

Greenwich Associates Recognizes Excellence in Middle Market Banking



2011 Greenwich Excellence Awards for Middle Market Banking

Among More Than 750 Banks Evaluated, 39 Had Distinctive Quality

National Winners¹

Overall Satisfaction

Ally Bank (formerly GMAC)
Bank of the West
BB&T
BBVA Compass Bank
City National Bank (CA)
Comerica
First Citizens Bank & Trust (NC/VA)
First Tennessee
Frost National Bank
Fulton Bank
Pinnacle Financial
Synovus Financial
UMB Bank
Whitney Bank
Zions Bancorp
Personal Banking — Overall Satisfaction
BB&T
M&T Bank
Regions Bank
SunTrust Bank

Relationship Manager Performance

Bank of the West
First Citizens Bank & Trust (NC/VA)
Frost National Bank
Synovus Financial
Whitney Bank
Zions Bancorp

Credit Policy — Response/Terms & Conditions

SunTrust Bank
Credit Policy — Willing to Lend/Pricing

Financial Stability

Regions Bank
Bank of the West
BB&T
BBVA Compass Bank
City National Bank (CA)
First Citizens Bank & Trust (NC/VA)
Frost National Bank
Harris Bancorp
HSBC
J.P. Morgan

M&T Bank

PNC
TD Bank
Union Bank (CA)
US Bank
Investment Banking
Bank of America
First Tennessee
Fulton Bank
J.P. Morgan
PNC
Wells Fargo
International Service
Bank of America
Citi
City National Bank (CA)
HSBC
J.P. Morgan
PNC
Union Bank (CA)
Wells Fargo
Website Performance
First Citizens Bank & Trust (NC/VA)
Frost National Bank

TREASURY MANAGEMENT

Overall Satisfaction
Bank of the West
BB&T
City National Bank (CA)
Comerica
First Citizens Bank & Trust (NC/VA)
First Tennessee
Frost National Bank
Fulton Bank
Synovus Financial
Whitney Bank
Zions Bancorp
Accuracy of Operations
Comerica
First Citizens Bank & Trust (NC/VA)
Frost National Bank
PNC
SunTrust Bank
Whitney Bank

Customer Service

City National Bank (CA)
Comerica
First Citizens Bank & Trust (NC/VA)
Frost National Bank
Key Corp
M&T Bank
Regions Bank
Synovus Financial
Whitney Bank
Zions Bancorp
Product Capabilities
Bank of the West
Comerica
First Citizens Bank & Trust (NC/VA)
Frost National Bank
Zions Bancorp
Sales Specialist Performance³

Regional Winners²

Overall Satisfaction

Northeast
Ally Bank (formerly GMAC)
First Niagara
FNB Corporation
Fulton Bank
NBT Bank
PNC
Signature Bank (NY)

South

Ally Bank (formerly GMAC)
BancorpSouth
First Citizens Bank & Trust (NC/VA)
J.P. Morgan
Northern Trust Bank
Pinnacle Financial
Synovus Financial
Whitney Bank

Midwest

UMB Bank
Wintrust Financial Corporation
West
Bank of Oklahoma
Bank of the West
CoBiz Bank NA
Comerica
Frost National Bank
Zions Bancorp

TREASURY MANAGEMENT

Overall Satisfaction
Northeast
First Niagara
Fulton Bank
M&T Bank
PNC
TD Bank
South
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)

First Tennessee
J.P. Morgan
Pinnacle Financial
Synovus Financial
Midwest
FirstMerit Bank
UMB Bank
West
City National Bank (CA)
Comerica
Frost National Bank
Zions Bancorp

Based on nearly 11,500 interviews with businesses with sales of \$10-500 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.

³Performance evaluations did not yield statistically differentiated providers for this metric.

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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