

2021 Greenwich Excellence Awards for U.S. Small Business Banking

Among More Than 500 Banks Evaluated, 24 Have Distinctive Quality



National Winners¹

Likelihood to Recommend²

BBVA USA, now part of PNC Bank
Chase
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
M&T Bank
Pinnacle Financial
South State Bank
Synovus Financial
United Community Bank
Zions Bancorporation

RM Proactively Provides Advice

First Citizens Bank
First Horizon
Frost Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
South State Bank
Synovus Financial
Zions Bancorporation

Overall Satisfaction

Ally Bank
Capital One
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Fulton Bank
Hancock Whitney
Huntington National Bank
M&T Bank
Pinnacle Financial
South State Bank
Synovus Financial
United Community Bank

Data and Analytics Driven Insights

Chase
Huntington National Bank
M&T Bank
PNC Bank

Overall Satisfaction with RM

First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
South State Bank
Synovus Financial
Zions Bancorporation

Industry Understanding

First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
M&T Bank
Pinnacle Financial
PNC Bank
South State Bank
Synovus Financial

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

Note: ¹Comparisons are based on all banks covered across the United States. ²Promoters on the net promoter scale. Based on nearly 13,000 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 Coalition Greenwich or its staff.

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Regional Winners¹

Overall Satisfaction

Northeast

FNB Corporation
Fulton Bank
M&T Bank

Midwest

Capital One
Huntington National Bank
Wintrust Financial Corporation

South

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

West

Capital One
Chase
Frost Bank
Prosperity Bank
Zions Bancorporation

Likelihood to Recommend²

Northeast

Chase
FNB Corporation
M&T Bank

Midwest

Huntington National Bank
Wintrust Financial Corporation

South

First Citizens Bank
Hancock Whitney
Pinnacle Financial
Renasant Bank
Synovus Financial
United Community Bank

West

BBVA USA, now part of PNC Bank
Chase
Frost Bank
Zions Bancorporation

RM Proactively Provides Advice

Northeast

M&T Bank

Midwest

KeyBank

South

First Citizens Bank
First Horizon
Hancock Whitney
Pinnacle Financial
Synovus Financial
United Community Bank

West

Frost Bank
Zions Bancorporation

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Note: ¹Comparisons are based on only those banks operating in each region. ²Promoters on the net promoter scale. Based on nearly 13,000 interviews with businesses with sales of \$1–10 million across the country.

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2021 Greenwich Excellence Awards for U.S. Small Business Banking

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National Winners—Cash Management¹

Customer Service

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

Ease of Product Implementation

Chase
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
M&T Bank
Pinnacle Financial
South State Bank
Zions Bancorporation

Overall Satisfaction

Capital One
Chase
First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
M&T Bank
Pinnacle Financial
South State Bank
Synovus Financial
United Community Bank
Zions Bancorporation

Overall Satisfaction with CM Specialist

*

Product Capabilities

First Citizens Bank
First Horizon
FNB Corporation
Frost Bank
Hancock Whitney
Huntington National Bank
M&T Bank
Pinnacle Financial
South State Bank
Zions Bancorporation

Digital Product Capabilities

Chase
PNC Bank

Digital Platform Design

Chase
PNC Bank

Overall Digital Experience

Chase
Huntington National Bank
PNC Bank

Innovation in Products and Services

Chase
PNC Bank

Making Commercial Payments Easier

Chase
First Citizens Bank
First Horizon
M&T Bank
Synovus Financial
Zions Bancorporation

Regional Winners—Cash Management²

Northeast

FNB Corporation
Fulton Bank
M&T Bank

Midwest

Huntington National Bank
Wintrust Financial Corporation

South

First Citizens Bank
First Horizon
Hancock Whitney
Pinnacle Financial
South State Bank
Synovus Financial
TowneBank
United Community Bank

West

Capital One
Chase
Frost Bank
KeyBank
Zions Bancorporation

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Note: *Performance evaluations did not yield statistically differentiated providers. ¹Based on nearly 13,000 interviews with businesses with sales of \$1–10 million across the country. ²Comparisons are based on only those banks operating in each region.

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