2019 Greenwich Excellence Awards for U.S. Small Business Banking

Among More Than 600 Banks Evaluated, 36 Have Distinctive Quality



National Winners¹

Overall Satisfaction

First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
IBERIABANK
M&T Bank
NBT Bank
Pinnacle Financial

Synovus Financial TowneBank

United Community Bank

Branch Satisfaction

Regions Bank

ServisFirst Bank

First Citizens Bank Frost Bank Hancock Whitney IBERIABANK Pinnacle Financial Regions Bank

Credit Process

BB&T now Truist

Likelihood to Recommend²

First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
IBERIABANK
M&T Bank
Pinnacle Financial
Regions Bank
South State Bank
Synovus Financial

Overall Satisfaction with RM

TowneBank

First Citizens Bank
FNB Corporation
Frost Bank
Hancock Whitney
IBERIABANK
M&T Bank
Pinnacle Financial
Regions Bank
Synovus Financial
Zions Bancorporation

RM Proactively Provides Advice

Fifth Third Bank
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
M&T Bank
Pinnacle Financial
Regions Bank

RM Provides Data & Analytics Driven Advice

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CASH MANAGEMENT Overall Satisfaction

First Citizens Bank

First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
IBERIABANK
M&T Bank
Pinnacle Financial
Regions Bank
Synovus Financial
TowneBank
United Bank (WV)

Customer Service

First Citizens Bank First Horizon Frost Bank Hancock Whitney Pinnacle Financial Regions Bank Synovus Financial U.S. Bank

Ease of Product Implementation

First Horizon
Frost Bank
Pinnacle Financial
Synovus Financial

Product Capabilities

Fifth Third Bank
First Citizens Bank
First Horizon
Frost Bank
Pinnacle Financial
Regions Bank
Zions Bancorporation

Digital Product Capabilities

Chase Regions Bank

Overall Satisfaction with CM Specialist

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

Note: *Performance evaluations did not yield statistically differentiated providers. ¹Comparisons are based on all banks covered across the United States. ²Promoters on the net promoter scale. Based on over 14,000 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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Among More Than 600 Banks Evaluated, 36 Have Distinctive Quality



Regional Winners³

Overall Satisfaction

Northeast

Community Bank (NY)
First Commonwealth Bank
FNB Corporation
M&T Bank
Mascoma Savings Bank
NBT Bank

PNC Bank

Valley National Bank

Midwest

Huntington National Bank Wintrust Financial Corporation

South

BancorpSouth
Cadence Bank
First Citizens Bank
Hancock Whitney
IBERIABANK
Pinnacle Financial
Renasant Bank
ServisFirst Bank
Synovus Financial
TowneBank
United Community Bank

West

Chase Citizens Business Bank Frost Bank Zions Bancorporation

Likelihood to Recommend²

Northeast

Chase M&T Bank NBT Bank PNC Bank

Signature Bank (NY) Valley National Bank

Midwest

Huntington National Bank

South

First Citizens Bank
First Horizon
Hancock Whitney
IBERIABANK
Pinnacle Financial
Renasant Bank
ServisFirst Bank
South State Bank
TowneBank
United Community Bank

West

BBVA Frost Bank Zions Bancorporation

RM Proactively Provides Advice

Northeast

M&T Bank

Midwest

KeyBank

South

First Citizens Bank First Horizon IBERIABANK Pinnacle Financial Renasant Bank TowneBank United Bank (WV)

West

Frost Bank U.S. Bank

CASH MANAGEMENT Overall Satisfaction

Northeast

FNB Corporation M&T Bank PNC Bank Valley National Bank

Midwest

Huntington National Bank Wintrust Financial Corporation

South

Ameris Bank
First Citizens Bank
First Horizon
IBERIABANK
Pinnacle Financial
Renasant Bank
ServisFirst Bank
TowneBank
United Community Bank

West

Frost Bank Zions Bancorporation

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Note: *Performance evaluations did not yield statistically differentiated providers. ²Promoters on the net promoter scale. ³Comparisons are based on only those banks operating in each region. Based on over 14,000 interviews with businesses with sales of \$1-10 million across the country.

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