S&P Global Market Intelligence Releases Annual Rankings of Best-Performing U.S. Community Banks, Public Banks and Credit Unions for 2025

American Interstate Bank, Northeast Bank, Central Bancompany and Workmen's Circle CU lead their respective categories in 2025 performance rankings

NEW YORK, March 18, 2026 /PRNewswire/ -- S&P Global Market Intelligence today released its annual rankings for 2025's best-performing community banks with assets between $3 billion and $10 billion, community banks with assets below$3 billion, credit unions, U.S. public banks with more than $10 billion in total assets and community banks by region for the Midwest, Northeast, South Central, Southeast and West.

S&P Global Market Intelligence ranks institutions based on returns, growth and funding but places a premium on the strength and risk profile of balance sheets. The rankings were launched in 2011 to assess the performance of community banks and credit unions.

"These rankings highlight the resilience and strategic excellence of financial institutions that have successfully balanced growth with prudent risk management," said **Nathan Stovall, Director of Financial Institutions Research at S&P Global Market Intelligence.** "In 2025, we saw standout performers across all categories demonstrate that strong fundamentals and community focus remain the cornerstone of sustainable banking success. Our rankings provide the market with essential intelligence to identify industry leaders and emerging trends."

National Rankings:

Best Performing U.S. Public Bank with more than$10 billion in assets: Central Bancompany Inc.

Jefferson City, Missouri-based Central Bancompany was the only bank to outperform the analysis median for all seven-ranking metrics. The bank completed an IPO in November 2025 and began trading on the Nasdaq, making it eligible for this year's ranking.

Best Performing U.S. Community Bank with between$3 billion and $10 billion in assets: Northeast Bank

Portland, Maine-based Northeast Bank rose from second place in 2024 to claim the top spot in 2025. With$4.95 billion in total assets as of Dec. 31, 2025, Northeast outshined its peers in six of the eight metrics analyzed.

Best Performing U.S. Community Bank with under$3 billion in assets: American Interstate Bank

Elkhorn, Nebraska-based American Interstate Bank received the best overall performance score, outperforming the median of the top 100 small community banks and all eligible banks nationwide in all eight metrics. The bank ranked No. 5 in the 2024

ranking.

Best Performing Credit Union: Workmen's Circle CU

Savannah, Georgia-based Workmen's Circle CU was this year's top performing credit union, rising from 10th place in 2024. The credit union's return on average assets rose 85 basis points to 1.95%, the 12th highest among the top 100 credit unions.

Regional Rankings:

Best Performing Midwest Bank with under$10 billion in assets: American Interstate Bank

The bank received the highest overall performance score when evaluated against eight performance metrics, having performed better in seven metrics when compared to the median of the top 50 community banks in the Midwest and in all eight metrics versus the median of all banks eligible for ranking.

Best Performing Northeast Bank with under$10 billion in assets: NorthEast Community Bank

White Plains, New York-based NorthEast Community Bank, a unit of Northeast Community Bancorp Inc., had an equal or better value than the median of the top 50 community banks in the region across all eight metrics analyzed.

Best Performing Southeast Bank with under$10 billion in assets: Cumberland Security Bank Inc.

Somerset, Kentucky-based Cumberland Security Bank Inc. outperformed the top 50 median in the analysis in seven of the eight metrics analyzed and performed better in all eight metrics versus the median for all 682 eligible banks in the analysis.

Best Performing South Central Bank with under$10 billion in assets: First Bank

Erick, Oklahoma-based First Bank, a subsidiary of Erick Bancshares Inc., received the highest overall performance score when evaluated against eight performance metrics. The bank performed better in six metrics compared to the median of the top 50 community banks in the South Central as well as seven metrics versus the median for all banks eligible for ranking.

Best Performing West Bank with under$10 billion in assets: Eagle Bank

Polson, Montana-based Eagle Bank ended Security State Bank's two-year run at the top of the West regional ranking. The Native American tribe-owned bank outdid the top 50 banks' median rates in seven of eight analyzed metrics including pretax return on average assets (ROAA), net interest margin (NIM) and efficiency ratio.

To access the full list of top performing U.S. public banks, community banks, credit unions and U.S. community banks by region for 2025, visit here and here.

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