manager role. The lender would be considered to be more of a business developer.**

Recommended Service / Account Cross Sell Categories

Retail Rules

Retail Accounts Only

Households to Exclude:

1. If you have national businesses (i.e. Credit Card, Mortgage) Exclude single service households in those national products that are out of core footprint.

<u>Service</u>	<u>Accounts - Retail Only</u>
1. Checking	All DDA
2. Savings	All Statement, Passbook and Money Market Savings (Money Market Accounts With No Check Access)
3. Money Market	Money Market Saving Accounts With Check Access.
4. CDS	All Certificates of Deposit
5. Mortgage	All Mortgage
6. Home Equity	All Home Equity Loans and Lines
7. Installment Loan	
8. Credit Card	
9. Brokerage	All Brokerage Accounts, include mutual finds
8. Credit Card	All Trust Accounts
9. Brokerage	To include SBLI
8. Credit Card	
9. Brokerage	All WEB Banking excluding Bill Pay
14. Web Bill Pay	All WEB Bill Pay customers
15. Safe Deposit	
16. ACH / Direct Deposit	Direct Deposit and Auto Debit
17 Annuities	All Annuities sold through Brokerage or Insurance

Commercial Rules

Commercial Accounts only

Relationships to Exclude:

1. Again exclude single service out of core footprint for national businesses such as specialty lending, Leasing, Asset based lending.
2. Consider LPO locations part of core footprint.
3. Exclude Businesses where the only accounts open are retail account types either in the owners or the business name.

<u>Service</u>	<u>Accounts - Commercial Only</u>
1. Commercial DDA	All Business DDA
2. Commercial Savings	All Business Savings, Passbook, Money Market
3. CDS	All Business CDS
4. Commercial Loan	All Commercial Loans
5. Commercial Line	All Commercial Line of Credit
6. Commercial Lease	All Commercial Leases
7. CRE	All Commercial Real Estate Loans
8. Credit Card	All Corporate Credit Cards
8. Credit Card	All Merchant Services Accounts
10. Brokerage	All Brokerage Accounts
11. Trust	All Trust Accounts
12. Insurance	All Commercial Insurance Policies
13. Debit Card	All Commercial Debit Cards
14. WEB Banking	All Commercial Web Banking excluding Bill Pay
15. WEB Bill Pay	All Commercial Web Banking with Bill Pay
16. Cash Management	All Cash Management Accounts*
17. Safe Deposit	All Commercial Safe Deposit

*Some Institutions put all commercial checking accounts into analysis/cash management.

Only include in this service true cash management accounts that are using the service (i.e. account rec, lockbox etc.)