

Greenwich Associates

Recognizes

Excellence in Small Business Banking



2013 Greenwich Excellence Awards for Small Business Banking

Among More Than 750 Banks Evaluated, 43 Had Distinctive Quality

National Winners¹

Overall Satisfaction

BancorpSouth
BB&T
First Citizens Bank & Trust (NC/VA)
Frost Bank
Fulton Bank
Iberiabank
M&T Bank
NBT Bank
Pinnacle Financial
SunTrust
Susquehanna Bank
Synovus Financial
TowneBank
United Bank
US Bank
Whitney Bank
Zions Bancorp

Likelihood to Recommend
Bank of the West
BB&T
Frost Bank
Fulton Bank
Huntington National Bank
M&T Bank
Synovus Financial
Whitney Bank
Zions Bancorp

Relationship Manager Capability³

Bank of the West
BBVA Compass Bank
Comerica
First Citizens Bank & Trust (NC/VA)
Frost Bank
Iberiabank
M&T Bank
PNC
SunTrust
Synovus Financial
Whitney Bank
Zions Bancorp

Credit Policy
Chase
PNC
SunTrust
Synovus Financial

Financial Stability
BB&T
Comerica
First Citizens Bank & Trust (NC/VA)
First Niagara
Fulton Bank
Iberiabank
KeyCorp

PNC
SunTrust
Whitney Bank

International Service
Bank of America
BB&T
Citi
Frost Bank
HSBC
Iberiabank
United Bank
Webster Bank
Wells Fargo

Branch Satisfaction
BB&T
Frost Bank
Fulton Bank
Iberiabank
PNC
SunTrust
Synovus Financial
Whitney Bank

Online Services
BB&T
Frost Bank
Fulton Bank
Iberiabank
PNC
Synovus Financial

Personal Banking Satisfaction

BB&T
First Citizens Bank & Trust (NC/VA)
Frost Bank
Huntington National Bank
M&T Bank
PNC
Synovus Financial

TREASURY MANAGEMENT Overall Satisfaction
BB&T
Comerica
First Citizens Bank & Trust (NC/VA)
FirstMerit Bank
Frost Bank
Fulton Bank
Huntington National Bank
Iberiabank
M&T Bank
PNC
SunTrust
Synovus Financial
TD Bank
Whitney Bank
Zions Bancorp

Accuracy of Operations

Bank of the West
BB&T
Comerica
Iberiabank
PNC
RBS Citizens
SunTrust
Synovus Financial

Customer Service
Bank of the West
Comerica
First Citizens Bank & Trust (NC/VA)
Frost Bank
Iberiabank
RBS Citizens
SunTrust
Synovus Financial

Product Capabilities
Bank of the West
Frost Bank
Iberiabank
SunTrust
Synovus Financial

Sales Specialist Performance
SunTrust

Regional Winners²

Overall Satisfaction

Northeast
Community Bank (NY)
Fulton Bank
M&T Bank
NBT Bank
Sterling National Bank
Susquehanna Bank

South

BancorpSouth
BB&T
Citizens Bank (TN/VA)
City National Bank of WV
First Citizens Bank & Trust (NC/VA)
First Citizens Bank & Trust (SC)
Iberiabank
M&T Bank
Pinnacle Financial
Synovus Financial
TowneBank
United Community Bank
Whitney Bank

Midwest

BB&T
Central Bank & Trust Co. (KY)
First Financial Bank
Huntington National Bank
UMB Bank

West
Bank of the West
Comerica
Frost Bank
US Bank
Zions Bancorp

TREASURY MANAGEMENT

Overall Satisfaction
Northeast
First Niagara
FNB Corporation
Fulton Bank
M&T Bank
NBT Bank
TD Bank

South
BancorpSouth
BB&T
First Citizens Bank & Trust (NC/VA)
Iberiabank

Pinnacle Financial
SunTrust
Synovus Financial
TowneBank
Whitney Bank

Midwest
FirstMerit Bank
Huntington National Bank
PNC

West
Bank of the West
Comerica
Frost Bank
Zions Bancorp

Based on over 17,000 interviews with businesses with sales of \$1–10 million across the country.

¹Comparisons are based on all banks covered across the United States. ²Comparisons are based on only those banks operating in each region.

³Note: methodology change. Recognition now based on evaluations of senior relationship manager's capabilities.

The findings reported in this document reflect solely the views reported to Greenwich Associates by the research participants. They do not represent opinions or endorsements by Greenwich Associates or its staff.

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