

*Winning!*

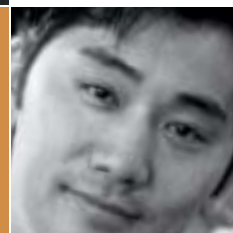


FINANCIAL  
performance

MEASURABLE  
benefits



FINANCIAL  
solutions



AT NATIONAL CITY CORPORATION, PEOPLE ARE THE  
**priority**—OUR CUSTOMERS, OUR EMPLOYEES,

OUR STOCKHOLDERS AND OUR NEIGHBORS.



*Euclid and East Ninth, current site of National City Center, c. 1900 (Western Reserve Historical Society).*

1900



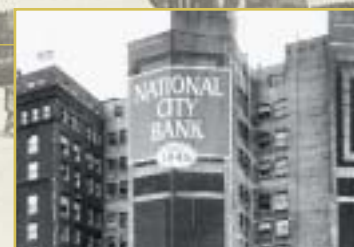
*National City acquired most of Guardian Trust's assets and its building. Photo taken in 1918, during World War I.*

1918



*During the Great Depression, National City was the only bank in Cleveland to provide 100 cents on the dollar.*

1930



*National City offered the first check reconciliation services in Cleveland.*

1940



*National City installed 24-hour night depository services at each of its branches.*

1955



*National City Bank means having the resources and experience of 150 years to serve our banking communities responsibly.*

2003

### Deep Roots, High Standards

Founded in 1845 as City Bank of Cleveland, National City was Ohio's first bank. The bank was built in response to the city's rapid industrial development, serving customers such as Standard Oil and Sherwin-Williams. The company received a national charter in 1865, and became National City Bank of Cleveland.

The bank grew steadily in the early 20th century, weathering the stock market crash and the Great Depression. Many were forced to close during this time, but National City Bank was permitted to continue business without restrictions and was the only bank in Cleveland to pay out withdrawn deposits at face value. Cleveland and National City prospered through WWII and the post-war boom, growing rapidly in assets—to \$475 million by 1945.

With roots firmly planted in corporate banking, National City expanded its reach to the consumer markets, building its bank branch network in the 1950s and 1960s at the rate of one new branch per year. The bank was the first to introduce electronic check scanning, and in 1962 was one of the first national banks to computerize savings deposits. With 24 operating branches at the time, National City surpassed the \$1 billion mark.

To meet the challenges of the changing financial services field, the bank formed National City Corporation, a bank holding company, in 1973. The following year, the corporation began a cautious, well-planned acquisition program, conceived to enhance the company's diversity and assets.

In 1984, National City became Ohio's largest bank with the purchase of BancOhio—one of the largest acquisitions in banking history. National City acquired First Kentucky National Corporation in 1988, and Merchants National Corporation in Indiana in 1992. The company began diversifying and in 1995 formed NatCity Investments, Inc. Also that year, National City acquired Integra Bank.

One year later, National City took its credit card and merchant processing operations public through our majority-owned subsidiary, National Processing, Inc. Like rival banks, National City built its asset-based and non-prime lending business by offering a new non-prime indirect auto loan service and by purchasing companies that specialize in data processing, freight payment and mortgages.

In 1998, National City purchased First of America Bank Corporation, extending its reach into Illinois and Michigan, and acquired Fort Wayne National Corporation. In 1999, the bank formed National City Mortgage Co., and in 2000 converted the bank to a financial services holding company with assets of \$89 billion.

Today, National City holds more than \$114 billion in assets.

WE ARE **committed** TO DOING WHAT'S  
**right** FOR ONE AND ALL. THIS PROMISE  
HELPS US ESTABLISH AND MAINTAIN ENDURING RELATIONSHIPS  
THAT ARE BUILT ON **trust**.



DAVID A. DABERKO  
*Chairman and CEO*

At National City, we take our role as a leader in the financial services industry seriously. While we operate day-to-day in a transaction-based business, we pay attention to and respond to the long-term needs of all our stakeholders.

Our management team is strong and focused, our products are first-rate, and our employees are well-trained and motivated. We have made a promise we intend to keep. That is how we live the National City life and brand. We're proud of the progress we've made, and we welcome this opportunity to express our ongoing commitment to our customers, employees, stockholders and neighbors.

# OUR MISSION

NATIONAL CITY CORPORATION WILL BE A PREMIER DIVERSIFIED FINANCIAL SERVICES COMPANY PROVIDING CUSTOMERS WITH ADVICE, INFORMATION AND SERVICES TO MEET THEIR FINANCIAL NEEDS. WE WILL ACHIEVE SUPERIOR LEVELS OF FINANCIAL PERFORMANCE AS COMPARED TO OUR PEERS AND PROVIDE STOCKHOLDERS WITH AN ATTRACTIVE RETURN ON THEIR INVESTMENT OVER TIME.



FINANCIAL  
performance

## Our Promise

Our Customer Champion brand promise—at National City, we care about doing what's right for our customers—guides our company's success every day. Headquartered in Cleveland, Ohio, National City operates through an extensive distribution network primarily in Ohio, Illinois, Indiana, Kentucky, Michigan and Pennsylvania, and also serves customers in selected markets nationally. Our businesses include commercial and retail banking, consumer finance, asset management, mortgage financing and servicing, and payment processing.

AT NATIONAL CITY, WE CARE ABOUT DOING  
**what's right** FOR OUR CUSTOMERS.

## Values-Driven

At National City, we demonstrate friendliness, accountability and respect in all of our dealings. These three values reflect our collaborative, interactive culture. They create the code of conduct for all employees as we interact with customers, and one another.

Additionally, we recognize and nurture diversity as an important value. It strengthens and enriches our company and the communities we serve. It opens our eyes to new possibilities. Diversity improves our service to a highly integrated marketplace. Our company benefits from bringing together a wide range of perspectives, talents, skill sets and styles to fulfill our brand promise. We're dedicated to creating an inclusive work environment that enables every employee to be fully engaged in meeting the company's goals.

## Management Principles

Our mission serves as the premise for our overall operations. To realize this mission, we employ a set of well-defined management principles every day.

ACTIONS	
Customer Champions	Live and promote accountability, respect and friendliness Offer products and services of the highest quality
Competitive Spirit	Set and achieve new standards of excellence Reward outstanding sales performance and customer service
Sustainable Value Creation	Follow a philosophy of fair value exchange Seek profitable growth in revenues and market share
Innovation	Develop innovative ways to serve our customers and shareholders Introduce new products and services
Winning Team	Respect fellow employees and value their contributions Communicate effectively and constructively with one another
Community Service	Serve the communities in which we operate Make a positive and real difference
Ethical Conduct	Act honestly and fairly at all times Do what you say you will do

## Creating Value

### Stockholders

At National City, we know that we must continue to create value for our stockholders to remain competitive in the marketplace. We believe in capturing the most value we can from all our assets and ensuring that our performance ethic underlies everything we do. We strive each day to maintain our financial strength and flexibility to support our growth plans and deliver the results our stockholders have come to expect.

## Partner in Success

### Customers

The heart of National City is our Customer Champion promise: *"At National City, we care about doing what's right for our customers."*

The company is dedicated to long-term relationships. We determine what our customers want and need and then act on that knowledge. National City is constantly striving to earn each customer's loyalty. It is our goal to be told, *"My bank is National City."*

### Employees

The stability and progressive outlook of National City create the right environment for our employees to do their best and accomplish great things, and our employees have a great reason to enjoy their work. For many of our employees, their job is to make our customers' dreams a reality. Whether financing a new car, buying a home or paying for a wedding, our customers benefit from our employees' commitment to living our brand promise and providing top-notch customer care.

At National City, we recognize that work is only one component of a full and satisfying life. For this reason, we actively support our employees in their efforts to balance their professional lives with the rewards and responsibilities of their personal lives. We provide a supportive environment, investing both time and resources to offer each individual opportunities to enjoy work, further develop skills and grow with National City.

AS CUSTOMER CHAMPIONS, EMPLOYEES ARE

**challenged** TO DELIVER TO  
EVERY CUSTOMER, **every day**.

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### Communities

Working side-by-side with the communities we serve has been a continuous and meaningful effort for National City since we opened our doors in 1845.

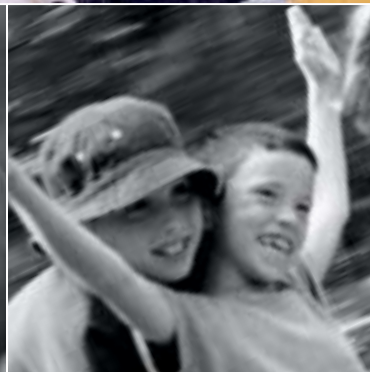
We recognize the importance of community service and involvement and proudly support a variety of philanthropic projects and sponsorships, in the areas of health and human services, education, arts and culture.

As part of our civic outreach efforts, National City was also one of the nation's first banks to form a corporation to revitalize low- and moderate-income neighborhoods through loans and equity investments: the National City Community Development Corporation (NCCDC).



# COMMITMENT TO ALL

NATIONAL CITY EXISTS TO SATISFY THE NEEDS OF OUR CUSTOMERS, PROVIDE A CHALLENGING AND HEALTHY WORK ENVIRONMENT FOR OUR EMPLOYEES, CREATE VALUE FOR STOCKHOLDERS, AND SUPPORT THE COMMUNITIES IN WHICH WE OPERATE.



MEASURABLE  
benefits



# PERSONAL ASSISTANCE

PROVIDING COMPREHENSIVE FINANCIAL SOLUTIONS TO INDIVIDUALS FROM ALL WALKS OF LIFE, SMALL BUSINESSES AND CORPORATIONS OF EVERY SIZE.



FINANCIAL solutions



## Focus on the Customer

The business structure of National City addresses the financial needs of customers from all walks of life and businesses of every size. Our lines of business—Consumer and Small Business Financial Services, Wholesale Banking, National Consumer Finance, Asset Management and National Processing, Inc.—are equipped to provide comprehensive financial solutions to individuals, small businesses and corporations.

### Individuals—Banking Services That Fit the Way You Live

Each retail customer who banks at National City has access to a wide array of products and services that connect individual financial needs with financial goals. From retail products, such as loans, lines of credit, checking and savings accounts, to education and vehicle finance, to wealth management and investment services, individuals can trust National City to help meet and manage their banking obligations. Additionally, our National Consumer Finance group offers residential loans and home equity products to individuals in the home-buying and home improvement market.

### Small Businesses—Resources to Make Your Business the Best

National City offers small business owners products, services and assistance that make financial matters more convenient to manage, opportunities easier to realize, and results more quickly attainable.

We are committed to giving small business owners the innovative banking services they need to grow their businesses and provide for their employees. We offer tools to manage cash flow, financing for growth and acquisitions, service to reduce operating costs, investment and retirement strategies to grow wealth for owners and employees, and techniques to manage risk. Additionally, through National Processing, Inc., a leading provider of merchant card processing and payment services, retail business owners can turn credit transactions into cash simply and affordably.

National City is the #1 Small Business Administration lender in our banking market. We strongly support women- and minority-owned businesses through our team of small business officers, who are specially trained as advocates to foster the success of these customers, and who form strategic partnerships with various organizations to recognize their achievements.

### Corporations—Relationship Managers Serve as a Single Point of Contact

Since our inception, National City has served as a key player in the corporate banking market. We have expanded and enhanced our products and services for medium- and large-sized corporations. Today, our Wholesale Banking division offers a broad range of financial services to these organizations, including credit, syndicated lending, treasury management, venture capital, leasing and structured finance, as well as investment and international banking.

# ADDITIONAL INFORMATION

IF YOU WOULD LIKE ADDITIONAL INFORMATION ABOUT OUR COMPANY, OUR BUSINESS AND OUR FINANCIAL OUTLOOK, PLEASE CONTACT US AT (216) 222-2000 OR TOLL FREE (800) 622-8100 OR VISIT US ONLINE AT NATIONALCITY.COM. THE FOLLOWING MATERIALS ARE AVAILABLE:



**Corporate Capabilities**—Provides an in-depth description of our lines of business and corporate functions, and discusses the products and services offered by each that help us meet all of our customers' financial needs.



**Corporate Facts**—Highlights the company's mission, brand promise, business units and financial performance.



**Annual Report**—Details our corporate performance, financial results and outlook, as well as our commitment to customers, employees and stockholders.

AT NATIONAL CITY, WE CARE ABOUT DOING

**what's right** FOR OUR CUSTOMERS.

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# National City®

**National City Corporation**  
1900 East Ninth Street  
Cleveland, OH 44114-3484

For more information about our company,  
visit our Web site at [NationalCity.com](http://NationalCity.com) or call  
(216) 222-2000 or toll free (800) 622-8100.

National City Corporation and its subsidiaries and  
member banks are Equal Opportunity Employers.

National City does not hire people in F-1 or J-1  
status for trainee positions.

National City requires candidates to submit to  
pre-employment drug screening.



Member FDIC

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