S&P Global Market Intelligence Ranks the Best-Performing Community Banks and Credit Unions for 2020

NEW YORK, March 23, 2021 /PRNewswire/ -- S&P Global Market Intelligence released its annual rankings for 2020's best-performing community banks with assets between $3 billion and $10 billion, community banks with assets less than$3 billion, and top-performing credit unions.

"Despite going through a challenging year filled with economic uncertainty, we have seen community banks and credit unions play a significant role in their regional markets, providing support and essential services needed in their local communities. I'm thrilled to see these community banks and credit unions thrive in a challenging time and proud to recognize these top performing local financial institutions in our annual rankings," said Jimmy Pittenger, Senior Director of Financial Institutions at S&P Global Market Intelligence.

United National Corp. earned the top spot among the best-performing community banks with assets between$3 billion and $10 billion. This Sioux Falls, S.D.-based bank outperformed the industry median in four of the six ranking metrics analyzed and achieved the highest net interest margin among the top 50 banks in the group at 18.84%.

Among community banks with less than$3 billion in assets, Montana-based **Yellowstone Bank** ranked number one, up 32 spots from 2019. Founded over a century ago, the bank has established itself as an active commercial, agricultural, and real estate lender in Montana with eight brick-and-mortar branches and one facility operating across six different cities. Yellowstone Bank was highly profitable during 2020, yielding a return on average tangible common equity, or ROATCE, of 21.4% while also growing operating revenues to 36.2% year over year.

This year's top performing credit union designation was awarded to**Philadelphia's Police and Fire Credit Union** The 82-year-old credit union outperformed the industry median in all five ranking metrics. In addition, the credit union saw an 11.6% increase in member growth year over year while its delinquency ratio fell to 0.18%, down 13 basis points from year-ago levels.

Click here to access the full list of top performing U.S. community banks and credit unions for 2020.

About S&P Global Market Intelligence
At S&P Global Market Intelligence, we understand the importance of accurate, deep and insightful information. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities around the world use this essential intelligence to make business and financial decisions with conviction.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors. S&P Global has been providing essential intelligence that unlocks opportunity, fosters growth and accelerates progress for more than 160 years. For more information, visit www.spglobal.com/marketintelligence.

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