Revenue Products Survey - All State Chartered Banks and Trust Companies
2005 Summary

Revenue Producing Services Offered by:	Bank	Bank Subsidiary	Bank Holding Company	Planned by Bank	Planned by Bank Subsidiary	Planned by Bank Holding Company	Other	Number of Institutions	Percentage of Institutions
Annuities - Fixed	11	10	0	0	0	0	0	21	53%
Annuities-variable rate	7	11	0	1	0	0	0	19	48%
ATM/Satellite Device	28	0	0	0	0	0	0	28	70%
Audit Services	0	0	0	0	0	0	0	0	0%
Bounce Protection	15	0	0	1	0	0	0	16	40%
Business Personal Property Leasing	2	1	0	0	0	0	0	3	8%
Call Centers	9	0	0	4	0	0	0	13	33%
Cash Management	17	0	1	2	0	0	0	20	50%
Check Overdraft Protection	28	0	0	0	0	0	0	28	70%
Consumer Finance Licensee	1	0	0	0	0	0	0	1	3%
Consumer Lending/Personal Loans	33	0	0	0	0	0	0	33	83%
Consumer Leasing	2	0	0	0	0	0	0	2	5%
Construction Lending-Residential	34	0	0	0	0	0	0	34	85%
Construction Lending-Commercial	33	0	0	0	0	0	0	33	83%
Correspondent Banking Services	1	0	0	0	0	0	0	1	3%
Credit Cards (agent issue)	13	0	0	2	0	0	0	15	38%
Credit Cards (bank issue)	4	0	0	0	0	0	0	4	10%
Credit Life Insurance-consumer	14	0	0	0	0	0	0	14	35%
Debit Cards	31	0	0	0	0	0	0	31	78%
Debt Cancellation Agreement	0	0	0	0	0	0	0	0	0%
EDP Servicing	0	0	0	0	0	0	0	0	0%
Electronic Telephone Payments	9	0	0	1	0	0	0	10	25%
Electronic Bill Payment	28	0	0	2	0	0	0	30	75%
Emergency Loans	6	0	0	0	0	0	0	6	15%
Estate Planning	11	2	0	0	0	0	0	13	33%
Health Savings Accounts	4	0	0	8	0	0	0	12	30%
Home Equity Loans	34	0	0	0	0	0	0	34	85%
Indirect Lending Auto Dealer Floor Plan	3	0	0	0	0	0	0	3	8%
Internet Banking Services	27	0	0	2	0	0	0	29	73%
Insurance Products - Life	9	5	0	0	0	0	0	14	35%
Insurance Products -Long-term care/Health	1	6	0	1	0	0	0	8	20%
Insurance Products - Disability	3	5	0	0	0	0	0	8	20%
Insurance Products - Property/casualty-consumer	1	3	1	0	0	0	0	5	13%
Insurance Products - Property/casualty-commercial	1	2	1	0	0	0	0	4	10%
Insurance Services - Internal Program	1	2	1	0	0	0	0	4	10%
Insurance Services - Third Party Program	13	2	0	1	0	0	0	16	40%
Investment Advisory Services	10	9	1	3	0	0	0	23	58%
Letters of Credit	26	0	0	0	0	0	0	26	65%
Medical Savings Account	0	0	0	2	0	0	0	2	5%
Money Orders/Cashier Checks	35	0	0	0	0	0	0	35	88%

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Mortgage Brokerage	0	2	0	0	0	0	0	2	5%
Mortgage Insurance	11	2	0	0	0	0	0	13	33%
Mortgage Origination	28	1	0	1	0	0	0	30	75%
Mortgage Servicing	24	1	0	0	0	0	0	25	63%
Municipal Securities Dealers	0	2	0	0	0	0	0	2	5%
Mutual Funds	9	10	1	1	0	0	0	21	53%
Payday Lending	0	0	0	0	0	0	0	0	0%
Payroll Cards with Stored Value	0	0	0	1	0	0	0	1	3%
Permanent Mortgage Lending	25	1	0	1	0	0	0	27	68%
Person to Person Money Transfers	7	0	0	0	0	0	0	7	18%
Real Estate Development	7	1	0	0	0	0	0	8	20%
Real Estate Equity Participation	2	0	0	0	0	0	0	2	5%
Real Property Leasing	0	0	0	0	0	0	0	0	0%
Refund Anticipation Loans	0	0	0	0	0	0	0	0	0%
Remittance Banking	3	0	0	0	0	0	0	3	8%
Reverse Mortgages	6	1	0	3	0	0	0	10	25%
Safe Deposit Boxes	35	0	0	0	0	0	0	35	88%
Sales Lease Backs	1	0	0	0	0	0	0	1	3%
Savings Bank Life Insurance	21	2	0	0	0	0	0	23	58%
Savings Bonds	35	0	0	0	0	0	0	35	88%
Securities Brokerage:									
Internal Program	0	4	0	0	0	0	0	4	10%
Third Party Marketing-Dual Employee	11	2	0	1	0	0	0	14	35%
Third Party Marketing-Managed Program	3	1	0	0	0	0	0	4	10%
Signature Loans	10	0	0	0	0	0	0	10	25%
SBA Lending	32	0	0	0	0	0	0	32	80%
Stretch Loans	0	0	0	0	0	0	0	0	0%
Tax Planning	4	1	0	0	0	0	0	5	13%
Tax Preparation	3	1	0	0	0	0	0	4	10%
Travel Agency	1	0	0	0	0	0	0	1	3%
Travelers Checks	31	0	0	0	0	0	0	31	78%
Trust Services - Internal Program	11	0	0	0	0	0	0	11	28%
Trust Services - Third Party Program	4	2	0	3	0	0	0	9	23%
U.S. Government Securities Dealer	1	3	0	0	0	0	0	4	10%
Vendor's Single Interest Insurance	4	0	0	0	0	0	0	4	10%
Wire Transfer	36	0	0	0	0	0	0	36	90%
Other	0	0	0	0	0	0	0	0	0%