



Small and Middle Market Banking - Branch Experience Information

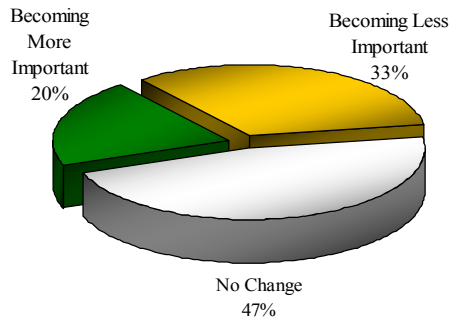
Greenwich Insights – Summary of Key Findings

According to our September 2007 Greenwich Business Forum, approximately 40% of respondents say that bank branches are becoming less important.

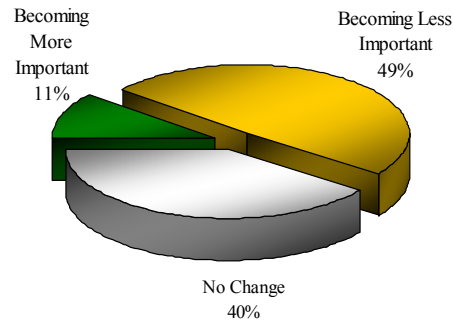
- The advent and increased usage of Remote Deposit Capture may eventually make branches obsolete, as it will no longer be necessary to travel to a local branch to make deposits. Deposits are by far the primary reason why branches are used.
- Overall the branch experience has not been positive for many small and mid-sized businesses. Complaints about excessive wait time and transaction errors have been logged by nearly 50% of small and mid-sized company representatives.

Changing Importance of the Branch

Small Business Banking
(\$1–\$10 Million)

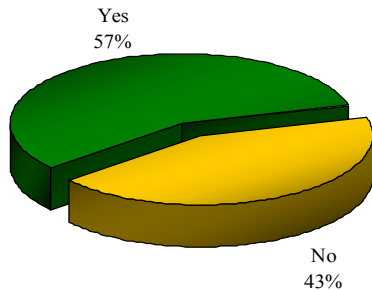


Middle Market Banking
\$10–\$500 Million

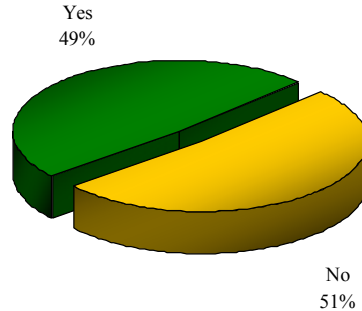


Continue to Use the Branch if Alternative Channels are Available?

Small Business Banking
(\$1–\$10 Million)



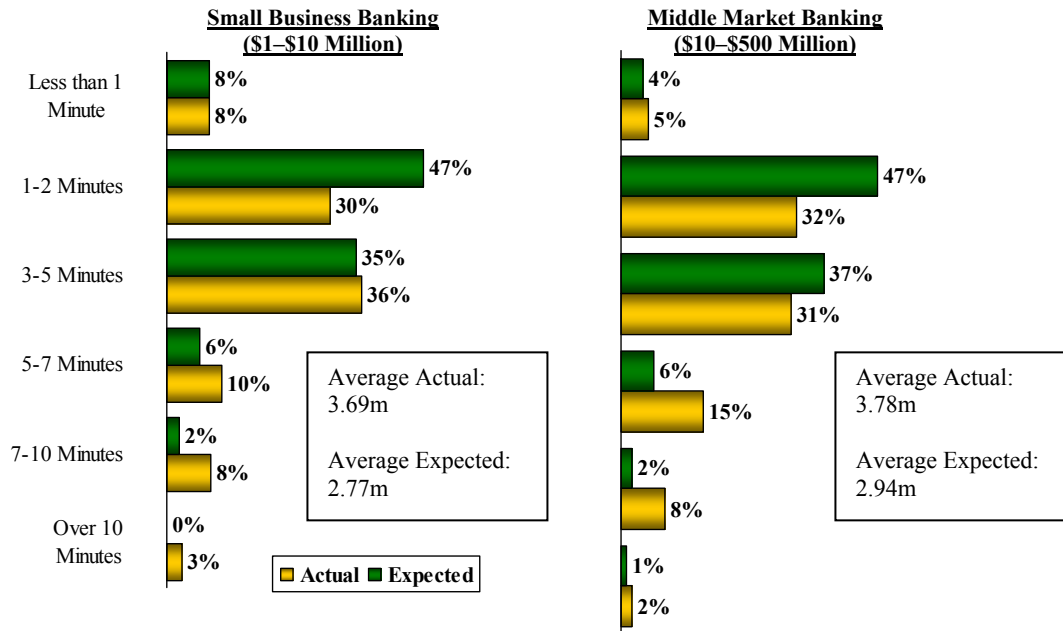
Middle Market Banking
\$10–\$500 Million



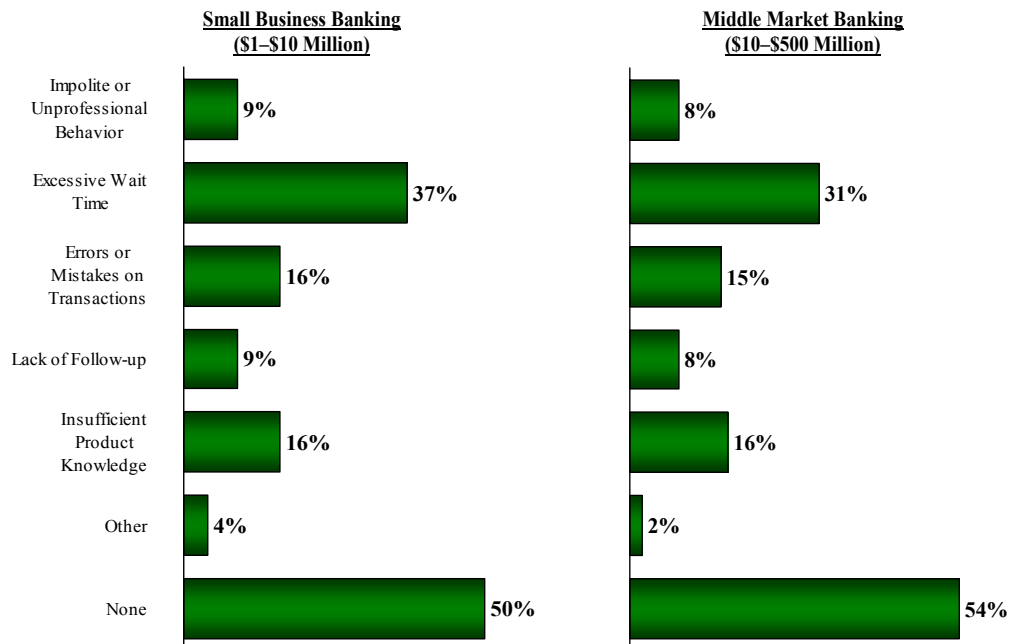
About Greenwich Business Forum

- Greenwich Business Forum is an online panel of over 28,000 financial decision makers at small (\$1–\$10 million) and mid-size companies (\$10–\$500 million) in the United States.
- Regular research topics include: economic outlook, business compensation, insurance, credit/loan pricing, and other topics impacting strategic and management issues.
- For additional information, please visit www.greenwichbusinessforum.com or contact Sara Hayes at shayes@greenwich.com or (203) 625-5174.

Actual Versus Expected Wait Time for Business Transactions



Common Issues Experienced at the Branch



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