

U.S. Commercial Banking Priorities and Top Performing Banks

Performance Under Pressure: Top Banks Amid COVID-19 Crisis

June 4, 2020

The COVID-19 public health crisis has affected nearly all aspects of the economy, and banks have played an integral role in distributing emergency funding.

The spike in government-backed loan applications put incredible strain on the banking system. For many businesses, the Payment Protection Program (PPP) is reshaping perceptions of their commercial banks.

In this turbulent environment, client evaluations for a handful of commercial banks' performance stand apart.

Greenwich Associates has developed a Greenwich Crisis Response Index (CRI) to specifically reflect today's practical priorities. To this end, we are pleased to recognize several leaders, whose customers cite their providers for stepping up in these unprecedented times.

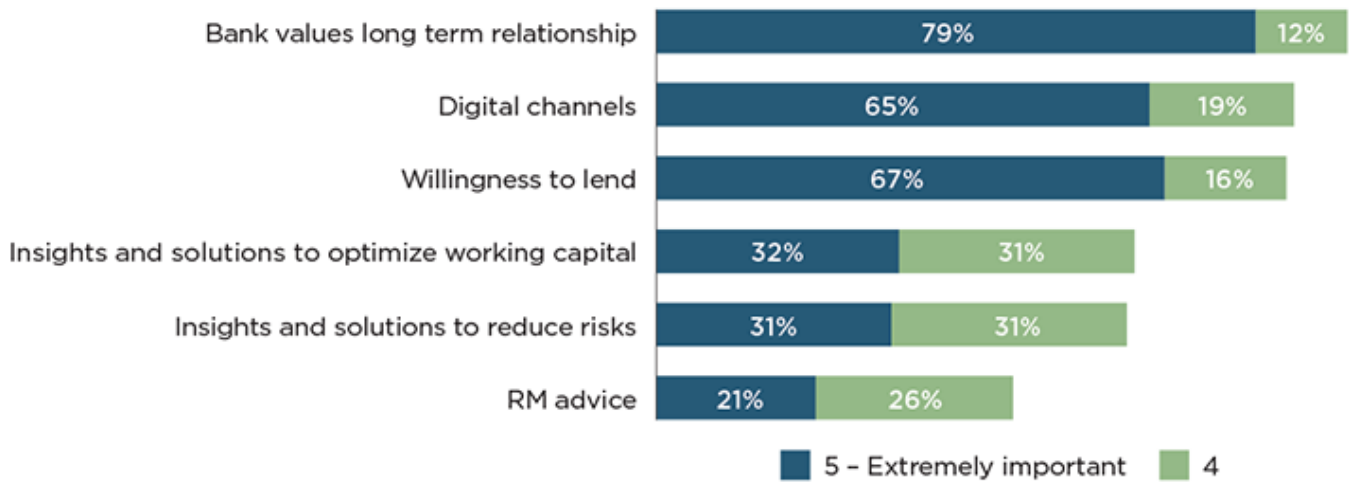
STANDOUT COMMERCIAL BANKS AMID CRISIS



Note: Commercial banking defined as U.S. companies with annual revenues of \$5-500 million. Based on 1,939 respondents.
Source: Greenwich Associates Commercial Banking Program, March/April 2020

[Executives have been rethinking what is important to them right now, and business owners are prioritizing long-term commitment, digital channels and willingness to lend.](#) Other important qualities include advising clients regarding working capital optimization and reducing risks.

MOST IMPORTANT QUALITIES DURING CRISIS



Note: Based on 148 respondents.
Source: Greenwich Associates Market Pulse 79

While relationships between business owners and banks have been tested by market turmoil before, the circumstances brought about by COVID-19 have been unique, especially with the immediate need for funding triggered at thousands of U.S. businesses simultaneously. The race for SBA/PPP loans kicked off a series of work streams that was likened to ‘funneling Niagara Falls through a straw,’ according to one senior bank executive.

We know all the banks have all been working hard to support their clients and will continue to do what is necessary to keep the economy moving forward. We expect the banks that stand tall for clients during these challenging times to reap the rewards of increased client activity in the coming months.

Greenwich Associates welcomes the opportunity to share additional information about how expectations and perceptions are changing in commercial banking during this crisis. [Connect with us to learn more.](#)

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