Greenwich Associates *Recognizes Excellence in Middle Market Banking*



2013 Greenwich Excellence Awards for Middle Market Banking

Among More Than 750 Banks Evaluated, 34 Had Distinctive Quality

Overall Satisfaction

Ally Bank Bank of the West BB&T Comerica First Citizens Bank & Trust (NC/VA) First Tennessee Frost Bank Fulton Bank M&T Bank People's United Bank (CT) Regions Bank Synovus Financial ÚMB Bank Webster Bank Zions Bancorp Likelihood to Recommend BB&T Comerica First Tennessee Frost Bank M&T Bank Regions Bank Synovus Financial US Bank

Overall Satisfaction

Northeast Ally Bank FNB Corporation Fulton Bank NBT Bank People's United Bank (CT) PNC Webster Bank

Capability³

Relationship Manager

Comerica First Citizens Bank & Trust (NC/VA) First Niagara First Tennessee Frost Bank PNC Regions Bank Synovus Financial ÚS Bank Zions Bancorp Credit Policy Ally Bank International Service Bank of America Chase Citi Comerica Frost Bank HSBC Wells Fargo **Online Services** Chase First Tennessee Hungtington National Bank Regions Bank Wells Fargo

South

BB&T

Chase

Ally Bank

First Citizens Bank

& Trust (NC/VA)

Pinnacle Financial

Svnovus Financial

First Tennessee

M&T Bank

United Bank

National Winners¹ Personal Banking Satisfaction BB&rT Comerica PNC US Bank

Financial Stability BB&T Comerica First Citizens Bank & Trust (NC/VA) First Tennessee Frost Bank M&T Bank PNC Silicon Valley Bank Union Bank US Bank Wells Fargo **Investment Banking** Bank of America Bank of the West BB&T Comerica First Tennessee Frost Bank M&T Bank Wells Fargo

TREASURY MANAGEMENT Overall Satisfaction

Bank of the West BB&T Comerica First Citizens Bank & Trust (NC/VA) First Tennessee Frost Bank Regions Bank Synovus Financial ÚMB Bank Zions Bancorp Accuracy of Operations Chase Comerica First Niagara First Tennessee Hungtington National Bank US Bank

Customer Service

City National Bank (CA) Comerica First Niagara First Tennessee Hungtington National Bank Regions Bank Synovus Financial ÚS Bank Zions Bancorp **Product Capabilities** Bank of the West Comerica First Tennessee PNC US Bank Sales Specialist Performance Comerica

Regional Winners²

Midwest Ally Bank Comerica Commerce Bank (MO) UMB Bank US Bank US Bank West Bank of Oklahoma CoBiz Bank NA Comerica Frost Bank Zions Bancorp TREASURY MANAGEMENT Overall Satisfaction Northeast First Niagara Fulton Bank M&T Bank Wells Fargo South BB&T Chase First Tennesee Synovus Financial

Midwest Comerica Bank UMB Bank West CoBiz Bank NA Comerica Frost Bank Zions Bancorp

Based on nearly 14,000 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. 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.

Inquiries can be directed to Jason Orloff (jason.orloff@Greenwich.com) at Greenwich Associates — 203.625.4383