

2017 Greenwich Excellence Awards for Small Business Banking

Among More Than 600 Banks Evaluated, 33 Have Distinctive Quality



National Winners¹

Overall Satisfaction

BB&T
Capital One
First Citizens Bank
First Tennessee
Frost Bank
Fulton Bank
Hancock Whitney
Huntington National Bank
NBT Bank
Pinnacle Financial
PNC Bank
South State Bank
Synovus Financial
TowneBank
United Community Bank

Proactively Provides Advice

BB&T
First Citizens Bank
First Tennessee
Frost Bank
Pinnacle Financial
Synovus Financial

Branch Satisfaction

BB&T
First Citizens Bank
First Tennessee
FNB Corporation
Frost Bank
Fulton Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
Synovus Financial
TowneBank

International Capabilities

Chase

Credit Process

BB&T
Regions Bank

Industry Expertise

BB&T
First Tennessee
Frost Bank
Hancock Whitney
Pinnacle Financial
Synovus Financial

Likelihood to Recommend²

BB&T
First Citizens Bank
First Tennessee
Frost Bank
Fulton Bank
Hancock Whitney
Huntington National Bank
Pinnacle Financial
PNC Bank
Regions Bank
South State Bank
Synovus Financial
TowneBank
United Community Bank

Overall Satisfaction with Relationship Manager

First Citizens Bank
First Tennessee
Frost Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
Synovus Financial
TD Bank

CASH MANAGEMENT

Overall Satisfaction

BB&T
First Citizens Bank
First Tennessee
FNB Corporation
Frost Bank
Fulton Bank
Hancock Whitney
Huntington National Bank
Pinnacle Financial
PNC Bank
Regions Bank
Synovus Financial

Accuracy of Operations

BB&T
First Citizens Bank
First Tennessee
Frost Bank
Pinnacle Financial
Synovus Financial

Customer Service

BB&T
First Citizens Bank
First Tennessee
FNB Corporation
Frost Bank
Fulton Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
Regions Bank
Synovus Financial

Overall Digital Experience

BB&T
Chase
First Citizens Bank
Frost Bank
Pinnacle Financial
PNC Bank

Ease of Product Implementation

BB&T
First Citizens Bank
First Tennessee
Frost Bank
M&T Bank
Pinnacle Financial
Regions Bank
Synovus Financial

Mobile Banking Functionality

First Citizens Bank

Online Banking Functionality

BB&T
Chase
Pinnacle Financial

Product Capabilities

BB&T
First Citizens Bank
First Tennessee
Frost Bank
Pinnacle Financial
SunTrust
Synovus Financial

Overall Satisfaction with CM Specialist

Frost Bank

Inquiries can be directed to David Rosenthal (david.rosenthal@greenwich.com) at Greenwich Associates — +1 203.625.4315

Note: ¹Comparisons are based on all banks covered across the United States. ²Promoters on the net promoter scale. Based on over 15,000 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, 33 Have Distinctive Quality



Regional Winners³

Overall Satisfaction

Northeast

FNB Corporation
Fulton Bank
NBT Bank

Midwest

Century National Bank
First Financial Bank NA
Wintrust Financial Corporation

South

BancorpSouth
BB&T
First Citizens Bank
First Tennessee
Hancock Whitney
Pinnacle Financial
Renasant Bank
ServisFirst Bank
South State Bank
Synovus Financial
TowneBank
United Community Bank

West

BB&T
Capital One
Frost Bank
Zions Bancorporation

Proactively Provides Advice

Northeast

*

Midwest

*

South

BB&T
First Tennessee
Pinnacle Financial
ServisFirst Bank
TowneBank

West

BBVA Compass Bank
Frost Bank
U.S. Bank
Union Bank

Likelihood to Recommend²

Northeast

FNB Corporation
Fulton Bank
M&T Bank

Midwest

Commerce Bank (MO)

South

BB&T
First Citizens Bank
First Tennessee
Pinnacle Financial
Renasant Bank
ServisFirst Bank
South State Bank
Synovus Financial

West

City National Bank (CA)
Frost Bank

CASH MANAGEMENT

Overall Satisfaction

Northeast

FNB Corporation
Fulton Bank
M&T Bank
NBT Bank

Midwest

First Financial Bank NA

South

First Citizens Bank
First Tennessee

Hancock Whitney
Pinnacle Financial

Renasant Bank
ServisFirst Bank
South State Bank
Synovus Financial

TowneBank
United Community Bank

West

Frost Bank
U.S. Bank

Overall Digital Experience

Northeast

Chase
M&T Bank

Midwest

PNC Bank

South

Pinnacle Financial
ServisFirst Bank
TowneBank

West

Chase
Frost Bank

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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 15,000 interviews with businesses with sales of \$1-10 million across the country.

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