

Bank of America Likely to Continue Reign as Largest Online Bank Even After Recent Mergers, According to comScore

Chase/WaMu Merger Results in Nearly 50 Percent Increase in Online Customers for Chase Wachovia to Add Around 6 Million New Online Customers to Wells Fargo or Citi

RESTON, Va., Oct 06, 2008 /PRNewswire-FirstCall via COMTEX News Network/ -- comScore, Inc. (Nasdaq: SCOR), a leader in measuring the digital world, today announced the results of an analysis of the impact the Chase/WaMu and Wells Fargo/Wachovia or Citi/Wachovia mergers will have on the online banking market. Bank of America will likely continue to have the largest number of online customers compared to merged Chase/WaMu or proposed Wells Fargo/Wachovia or Citi/Wachovia across both liquid deposit account customers as well as online customers of any kind, even though the bank mergers will result in a large percentage of new additive customers.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20080115/COMSCORELOGO>)

"In terms of existing online customer overlap, the Chase/WaMu and Wells Fargo/Wachovia or Citi/Wachovia mergers have surprisingly little," said Marc Trudeau, Senior Director of comScore Marketing Solutions. "comScore's unique ability to differentiate between types of banking customers helps us understand that from a liquid deposit account customer standpoint, the confirmed and proposed mergers are essentially additive in nature with more than 98 percent of customers being incremental. Looking at all types of accounts, which includes credit cards, mortgages, and liquid deposit accounts, there's somewhat more customer duplication with an 8 percent overlap for Chase/WaMu, 4 percent for Citi/Wachovia and 1 percent for Wells Fargo/Wachovia."

Unique Active Online Customers to Selected Banks
Q2 2008
Total U.S. -- Home/Work/University Locations
Source: comScore Quarterly Bank Benchmark

	Unique Active Online Liquid Deposit Account Customers (MM)*	Unique Active Online Customers of any kind (MM)**
Chase	6.0	14.0
WaMu	5.7	9.2
Chase/WaMu (net)	11.5	21.4
Wells Fargo	9.4	10.6
Wachovia	6.4	6.7
Wells Fargo/Wachovia (net)	15.8	17.0
Citi	2.3	12.3
Wachovia	6.4	6.7
Citi/Wachovia (net)	8.6	18.2
Bank of America***	17.8	24.6

* Liquid deposit account customers are customers that accessed a checking, savings, or money market account at the financial institution during the time period.

** Active online customers of any kind include any a customer of any account type online. These include liquid deposit account, credit card, mortgage, student loan, auto loan, and personal loans.

*** Bank of America online banking numbers do not take into account the potential increase in online bankers that would come from an eventual

integration of Countrywide and Merrill Lynch into Bank of America's overall online banking portfolio.

The analysis also revealed the following findings:

- As a result of the Chase/WaMu merger, Chase stands to add 7.4 million new online customers with 5.5 million of these customers representing online liquid deposit account holders.
- In terms of online customers of any kind, Wells Fargo stands to gain 6.4 million new online customers if it merges with Wachovia. Citi would gain 5.9 million new online customers from a deal with Wachovia.
- Bank of America would continue to lead online banks with 24.6 million unique customers, 17.8 million of which are liquid deposit account online customers.

About comScore

comScore, Inc. (NASDAQ: SCOR) is a global leader in measuring the digital world and preferred source of digital marketing intelligence. For more information, please visit www.comscore.com/boilerplate

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