

2015 Greenwich Excellence Awards in U.S. Middle Market Banking

February 18, 2016

*Greenwich Associates
Recognizes
Excellence in Middle Market Banking*



*2015 Greenwich Excellence Awards for Middle Market Banking
Among More Than 600 Banks Evaluated, 31 Had Distinctive Quality*

National Winners¹

<p>Overall Satisfaction Ally Bank BB&T City National Bank (CA) CoBiz Bank NA Comerica First Citizens Bank & Trust (SC/NC/VA) First Tennessee FNB Corporation Frost Bank Pulmon Bank Signature Bank (NY) Synovus Financial United Bank Whitney-Hancock Bank Zions Bancorp</p>	<p>Advice to Help My Business Grow BB&T Comerica First Tennessee Frost Bank SunTrust Credit Policy PNC Bank Likelihood to Recommend Comerica First Tennessee Frost Bank Pulmon Bank SunTrust Synovus Financial Whitney-Hancock Bank Zions Bancorp</p>	<p>Investment Banking Bank of America Merrill Lynch J.P. Morgan Wells Fargo Industry Expertise PNC Bank SunTrust Zions Bancorp Relationship Manager Performance Comerica Bank First Tennessee Frost Bank Synovus Financial Whitney-Hancock Bank Zions Bancorp</p>	<p>CASH MANAGEMENT Overall Satisfaction BB&T City National Bank (CA) Comerica Bank First Citizens Bank & Trust (SC/NC/VA) First Tennessee Frost Bank Pulmon Bank PNC Bank Regions Bank SunTrust Synovus Financial Whitney-Hancock Bank Zions Bancorp Accuracy of Operations BB&T Regions Bank Synovus Financial Zions Bancorp</p>	<p>Customer Service SunTrust Zions Bancorp Product Capabilities Zions Bancorp Sales Specialist Performance BB&T Comerica Frost Bank Digital Functionality Synovus Financial Wells Fargo Zions Bancorp Ease of Product Implementation SunTrust Synovus Financial Zions Bancorp</p>
---	--	--	---	--

Regional Winners²

<p>Overall Satisfaction Northeast Eastern Bank FNB Corporation Pulmon Bank Signature Bank (NY) Webster Bank Midwest Ally Bank Bremer Bank South Fidelity & Trust Bank Iberiabank Pinnacle Financial ServisFirst Bank Synovus Financial United Bank Whitney-Hancock Bank</p>	<p>West City National Bank (CA) CoBiz Bank NA Frost Bank Zions Bancorp Advice to Help My Business Grow Northeast First Niagara PNC Bank South First Tennessee West Frost Bank</p>	<p>Likelihood to Recommend Northeast Pulmon Bank M&T Bank Midwest Comerica PNC Bank South First Tennessee Pinnacle Financial SunTrust Synovus Financial United Bank Whitney-Hancock Bank West CoBiz Bank NA Frost Bank Zions Bancorp</p>	<p>Relationship Manager Performance Northeast PNC Bank Midwest Comerica South First Tennessee United Bank Whitney-Hancock Bank West CoBiz Bank NA Frost Bank Zions Bancorp</p>	<p>CASH MANAGEMENT Overall Satisfaction Northeast FNB Corporation Pulmon Bank People's United Bank (CT) Webster Bank South Pinnacle Financial Synovus Financial United Bank Whitney-Hancock Bank West City National Bank (CA) CoBiz NA Frost Bank Zions Bancorp</p>
---	--	---	---	---

Based on almost 13,000 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.
 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 Kurt Marut (kurt.marut@Greenwich.com) at Greenwich Associates — 203.625.4391

Greenwich Excellence Awards recognize banks that deliver exceptional service quality to middle market companies.

Awards are given in 14 national banking and cash management categories, and in 18 regional categories.



www.greenwich.com | ContactUs@greenwich.com

Coalition Greenwich, a division of CRISIL, an S&P Global Company, is a leading global provider of strategic benchmarking, analytics and insights to the financial services industry.

We specialize in providing unique, high-value and actionable information to help our clients improve their business performance.

Our suite of analytics and insights encompass all key performance metrics and drivers: market share, revenue performance, client relationship share and quality, operational excellence, return on equity, behavioral drivers, and industry evolution.

About CRISIL

CRISIL is a leading, agile and innovative global analytics company driven by its mission of making markets function better. It is majority owned by S&P Global Inc., a leading provider of transparent and independent ratings, benchmarks, analytics, and data to the capital and commodity markets worldwide.

CRISIL is India's foremost provider of ratings, data, research, analytics, and solutions with a strong record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights and efficient solutions to over 100,000 customers through businesses that operate from India, the U.S., the U.K., Argentina, Poland, China, Hong Kong, and Singapore.

For more information, visit www.crisil.com

Disclaimer and Copyright

This Document is prepared by Crisil Coalition Greenwich, which is a part of Crisil Ltd, a company of S&P Global. All rights reserved. This Document may contain analysis of commercial data relating to revenues, productivity and headcount of financial services organisations (together with any other commercial information set out in the Document). The Document may also include statements, estimates and projections with respect to the anticipated future performance of certain companies and as to the market for those companies' products and services.

The Document does not constitute (or purport to constitute) an accurate or complete representation of past or future activities of the businesses or companies considered in it but rather is designed to only highlight the trends. This Document is not (and does not purport to be) a comprehensive Document on the financial state

of any business or company. The Document represents the views of Crisil Coalition Greenwich as on the date of the Document and Crisil Coalition Greenwich has no obligation to update or change it in the light of new or additional information or changed circumstances after submission of the Document.

This Document is not (and does not purport to be) a credit assessment or investment advice and should not form basis of any lending, investment or credit decision. This Document does not constitute nor form part of an offer or invitation to subscribe for, underwrite or purchase securities in any company. Nor should this Document, or any part of it, form the basis to be relied upon in any way in connection with any contract relating to any securities. The Document is not an investment analysis or research and is not subject to regulatory or legal obligations on the production of, or content of, investment analysis or research.

The data contained in the Document is based upon a particular bank's scope, which reflects a bank's data submission, business structure, and sales revenue Reporting methodology. As a result, any data contained in the Document may not be directly comparable to data presented to another bank. For franchise benchmarking, Crisil Coalition Greenwich has implemented equal ranking logic on aggregate results i.e., when sales revenues are within 5% of at least one competitor ahead, a tie is shown and designated by = (where actual ranks are shown). Entity level data has no equal ranking logic implemented and therefore, on occasion, the differences between rank bands can be very close mathematically.

The data in this Document may reflect the views reported to Crisil Coalition Greenwich by the research participants. Interviewees may be asked about their use of and demand for financial products and services and about investment practices in relevant financial markets. Crisil Coalition Greenwich compiles the data received, conducts statistical analysis and reviews for presentation purposes to produce the final results.

THE DOCUMENT IS COMPILED FROM SOURCES CRISIL COALITION GREENWICH BELIEVES TO BE RELIABLE. CRISIL COALITION GREENWICH DISCLAIMS ALL REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, WITH RESPECT TO THIS DOCUMENT, INCLUDING AS TO THE VALIDITY, ACCURACY, REASONABLENESS OR COMPLETENESS OF THE INFORMATION, STATEMENTS, ASSESSMENTS, ESTIMATES AND PROJECTIONS, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT. CRISIL COALITION GREENWICH ACCEPTS NO LIABILITY WHATSOEVER FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY KIND ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT.

Crisil Coalition Greenwich is a part of Crisil Ltd., an S&P Global company. ©2026 Crisil Ltd. All rights reserved.

greenwich.com

ContactUs@greenwich.com

Ph +1203.625.5038