

# 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 Winners<sup>1</sup>

#### 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 Capability<sup>3</sup>

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 Winners<sup>2</sup>

#### 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.

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

<sup>3</sup>Note: 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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