

Greenwich Associates Recognizes Excellence in Small Business Banking



2011 Greenwich Excellence Awards for Small Business Banking Among More Than 750 Banks Evaluated, 43 Had Distinctive Quality

National Winners¹

Overall Satisfaction

BancorpSouth
Bank of the West
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)
First Niagara
First Tennessee
FNB Corporation
Frost National Bank
Fulton Bank
Harris Bancorp
M&T Bank
NBT Bank
People's United Bank (CT)
Pinnacle Financial
PNC
SunTrust Bank
Synovus Financial
Towne Bank
Whitney Bank
Zions Bancorp
Personal Banking — Overall Satisfaction
BB&T
Citi
Key Corp
M&T Bank
SunTrust Bank
Synovus Financial

Relationship Manager Performance

Bank of the West
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)
First Niagara
First Tennessee
FNB Corporation
Frost National Bank
M&T Bank
People's United Bank (CT)
Regions Bank
Synovus Financial
Whitney Bank
Zions Bancorp
Credit Policy — Response/Terms & Conditions
BB&T
First Citizens Bank & Trust (NC/VA)
M&T Bank
Zions Bancorp
Credit Policy — Willing to Lend/Pricing
BB&T
First Citizens Bank & Trust (NC/VA)
M&T Bank
Regions Bank
Synovus Financial

Financial Stability

Bank of the West
BB&T
First Citizens Bank & Trust (NC/VA)
FirstMerit Bank
Frost National Bank
Fulton Bank
J.P. Morgan
M&T Bank
People's United Bank (CT)
RBC Centura
Union Bank (CA)
International Service
Bank of America
Citi
HSBC
Regions Bank
Branch Satisfaction
Bank of the West
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)
First Niagara
First Tennessee
FNB Corporation
Frost National Bank
Fulton Bank
M&T Bank
People's United Bank (CT)
RBC Centura
Regions Bank

Synovus Financial

Whitney Bank
Zions Bancorp
Website Performance
Citi
Frost National Bank
TREASURY MANAGEMENT Overall Satisfaction
Bank of the West
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)
First Niagara
First Tennessee
Frost National Bank
Fulton Bank
M&T Bank
People's United Bank (CT)
PNC
Regions Bank
SunTrust Bank
Synovus Financial
Whitney Bank
Accuracy of Operations
Bank of the West
BB&T
Citi
First Citizens Bank & Trust (NC/VA)
First Niagara
Frost National Bank

M&T Bank

SunTrust Bank
Customer Service
Bank of the West
BB&T
BBVA Compass Bank
First Citizens Bank & Trust (NC/VA)
First Tennessee
FirstMerit Bank
Frost National Bank
Fulton Bank
Key Corp
M&T Bank
People's United Bank (CT)
SunTrust Bank
Synovus Financial
Whitney Bank
Zions Bancorp
Product Capabilities
Bank of the West
BB&T
First Niagara
First Tennessee
Frost National Bank
M&T Bank
SunTrust Bank
Whitney Bank
Sales Specialist Performance
BB&T
M&T Bank
SunTrust Bank

Regional Winners²

Overall Satisfaction

Northeast
First Niagara
FNB Corporation
Fulton Bank
M&T Bank
NBT Bank
People's United Bank (CT)
PNC
South
BancorpSouth
First Bank (NC)
First Citizens Bank & Trust (NC/VA)

First Citizens Bank & Trust (SC)
First Tennessee
Fulton Bank
Iberiabank
Pinnacle Financial
SunTrust Bank
Synovus Financial
Towne Bank
Trustmark
United Community Bank
Whitney Bank
Midwest
Central Bank & Trust Co. (KY)
Harris Bancorp

Huntington National Bank
UMB Bank
Wells Fargo
West
Bank of Nevada
Bank of the West
BBVA Compass Bank
Capital One/Chevy Chase
Citizens Business Bank
City National Bank (CA)
Frost National Bank
Zions Bancorp

TREASURY MANAGEMENT

Overall Satisfaction
Northeast
First Niagara
FNB Corporation
Fulton Bank
M&T Bank
NBT Bank
People's United Bank (CT)
PNC
South
BancorpSouth
First Citizens Bank & Trust (NC/VA)

First Tennessee
Pinnacle Financial
SunTrust Bank
Synovus Financial
Towne Bank
Whitney Bank
Midwest
Harris Bancorp
PNC
West
Bank of the West
BBVA Compass Bank
Capital One/Chevy Chase
Frost National Bank

Based on nearly 13,500 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.

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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