



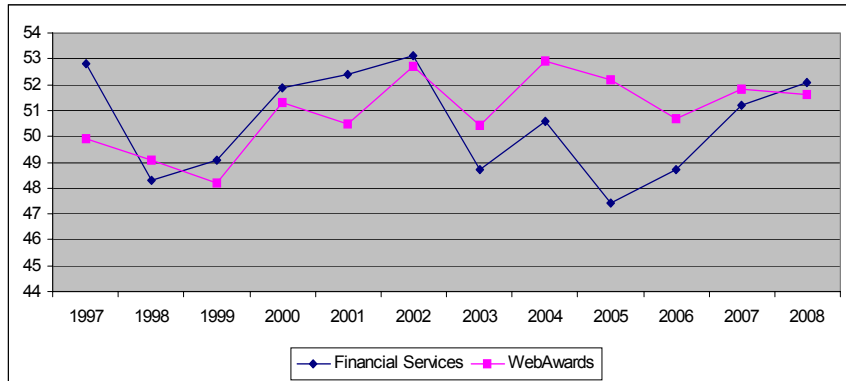
WebAward Internet Standards Assessment Report

2009 Financial Services Industry Benchmark Results

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

Year	Fin Serv	WebAwards
1999	49.1	48.2
2000	51.9	51.3
2001	52.4	50.5
2002	53.1	52.7
2003	48.7	50.4
2004	50.6	52.9
2005	47.4	52.2
2006	48.7	50.7
2007	51.2	51.8
2008	52.1	51.6

Score out of a possible 70 points

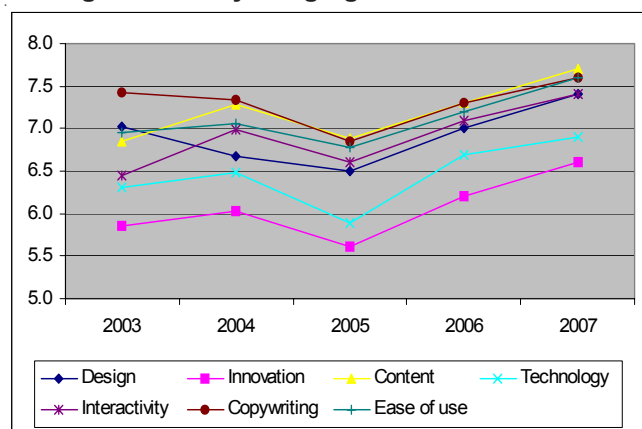


Average Scores by Judging Criteria

	2004	2005	2006	2007	2008
Design	6.7	6.5	7.0	7.4	7.4
Innovation	6.0	5.6	6.2	6.6	7.1
Content	7.3	6.9	7.3	7.7	7.7
Technology	6.5	5.9	6.7	6.9	7.2
Interactivity	7.0	6.6	7.1	7.4	7.4
Copywriting	7.3	6.9	7.3	7.6	7.5
Ease of use	7.1	6.8	7.2	7.6	7.7

Score out of a possible 10 points

Average Scores by Judging Criteria Chart

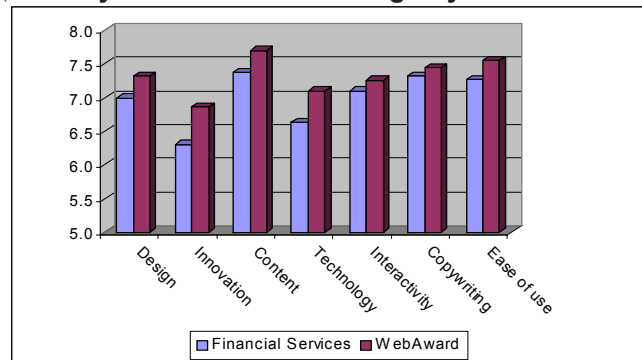


Analysis

Financial services Web sites have underperformed the ISAR index for five consecutive years until they narrowly moved over the line in 2008. Prior to 2003, they only narrowly outperformed the index for the preceding four years. The most recent underperformance resulted in the industry scoring below the 5-year criteria benchmark averages in all areas. Financial services Web sites are strongest in content, copywriting, and ease of use. They significantly lag in technology and innovation.

Like the mutual fund and brokerage industries, financial service companies are highly regulated which limits the creativity they can undertake on their Web sites. When someone does break out of the mold, they really stand out with users. Much of the best work is being done in password protected sites available only to licensed professionals where the regulations are not as onerous.

Industry vs ISAR 5-Year Average By Criteria



Best of Industry Winners

Year	Winner	Web site
2008	Organic Inc	Bank of America Fees/Processes
2007	John Hancock Funds, LLC	Financial Professional Website
2006	T3 (The Think Tank)	Chase card with Blink
2005	Merrill Lynch	Merrill Lynch Gateway
2004	Tracentrix, Inc.	Payment Solutions Website
2003	CNBC on MSN Money	CNBC on MSN Money
2002	GE Center for Financial Learning	GE Center for Financial Learning
2001	PCQuote.com	Financial Website
2000	Commerce One	Michigan National Bank
1999	SmartMoney.com	SmartMoney.com

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