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
Regions Bank
ServisFirst Bank
Synovus Financial
TowneBank
United Community Bank

**Branch Satisfaction**
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
TowneBank

**RM Proactively Provides Advice**
Fifth Third Bank
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
IBERIABANK
M&T Bank
Pinnacle Financial
Regions Bank

**RM Provides Data & Analytics Driven Advice**

**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

**Overall Satisfaction with RM**
First Citizens Bank
FNB Corporation
Frost Bank
Hancock Whitney
IBERIABANK
M&T Bank
Pinnacle Financial
Regions Bank
Synovus Financial
Zions Bancorporation

**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**

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

Among More Than 600 Banks Evaluated, 36 Have Distinctive Quality

## Regional Winners

### 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 Recommend

**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
- IBERIABANK
- Pinnacle Financial
- Renasant Bank
- TowneBank
- United Bank (WV)

**West**
- BBVA
- Frost Bank
- Zions Bancorporation

### RM Proactively Provides Advice

**Northeast**
- FNB Corporation
- 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

**Northeast**
- FNB Corporation
- M&T Bank

**Midwest**
- KeyBank

**South**
- Huntington National Bank
- Wintrust Financial Corporation

**West**
- BBVA
- Frost Bank
- Zions Bancorporation

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Note: *Performance evaluations did not yield statistically differentiated providers. *Promoters on the net promoter scale. **Comparisons 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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