















1. What is the asset size of your institution?

| | | ResponsePercent | ResponseCount |
|--------------------------------|---|-----------------|---------------|
| Less than \$100 million |  | 15.8% | 6 |
| \$100 to \$299 million |  | 36.8% | 14 |
| \$300 million to \$499 million |  | 10.5% | 4 |
| \$500 million to \$999 million |  | 23.7% | 9 |
| \$1 billion or more |  | 13.2% | 5 |
| AnsweredQuestion | | | 38 |
| SkippedQuestion | | | 0 |



2. In 2013, which of the following technologies or technology-enabled services will your bank adopt or expand? (Check all that apply)

| | | ResponsePercent | ResponseCount |
|---|---|-----------------|---------------|
| Mobile banking |  | 78.8% | 26 |
| Cloud computing (broadly, internet-based applications/services) |  | 15.2% | 5 |
| Customer relationship management |  | 36.4% | 12 |
| Social media |  | 45.5% | 15 |
| Other |  | 9.1% | 3 |
| Please specify if you checked "other" | | | 6 |
| AnsweredQuestion | | | 33 |
| SkippedQuestion | | | 5 |






3. How important is it to have a "bring-your-own-device" policy for your bank? (i.e. a policy governing the use of employees' personal electronic devices for work)

| | | ResponsePercent | ResponseCount |
|------------------|---|-------------------------|---------------|
| Very important |  | 35.1% | 13 |
| Important |  | 37.8% | 14 |
| Not important |  | 16.2% | 6 |
| Not sure |  | 10.8% | 4 |
| | | AnsweredQuestion | 37 |
| | | SkippedQuestion | 1 |

4. Do you permit "byod," as described in question 3?

| | | ResponsePercent | ResponseCount |
|-----|---|-------------------------|---------------|
| Yes |  | 59.5% | 22 |
| No |  | 40.5% | 15 |
| | | AnsweredQuestion | 37 |
| | | SkippedQuestion | 1 |

5. What changes will your bank make in 2013 to enhance security? (Check all that apply)





| | | ResponsePercent | ResponseCount |
|--|---|-----------------|---------------|
| Adopt real-time analytics |  | 17.6% | 6 |
| Adopt biometrics (e.g. facial, fingerprint, iris recognition) |  | 5.9% | 2 |
| Participate in information-sharing arrangements (e.g. FS-ISAC) |  | 20.6% | 7 |
| None planned |  | 61.8% | 21 |
| Other |  | 5.9% | 2 |

Please specify if you checked "other" 5

AnsweredQuestion 34

SkippedQuestion 4

6. How likely are you to upgrade your bank's core system (in-house or outsourced) to a more advanced core system this year or next?

| | | ResponsePercent | ResponseCount |
|-------------------|---|-----------------|---------------|
| Very likely |  | 8.3% | 3 |
| Somewhat likely |  | 11.1% | 4 |
| Not likely |  | 55.6% | 20 |
| Already upgraded |  | 25.0% | 9 |





AnsweredQuestion 36

SkippedQuestion 2

7. In your view, what will be the "must have" technologies in the next 12-18 months—i.e. technologies that your bank will need to compete and comply?

| | ResponseCount |
|-------------------------|---------------|
| | 24 |
| AnsweredQuestion | 24 |
| SkippedQuestion | 14 |

8. Please check the box that best describes your situation regarding the use of outsourced technology services (all types, including cloud-based).

| | | ResponsePercent | ResponseCount |
|--|---|-------------------------|---------------|
| Currently use—plan to increase |  | 35.1% | 13 |
| Currently use—plan to decrease | | 0.0% | 0 |
| Currently use—no change anticipated |  | 43.2% | 16 |
| Don't currently use—plan to use |  | 2.7% | 1 |
| Don't currently use—no plans to use |  | 18.9% | 7 |
| | | AnsweredQuestion | 37 |
| | | SkippedQuestion | 1 |

Q2. In 2013, which of the following technologies or technology-enabled services will your bank adopt or expand? (Check all that apply)

| | | |
|---|---|-----------------------|
| 1 | We offer mobile banking and are currently upgrading CRM. | Jan 25, 2013 7:05 PM |
| 2 | none | Jan 25, 2013 5:43 PM |
| 3 | upgraded security procedures in on-line banking and upgraded security functions in remote deposit capture | Jan 25, 2013 12:48 PM |
| 4 | New core system | Jan 24, 2013 9:14 PM |
| 5 | Implemented Mobile Banking in 2012. | Jan 24, 2013 4:52 PM |
| 6 | We hope to add the bill payment feature to our existing mobile banking. | Jan 24, 2013 4:45 PM |

Q5. What changes will your bank make in 2013 to enhance security? (Check all that apply)

| | | |
|---|--|-----------------------|
| 1 | Not sure. | Jan 25, 2013 7:05 PM |
| 2 | Enhance audit activities. Mobile device management. | Jan 25, 2013 3:49 PM |
| 3 | Already use real time analytics | Jan 24, 2013 9:14 PM |
| 4 | We already use biometrics for security at our bank. | Jan 24, 2013 4:45 PM |
| 5 | - Encryption of all bank-owned smartphones - Endpoint data loss prevention solution, to block attempted transmission of confidential information | Jan 22, 2013 11:55 AM |

Q7. In your view, what will be the "must have" technologies in the next 12-18 months—i.e. technologies that your bank will need to compete and comply?

| | | |
|----|---|-----------------------|
| 1 | I believe we have the "must have technologies" for next 12 months. We plan to implement use of social media in 2013, but not convinced it's a "must have" in 2013 given our current and target client base. | Jan 25, 2013 7:05 PM |
| 2 | On line banking with perhaps mobile banking capabilities | Jan 25, 2013 5:43 PM |
| 3 | Mobile technologies Workflow based loan and deposit platforms Robust data analytics | Jan 25, 2013 3:49 PM |
| 4 | Payments through a medium other than a plastic card. | Jan 25, 2013 1:09 PM |
| 5 | Leading edge payment services. Continue to develop and enhance existing payment strategies such as A2A, P2P, POS/Debit. Be ready for rapid adoption and implementation of EMV technologies or even leap from EMV to NFC-enabled transactions on the customers' smartphone. My ultimate goal is to move the bank's check/debit card to the phone for secure, NFC POS transactions. | Jan 25, 2013 1:00 PM |
| 6 | mobile banking app. | Jan 25, 2013 12:48 PM |
| 7 | Mobile banking | Jan 25, 2013 11:28 AM |
| 8 | Mobile payments, consumer remote capture, more web based and self service opening of loans and deposit accounts | Jan 25, 2013 9:43 AM |
| 9 | All forms of mobile banking and payments technology. | Jan 25, 2013 7:54 AM |
| 10 | mobile banking is a must.....it has taken off. | Jan 25, 2013 7:10 AM |
| 11 | Mobile Banking | Jan 25, 2013 6:43 AM |
| 12 | Mobile Banking, Remote Deposit Anywhere | Jan 25, 2013 4:57 AM |
| 13 | cash mangement systems, expanded mobile banking | Jan 24, 2013 9:45 PM |
| 14 | Mobile banking | Jan 24, 2013 9:14 PM |
| 15 | facebook presence, mobile banking | Jan 24, 2013 8:23 PM |
| 16 | automated teller machines to replace some of our live tellers. | Jan 24, 2013 5:58 PM |
| 17 | mobile banking pay to pay | Jan 24, 2013 5:00 PM |
| 18 | Mobile Banking and cosumer mobile capture. | Jan 24, 2013 4:55 PM |
| 19 | Online Banking; Mobile Banking; Real Time Core Systems. | Jan 24, 2013 4:52 PM |
| 20 | Mobile Bill pay; Online deposit account opening; mobile deposit capture; P2P payments; NFC enabled debit cards. | Jan 24, 2013 4:45 PM |
| 21 | Mobile remote deposit | Jan 24, 2013 4:31 PM |
| 22 | mobile, RDC | Jan 22, 2013 2:56 PM |

Q7. In your view, what will be the "must have" technologies in the next 12-18 months—i.e. technologies that your bank will need to compete and comply?

| | | |
|----|---|-----------------------|
| 23 | Mobile Banking/ Consumer Remote Capture | Jan 22, 2013 12:44 PM |
| 24 | Mobile-friendly resources (e.g., website, banking, deposits, payments, communication, etc.) | Jan 22, 2013 11:55 AM |