

## QUALITY SCORES

Scale 1 to 5 (1=low, 5=highest quality)

Products	Average Quality Scores		Change in Bank Average	
	Middle Market	Large Corporate	Middle Market	Large Corporate
<b>Wholesale Lockbox</b>				
Speed of processing	4.18	4.13	-0.03	0.04
Accuracy of processing and reporting	4.24	4.09	-0.01	0.02
Timeliness of receiving remittance detail	4.21	4.16	-0.04	0.04
Overall features and capabilities	4.14	4.08	-0.04*	0.01
<b>Wire Transfer</b>				
Timeliness of incoming wire notification	4.28	4.20	-0.02	0.04
Outgoing wire features and capabilities	4.23	4.12	-0.04*	-0.01
<b>Balance Reporting</b>				
Timeliness of information	4.36	4.25	-0.02	-0.01
Overall features and capabilities	4.22	4.11	-0.03*	0.00
<b>Controlled Disbursement</b>				
Timeliness and accuracy of notification	4.33	4.24	-0.02	0.02
Retrieval of archived images	4.14	4.09	-0.05*	0.01
Positive pay exception screening	4.25	4.23	n/a	n/a
Overall features and capabilities	4.22	4.15	-0.03	0.03
<b>ACH</b>				
Speed of error correction	4.14	4.00	-0.05*	-0.03
Overall features and capabilities	4.16	4.03	-0.07*	-0.01
<b>Depository Services</b>				
Accuracy of processing and reporting	4.31	4.18	-0.02	0.00
Remote deposit features and capabilities	4.23	4.13	-0.01	0.11*
<b>Internet Services</b>				
Ease of use	4.14	4.01	-0.02	0.01
Overall features and capabilities	4.13	4.01	-0.01	0.02
<b>Other Services</b>				
Sweep accounts	4.24	4.14	-0.07*	-0.05*
Fraud prevention services	4.19	4.13	-0.02	-0.01
Foreign trade services	3.83	3.77	-0.03	-0.03
Purchasing card	3.83	3.67	0.00	-0.03
On-line short-term investment program	3.82	3.81	-0.07	0.02
Cash vault service	3.81	3.80	-0.03	0.08
Processing of credit card receipts	3.95	3.81	n/a	n/a
<b>Perceptions About Bank</b>				
Product specialists	4.06	4.01	0.00	0.03
Customer service	4.11	4.01	0.00	0.05*
Customer calling program	3.72	3.73	-0.05*	0.04
Timeliness of processing account maintenance requests	3.96	3.83	n/a	n/a
<b>Treasury Management Relationship Manager</b>				
Calling officer knowledge	4.09	4.11	-0.02	0.02
Anticipates service needs	3.68	3.65	-0.04*	0.02
Prompt call follow-up	4.01	3.93	-0.03	0.00
Problem resolution	4.08	3.98	-0.03	-0.01
Accessible when needed	4.02	3.94	-0.02	0.02
Understands your business and industry	3.92	3.96	-0.02	0.02
Overall effectiveness	3.97	3.93	-0.02	0.03

\* Statistically significant