



AWARDS AND RANKINGS

*A Leader Among Leaders*

*At National City, people are the priority - our customers, our employees, our stockholders and our neighbors. We care about doing what's right for all - and it shows. Our rise from one of Ohio's first banks to one of the nation's largest financial holding companies has been mirrored by our rising rank on widely respected industry lists. We are proud of the accolades and encouraged by the prestigious awards we've received. This recognition is testimony to the strength of our culture, the quality of our products and services and the capabilities of our people.*



**OUR STOCKHOLDERS**

We strive each day to maintain the financial strength and flexibility that support growth and deliver the results our stockholders have come to expect. We know that we must continue to create value to remain competitive in the marketplace.

Our growth as a leader in the financial services industry has not gone unnoticed. This has been demonstrated by our appearance on several industry rankings published by widely respected sources.

In just two years, we have moved up from sixth in the Super Regional category on *Fortune* magazine's list of Most Admired Companies to rank third among Mega Banks. Our performance is further evidenced by our current ranking of 206 on the

*Fortune* 500 and our #2 position on *Business Week's* list of top-performing banks.

As we grow and expand, we remain dedicated to upholding the strong ethical foundation upon which this company was built. We are committed to upholding strong ethical practices in all that we do, and we are particularly proud of ratings that recognize our commitment to sound corporate governance practices and ethics. National City is currently the only member of the S&P 500 to hold the highest possible rating for corporate governance according to Institutional Shareholder Services (ISS). We were also ranked among the 100 Best Corporate Citizens by *Business Ethics* magazine in 2003.

**Business Ethics**  
CORPORATE SOCIAL RESPONSIBILITY REPORT



AT NATIONAL CITY, PEOPLE ARE THE  
**priority** - OUR CUSTOMERS, OUR EMPLOYEES,  
OUR STOCKHOLDERS, AND OUR NEIGHBORS.



## OUR CUSTOMERS AND NEIGHBORS

At National City, we are committed to fostering the success of our customers through our superior financial products and services, a dedication to regional economic support and a tradition of philanthropic giving. By bringing together service quality, products and technology, we work hard to anticipate changing customer needs and respond with flexibility, speed and accuracy.

We have been recognized for our efforts by the Small Business Administration (SBA), which has ranked National City as the **ninth largest SBA lender in the United States**, and top cumulative SBA lender in our banking markets. We are also proud to be the **eighth top lender to minorities**, have been ranked among the top 10 Residential Originators and Residential Servicers according to *National Mortgage News*.

For many customers, the online experience is their first exposure to our company. To win their business and their loyalty in an environment where our competitors are just a click away, we focus significant attention and resources on providing a superior online banking experience. Because this is an arena of continuing innovation, we closely monitor the results of outside research.

Recent awards have validated our efforts and will help guide our future initiatives. A 2004 study conducted by Vividence, a leader in customer experience marketing research, found that National City, in a tie with Bank of America, provided the **best overall online experience** to prospective customers. The study, which reflects direct consumer input, further found that National City's Web site, NationalCity.com, generated significant improvement in consumer perception of our company.

Industry ranking groups are also impressed with our online services and ease of use. NationalCity.com received a **#1 ranking from Change Sciences Group for our credit card Web site** and #2 ranking from Gomez for our small business Web site.

## OUR EMPLOYEES

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

We recognize that our most important asset is the rich talent pool of employees who deliver on our promise to do what's right for our customers every day. 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.

Our employees value our supportive culture, which is evidenced by several awards that acclaim National City as an employer of choice. The recognition also helps us attract new employees who will continue to make this a great place to work. National City was named **one of the top entry-level employers in the United States** by Collegegrad.com, and *Computerworld* magazine ranked our Information Services organization among the 100 best companies to work for in Information Technology.

Among our most prestigious awards is our ranking among CNN/Money.com's list of companies providing corporate America's best benefits. This award recognizes our commitment to rewarding employees for their contribution to National City's success through competitive compensation and benefit programs.

We are proud to be recognized as a leader among leaders, and remain committed to delivering on our promise to do what's right for our customers, employees, stockholders and the community. We believe it is this philosophy that drives our success and will ensure our continued placement on these prestigious industry lists.

## National City®

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

### ABOUT NATIONAL CITY

Headquartered in Cleveland, Ohio, National City is one of the nation's largest financial holding companies. We operate through an extensive banking network primarily in Ohio, Illinois, Indiana, Kentucky, Michigan, Missouri and Pennsylvania. Our primary businesses include commercial and retail banking, mortgage financing and servicing, consumer finance and asset management.

