



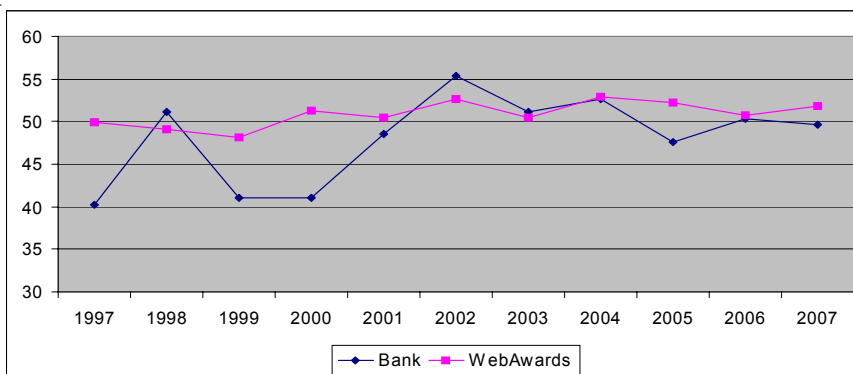
WebAward Internet Standards Assessment Report

2008 Banking Industry Benchmark Results

Average Industry Scores vs Internet Standards Assessment Report (ISAR) Index

Year	Bank	WebAwards
1997	40.25	49.9
1998	51.2	49.1
1999	41	48.2
2000	41	51.3
2001	48.5	50.5
2002	55.4	52.7
2003	51.2	50.4
2004	52.7	52.9
2005	47.6	52.2
2006	50.3	50.7
2007	49.7	51.8

Score out of a possible 70 points

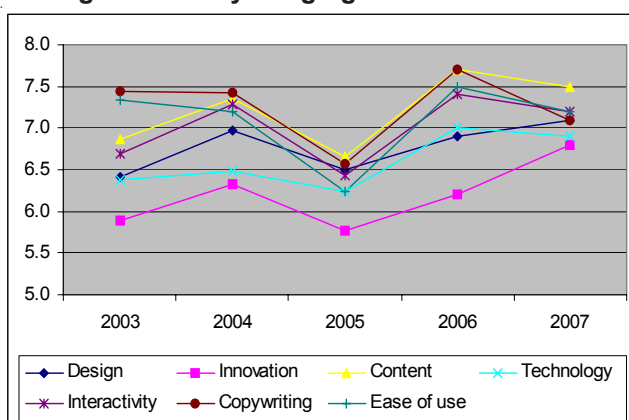


Average Scores by Judging Criteria

	2003	2004	2005	2006	2007
Design	6.4	7.0	6.5	6.9	7.1
Innovation	5.9	6.3	5.8	6.2	6.8
Content	6.9	7.4	6.7	7.7	7.5
Technology	6.4	6.5	6.2	7.0	6.9
Interactivity	6.7	7.3	6.4	7.4	7.2
Copywriting	7.4	7.4	6.6	7.7	7.1
Ease of use	7.3	7.2	6.2	7.5	7.2

Score out of a possible 10 points

Average Scores by Judging Criteria Chart

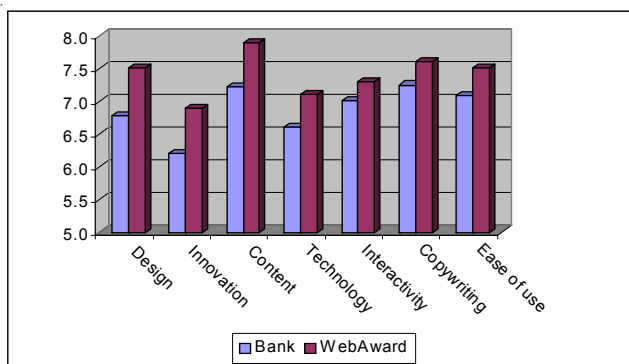


Analysis

The banking industry narrowly tracked the ISAR index for the past 5 years with a slight underperformance in 2005 and a slight outperformance in 2007. Banking Web sites underperformed the 5-year criteria benchmark averages in all areas judged. These sites tend to be well written as they score strongest in content and copywriting. They score lowest in technology and innovation.

For many consumers, a bank's Web site may be the single greatest source of interaction with their customers. Banks have to balance security concerns with creating a positive user experience which is, more often than not, over cluttered with cross-selling financial products.

Industry vs ISAR 5-Year Average By Criteria



Best of Industry Winners

Year	Winner	Web site
2007	Organic, Inc.	Bank of America No Fee Mortgage Plus
2006	Carat Fusion	Wachovia Championship 17
2005	Agency.com	Sainsburysbank.co.uk
2004	Ion Global Limited	HSBC Card Services HK
2003	Deutsche Bank	Global Cash Management
2002	EnSky Corporation	St. Mary's Bank
2001	Elliance	Dollar Bank Loans Website
2000	Organic, Inc.	WaMu Mortgage
1999	CGN Marketing	Chevy Chase Bank
1998	THINK New Ideas	Online Account Opening
1997	Paramax Productions	NYCE Web Site

About this Report

The Web Marketing Association has collected industry Web site development benchmark data since 1997 through its WebAward program. Multiple independent judges review and score each site from 0-10 points on each of seven criteria for a possible 70 points. Best of Industry WebAward is given to the site that scores highest in the industry. The views of this report are based on observations of aggregated industry data and do not reflect the results for any particular Web site unless noted. For complete information, go to www.webaward.org