

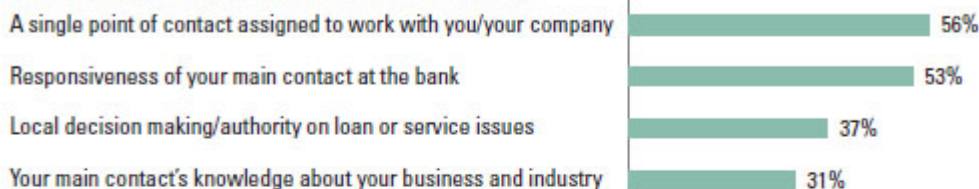
Ease of Doing Business: The Single Most Important Factor Driving Client Satisfaction

July 14, 2015

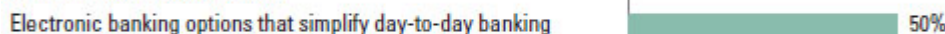
In a recent Greenwich Associates Study, roughly 30 - 40% of middle market companies cited 'Ease of Doing Business' as the most important driver in overall satisfaction with their bank. Follow up research reveals 4 categories of bank interaction drive this finding.

Ease of Doing Business: Primary Factors

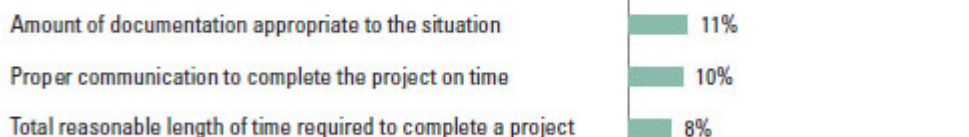
1. Relationship Manager Communication and Knowledge



2. Electronic Banking Options



3. Administrative Requirements and Timelines



4. Branch Locations



Source: Greenwich Market Pulse v59

Bottom Line

- Banks have direct control over the elements (primarily RM knowledge and behavior) that are needed to properly position the institution in the marketplace.
- RM involvement, communication and industry/business knowledge are essential attributes that define a bank's ease of doing business.

A bank's ability to provide electronic options and platforms that simplify day-to-day activities confronting businesses today is also critical to creating this image.



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