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FOR IMMEDIATE RELEASE

AMIDST TURMOIL IN THE FINANCIAL INDUSTRY, U.S. BANK, WOODFOREST BANK AND WELLS FARGO NAMED BEST BRANDS AGAIN

Bancography ranks financial institution brands in its annual 2009 Bancography Brand Value Index

During one of the most turbulent periods in the financial industry, the Bancography Brand Value Index (BBVI) reveals that strong brands can endure. Among the nation's largest institutions (banks with assets of at least \$30 billion), U.S. Bank holds the most powerful brand in the United States, followed by Wells Fargo, Northern Trust, PNC and JPMorgan Chase. Leading brands in the mid-sized institution category (banks with assets between \$2B – \$30B) include Woodforest National Bank (TX), Bank of Hawaii, The Park National Bank (OH), Amarillo National Bank and Silicon Valley Bank.

In the 2008 BBVI, Wells Fargo ranked as the best brand in the \$30B asset tier, with U.S. Bank placing second. All other \$30B+ banks that ranked in the top ten in 2008 remain in the top 10 in 2009, with a slight shuffling in the rankings. Woodforest placed atop the \$2B - \$30B banks for the second consecutive year. The similarities in the rankings underscore a fundamental attribute of top brands –consistency in service, pricing and earnings.

Despite the stability among the largest institutions, there was some variance in the smaller asset tiers. New entrants to the top 25 in the \$2B - \$30B asset tier include Park National Bank (OH, 4th); Intrust Bank (KS, 7th); and UMB (MO, 13th). Notably, some of the largest declines occurred at banks based in regions severely affected by the economic crisis. Five institutions based in California, Florida and Nevada fell out of the top 25 in the mid-sized bank tier due to severe declines in earnings and deposit growth. In addition to Woodforest, all but one of the 2008 top 10 returned to the top 25 this year, including Amarillo National (10th in 2008 and 4th in 2009) and City National Bank (WV; 4th in 2008 and 8th in 2009).

Bancography, a financial services consulting firm, announced these findings in the release of its 2009 BBVI, a quantitative ranking of the brand strength of all U.S. banks, thrifts and credit unions. The index ranks financial institution brands by the premium they add to each institution's underlying tangible value.

In calculating brand value, Bancography quantifies the proportion of each institution's long-term value that is attributable to the intangible factors that constitute an institution's brand. These factors include the institution's reputation, service quality, image and market awareness. The brand value index identifies institutions that produce financial results beyond what their capital base, market conditions and competitive environments would predict. The calculations reward institutions that display consistently strong earnings and a reasonable cost of funds.

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The tables below display the top ranking major bank brands. (Note that institutions with negative average income over the past three years or with an equity level below industry benchmarks of safety and soundness are not included in the rankings). 2008 results are posted for comparison.

The top ranking major bank brands:

Assets > \$30 billion: 2009

1. U.S. Bank (MN)
2. Wells Fargo Bank (MN)
3. The Northern Trust Company (IL)
4. PNC Bank (PA)
5. JPMorgan Chase Bank (NY)
6. Branch Banking and Trust Company (NC)
7. Bank of America (NC)
8. Manufacturers and Traders Trust Co. (NY)
9. Union Bank of California
10. Comerica Bank (TX)

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8. Bank of America (NC)
9. Branch Banking and Trust Company (NC)
10. JPMorgan Chase Bank (NY)

* All banks ranked in the top 10 in 2008 remain in the top 10 in 2009

Assets \$2 billion - \$30 billion: 2009

1. Woodforest National Bank (TX)
2. Bank of Hawaii
3. The Park National Bank (OH)
4. Amarillo National Bank (TX)
5. Silicon Valley Bank (CA)
6. Hudson Valley Bank (CT)
7. Intrust Bank (KS)
8. City National Bank of West Virginia
9. TrustCo Bank (NY)
10. Firstmerit Bank (OH)

Assets \$2 billion - \$30 billion: 2008

1. Woodforest National Bank (TX)
2. Westamerica Bank (CA)
3. City National Bank (CA)
4. City National Bank of West Virginia
5. Nevada State Bank
6. First Interstate Bank (MT)
7. S&T Bank (PA)
8. The Frost National Bank (TX)
9. Commerce Bank (MO)
10. Amarillo National Bank (TX)

* Four of the top 10 banks – Bank of Hawaii, Silicon Valley Bank, TrustCo Bank, Firstmerit Bank – did not rank in 2008 due to equity to asset ratios below 7.25%

** Three banks ranked in the top 10 in both 2008 and 2009: Woodforest, Amarillo and City National

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Smaller banks (\$500M - \$2B in assets) with leading brands include The Citizens Bank, Farmington (NM), First American Bank, Artesia (NM) and Western National Bank (TX). Wilburton State Bank (OK), The Bank of Baker (MT) and Bank of Dade (GA) lead the banks with less than \$500M in assets.

Police & Fire Federal Credit Union (PA), Chevron Federal Credit Union (CA) and Tinker Federal Credit Union (OK) rank highest among the large credit unions (assets > \$1 billion). Each of these institutions ranked in the top 10 in the 2008 study. Top ranking small credit unions (assets < \$1B) include White Sands Federal Credit Union (NM), American Heritage Federal Credit Union (PA) and My Community Federal Credit Union (TX).

Among more than 8,000 banks and a near equal number of credit unions, the top performing institutions were able to generate balance growth well above their peers without compromising credit quality or customer service, as evidenced by their superior income levels, earnings stability and funding costs. John Mathes, Bancography's director of brand strategy, notes, "Healthy brands get stronger in a down market by staying consistent with their brand promise and delivery. The BBVI rewards financial institutions with a ranking that reflects their ability to differentiate themselves, using factors such as image, service quality and convenience. I'm not surprised to see some changes in the smaller asset tiers, since in the difficult economic environment some institutions have forsaken relationship-oriented banking in favor of short-term financial objectives. But those institutions that maintain a disciplined focus on customer needs will emerge in the long run with a larger and more loyal customer base, at a better margin."

Bancography, based in Birmingham, Alabama, provides consulting services, software tools and marketing research to financial institutions to support their branch, product and brand positioning strategies. To help institutions position themselves in the marketplace, Bancography's brand strategy service creates names, logos, identities and brand positions that distinctly reflect each institution's product and service proposition.

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For the complete list of leading institutions, or for any questions about the BBVI, contact John Mathes at (770) 360-5710 or visit www.bancography.com/bbvi.html.