2020 Greenwich Excellence Awards for U.S. Small Business Banking

Among More Than 600 Banks Evaluated, 32 Have Distinctive Quality



National Winners¹

Likelihood to Recommend²

First Citizens Bank First Horizon FNB Corporation Frost Bank Hancock Whitney Huntington National Bank KeyBank M&T Bank Pinnacle Financial Synovus Financial United Community Bank Zions Bancorporation

Overall Satisfaction

Ameris Bank First Citizens Bank First Horizon FNB Corporation Frost Bank Hancock Whitney Huntington National Bank IBERIABANK KeyBank M&T Bank Pinnacle Financial Renasant Bank Synovus Financial United Community Bank Zions Bancorporation

Overall Satisfaction with RM

Comerica Bank First Citizens Bank First Horizon FNB Corporation Frost Bank KeyBank M&T Bank Pinnacle Financial Synovus Financial TD Bank Zions Bancorporation

RM Proactively Provides Advice

Comerica Bank First Citizens Bank FNB Corporation Frost Bank KeyBank M&T Bank Pinnacle Financial Synovus Financial

CASH MANAGEMENT

Customer Service BBVA Comerica Bank First Citizens Bank First Horizon FNB Corporation Frost Bank Huntington National Bank KeyBank M&T Bank Pinnacle Financial Synovus Financial Zions Bancorporation

Ease of Product Implementation

Comerica Bank First Citizens Bank First Horizon FNB Corporation Frost Bank Huntington National Bank M&T Bank Pinnacle Financial Synovus Financial Zions Bancorporation

Overall Satisfaction

Fifth Third Bank First Citizens Bank First Horizon FNB Corporation Frost Bank Hancock Whitney Huntington National Bank KeyBank M&T Bank Pinnacle Financial Synovus Financial Zions Bancorporation

Overall Satisfaction with CM Specialist M&T Bank

Overall Digital Experience Chase

Digital Product Capabilities Chase

Digital Platform Design

Chase Huntington National Bank

Product Capabilities

First Horizon Frost Bank M&T Bank Synovus Financial

Inquiries can be directed to Kevin Seiler (kevin.seiler@greenwich.com) at Greenwich Associates — +1 203.625.5177

Note: ¹Comparisons are based on all banks covered across the United States. ²Promoters on the net promoter scale. Based on over 12,000 interviews with businesses with sales of \$1-10 million across the country.

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

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Regional Winners³

Overall Satisfaction

Northeast

First Commonwealth Bank FNB Corporation M&T Bank NBT Bank

Midwest

Huntington National Bank KeyBank Nicolet National Bank Wintrust Financial Corporation

South

Atlantic Union Bank First Citizens Bank First Horizon Hancock Whitney Pinnacle Financial Renasant Bank ServisFirst Bank South State Bank Synovus Financial TowneBank United Bank (WV) United Community Bank

West

Citizens Business Bank Frost Bank KeyBank Zions Bancorporation

Likelihood to Recommend²

Northeast

FNB Corporation KeyBank M&T Bank

Midwest

KeyBank

South

CenterState Bank First Citizens Bank Hancock Whitney IBERIABANK Pinnacle Financial ServisFirst Bank South State Bank Synovus Financial TowneBank United Bank (WV) United Community Bank

West

BBVA Citizens Business Bank City National Bank (CA) Frost Bank Zions Bancorporation

RM Proactively Provides Advice

Northeast FNB Corporation M&T Bank

Midwest

KeyBank

South

Hancock Whitney Pinnacle Financial South State Bank Synovus Financial

West

BBVA Comerica Bank Frost Bank

CASH MANAGEMENT Overall Satisfaction

Northeast FNB Corporation M&T Bank

Midwest

Huntington National Bank KeyBank

South

First Citizens Bank Hancock Whitney IBERIABANK Pinnacle Financial Renasant Bank ServisFirst Bank South State Bank Synovus Financial United Bank (WV) United Community Bank

West

BBVA Citizens Business Bank Comerica Bank Frost Bank KeyBank Zions Bancorporation

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Note: ²Promoters on the net promoter scale. ³Comparisons are based on only those banks operating in each region. Based on over 12,000 interviews with businesses with sales of \$1-10 million across the country.

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