

SINCE THE CRISIS HIT... *Rankings*

The global banking landscape has altered dramatically since the global financial crisis made its impact felt five years ago. The Banker looks at the performances of the leading banks in the world, and on a region-by-region basis, to assess which financial institutions have best coped in these most trying of circumstances.

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THERE IS NO PERFECT WAY TO MEASURE BANK PERFORMANCE. Tier 1 capital is *The Banker's* chosen measure for the Top 1000 World Banks ranking (see July issue) and was picked as it gives the best indication of a bank's strength and solidity. We still think that of all the individual measures available it is on balance the best.

But as the global financial crisis demonstrated, large banks with high absolute levels of capital can still run into difficulties if their risk management is poor, their assets deteriorate and, critically, they run out of liquidity.

SURE AND STEADY

These same banks may have been among the top performers in return-on-capital and profits terms when the markets were booming before the crisis, but they did not necessarily fare well during troubled times and some incurred high losses. A better outcome is a bank that earns steady profits over a longer period, rather than one that outperforms and then hits the buffers.

At the same time, banks that simply hold huge amounts of capital are unlikely to reach this goal. The Top 1000 contains a number of banks with large amounts of capital in relation to assets that do not perform the basic transformational functions of banks and also give poor returns.

From an investors' point of view – and also from the standpoint of the general health of the financial system – the best banks are those that find a middle way between holding sufficient capital to be safe and yet not so much that they are unable to make effective returns.

With this in mind, *The Banker* engaged in the following exercise – to track banks over a four-year period since the crisis using five different performance measures and combining them into one ranking. This is done for the entire world (see table bottom right on opposite page) and then on subsequent pages for western Europe, central and eastern Europe, Asia (excluding China and Japan), China, Japan, North America, Latin America, the Middle East and Africa.

The other five tables on each page are 'the ingredients' of the overall rankings – change in Tier 1 capital, average return on assets, change in assets, average return on capital and capital assets ratio.

The thinking behind using these ratios is that change in Tier 1 and total assets represents growth; profits are represented by return on capital and assets; and leverage by the capital assets ratio. As a way of scoring them, 25 points have been allocated to the bank in first position (or 15 in the case of the



BANKS THAT ARE TYPICALLY IN THE HIGH SPOTS IN THE TOP 1000 DO NOT NECESSARILY REPLICATE THIS PERFORMANCE IN THIS RANKING ●●

central and eastern Europe, and Africa regional tables, 20 for Latin America), 24 points to the second, and so on, for all the five ingredients tables, and then added up to give the results. The overall tables in the bottom right-hand corner contain the banks listed by scores obtained in this way.

INTRIGUING RESULTS

The results are intriguing. Banks that are typically in the very high spots in the Top 1000 do not necessarily replicate this performance in this ranking. China Construction Bank (CCB), for example, which ranks below ICBC in the Top 1000 (CCB is fifth, ICBC is first) comes out ahead in the global ranking of the best banks since the crisis. In fact, all top five places in this ranking are held by Chinese banks.

Similarly, consider the varying fortunes of the UK's HSBC and Standard Chartered in the western European table. HSBC places fourth in this year's Top 1000 but it is Standard Chartered at 33rd in the Top 1000 that does better measured this way. Standard Chartered comes top of the western European ranking with 125 points, whereas HSBC is in fourth place with 100 points. In the same way, Norway's DNB Group comes a moderate 64th in the Top 1000 but comes second with 112 points in this best banks since the crisis ranking for western Europe.

In the other regional and country tables, Nomos Banks comes top in central and eastern Europe (331st in the Top 1000), pushing Sberbank (34th in the Top 1000) into second place.

Axis Bank (placed 172 in the Top 1000) tops the Asia table excluding China and Japan. In the Chinese table, Chongqing Rural Commercial Bank is number one (199th in the Top 1000); Japan's winner is Sumitomo Mitsui Financial Group (16th in top 1000); Capital One Financial Corporation triumphs in North America; BTG Pactual in Latin America; Qatar Islamic Bank in the Middle East; and Guaranty Trust Bank in Africa. **TB**

**TOP 25 WORLD BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Bank of Communications	154.61
2	Agricultural Bank of China	124.96
3	China Construction Bank Corporation	91.15
4	Industrial and Commercial Bank of China	76.29
5	Bank of China	64.91
6	Wells Fargo & Co	34.98
7	Deutsche Bank	34.34
8	Norinchukin Bank	27.64
9	HSBC Holdings	23.65
10	Sumitomo Mitsui Financial Group	21.97
11	Mitsubishi UFJ Financial Group	20.71
12	JPMorgan Chase & Co	20.33
13	Mizuho Financial Group	19.75
14	Morgan Stanley	16.48
15	Groupe BPCE	13.32
16	BNP Paribas	9.46
17	Crédit Agricole	7.75
18	Citigroup	7.48
19	UniCredit	4.25
20	Goldman Sachs	3.62
21	Banco Santander	-0.39
22	Barclays	-0.42
23	Bank of America	-3.17
24	Lloyds Banking Group	-12.46
25	Royal Bank of Scotland	-28.82

Source: www.thebankerdatabase.com

**TOP 25 WORLD BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	Wells Fargo & Co	1.66
2	China Construction Bank Corporation	1.66
3	Industrial and Commercial Bank of China	1.64
4	Goldman Sachs	1.40
5	Bank of China	1.39
6	Bank of Communications	1.32
7	Agricultural Bank of China	1.19
8	JPMorgan Chase & Co	1.09
9	Banco Santander	0.74
10	HSBC Holdings	0.68
11	Sumitomo Mitsui Financial Group	0.55
12	BNP Paribas	0.53
13	Mitsubishi UFJ Financial Group	0.47
14	Barclays	0.41
15	Morgan Stanley	0.39
16	Citigroup	0.34
17	Mizuho Financial Group	0.34
18	Groupe BPCE	0.31
19	Deutsche Bank	0.21
20	Crédit Agricole	0.20
21	Norinchukin Bank	0.13
22	Bank of America	0.07
23	Lloyds Banking Group	-0.07
24	UniCredit	-0.08
25	Royal Bank of Scotland	-0.17

Source: www.thebankerdatabase.com

**TOP 25 WORLD BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Bank of Communications	72.97
2	Agricultural Bank of China	61.84
3	Industrial and Commercial Bank of China	61.56
4	China Construction Bank Corporation	57.60
5	Bank of China	57.26
6	Sumitomo Mitsui Financial Group	30.08
7	Norinchukin Bank	27.85
8	Mitsubishi UFJ Financial Group	23.78
9	Deutsche Bank	22.77
10	Mizuho Financial Group	22.33
11	JPMorgan Chase & Co	16.10
12	Wells Fargo & Co	14.42
13	HSBC Holdings	13.88
14	Goldman Sachs	10.54
15	Crédit Agricole	8.55
16	Barclays	5.18
17	Banco Santander	4.67
18	Groupe BPCE	2.12
19	Morgan Stanley	1.23
20	Citigroup	0.12
21	Bank of America	-0.56
22	UniCredit	-8.63
23	Lloyds Banking Group	-12.41
24	BNP Paribas	-15.14
25	Royal Bank of Scotland	-24.72

Source: www.thebankerdatabase.com

**TOP 25 WORLD BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	Industrial and Commercial Bank of China	29.25
2	China Construction Bank Corporation	28.52
3	Agricultural Bank of China	24.42
4	Bank of China	23.35
5	Bank of Communications	23.10
6	Wells Fargo & Co	19.61
7	Goldman Sachs	18.82
8	JPMorgan Chase & Co	16.36
9	BNP Paribas	15.17
10	Banco Santander	14.80
11	HSBC Holdings	12.36
12	Sumitomo Mitsui Financial Group	11.90
13	Barclays	11.80
14	Mitsubishi UFJ Financial Group	10.12
15	Deutsche Bank	9.25
16	Mizuho Financial Group	9.01
17	Groupe BPCE	8.11
18	Crédit Agricole	6.17
19	Morgan Stanley	5.77
20	Citigroup	4.92
21	Norinchukin Bank	2.23
22	Bank of America	0.93
23	UniCredit	-1.60
24	Lloyds Banking Group	-1.65
25	Royal Bank of Scotland	-3.94

Source: www.thebankerdatabase.com

**TOP 25 WORLD BANKS: AVERAGE
CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Wells Fargo & Co	8.45
2	Goldman Sachs	7.35
3	Bank of America	7.23
4	Citigroup	6.94
5	JPMorgan Chase & Co	6.67
6	Morgan Stanley	6.64
7	Bank of China	5.92
8	China Construction Bank Corporation	5.82
9	Norinchukin Bank	5.79
10	Bank of Communications	5.75
11	Industrial and Commercial Bank of China	5.58
12	HSBC Holdings	5.42
13	Banco Santander	4.97
14	Agricultural Bank of China	4.85
15	UniCredit	4.79
16	Mitsubishi UFJ Financial Group	4.68
17	Lloyds Banking Group	4.63
18	Sumitomo Mitsui Financial Group	4.62
19	Royal Bank of Scotland	4.17
20	Groupe BPCE	3.81
21	Mizuho Financial Group	3.78
22	BNP Paribas	3.51
23	Barclays	3.44
24	Crédit Agricole	3.20
25	Deutsche Bank	2.33

Source: www.thebankerdatabase.com

**TOP 25 WORLD BANKS:
BEST BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	China Construction Bank Corporation	111
2	Industrial and Commercial Bank of China	108
3	Bank of Communications	107
4	Bank of China	104
5	Wells Fargo & Co	104
6	Agricultural Bank of China	102
7	JPMorgan Chase & Co	86
8	Goldman Sachs	83
9	HSBC Holdings	75
10	Sumitomo Mitsui Financial Group	73
11	Mitsubishi UFJ Financial Group	68
12	Norinchukin Bank	64
13	Banco Santander	60
14	Morgan Stanley	57
15	Deutsche Bank	55
16	Mizuho Financial Group	53
17	Citigroup	52
18	BNP Paribas	47
19	Barclays	42
20	Groupe BPCE	42
21	Bank of America	39
22	Crédit Agricole	36
23	UniCredit	27
24	Lloyds Banking Group	19
25	Royal Bank of Scotland	11

Source: www.thebankerdatabase.com

WESTERN EUROPE

TOP 25 WESTERN EUROPE BANKS: CHANGE IN TIER 1 CAPITAL

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Standard Chartered	65.16
2	UBS	44.90
3	Credit Suisse Group	35.22
4	Deutsche Bank	34.34
5	DNB Group	25.39
6	HSBC Holdings	23.65
7	Danske Bank	20.57
8	BBVA	19.09
9	Groupe BPCE	13.32
10	Nordea Group	12.02
11	BNP Paribas	9.46
12	Rabobank Group	9.25
13	Intesa Sanpaolo	9.16
14	Crédit Agricole	7.75
15	ING Bank	6.27
16	UniCredit	4.25
17	Société Générale	0.54
18	Banco Santander	-0.39
19	Barclays	-0.42
20	Caixabank	-1.14
21	Credit Mutuel	-6.57
22	Lloyds Banking Group	-12.46
23	Commerzbank	-15.50
24	Royal Bank of Scotland	-28.82
25	ABN Amro Group	-38.51

Source: www.thebankerdatabase.com

TOP 25 WESTERN EUROPE BANKS: AVERAGE RETURN ON ASSETS

ROA rank	Bank	Average ROA %
1	Standard Chartered	1.14
2	DNB Group	0.81
3	BBVA	0.80
4	Banco Santander	0.74
5	HSBC Holdings	0.68
6	Nordea Group	0.59
7	Credit Mutuel	0.58
8	BNP Paribas	0.53
9	Credit Suisse Group	0.51
10	Barclays	0.41
11	Rabobank Group	0.41
12	ING Bank	0.33
13	Groupe BPCE	0.31
14	Société Générale	0.26
15	Deutsche Bank	0.21
16	Crédit Agricole	0.20
17	Caixabank	0.18
18	Danske Bank	0.18
19	UBS	0.16
20	Intesa Sanpaolo	0.03
21	Commerzbank	-0.04
22	Lloyds Banking Group	-0.07
23	UniCredit	-0.08
24	ABN Amro Group	-0.17
25	Royal Bank of Scotland	-0.17

Source: www.thebankerdatabase.com

TOP 25 WESTERN EUROPE BANKS: CHANGE IN ASSETS

Assets % ch rank	Bank	Assets % ch
1	Standard Chartered	45.77
2	DNB Group	28.89
3	Deutsche Bank	22.77
4	Nordea Group	22.20
5	Caixabank	17.29
6	HSBC Holdings	13.88
7	Rabobank Group	13.36
8	Société Générale	11.86
9	BBVA	9.13
10	Crédit Agricole	8.55
11	UBS	5.61
12	Barclays	5.18
13	Banco Santander	4.67
14	Danske Bank	3.16
15	Groupe BPCE	2.12
16	Credit Mutuel	2.02
17	Credit Suisse Group	0.75
18	Intesa Sanpaolo	-1.32
19	UniCredit	-8.63
20	Lloyds Banking Group	-12.41
21	BNP Paribas	-15.14
22	ABN Amro Group	-23.06
23	Royal Bank of Scotland	-24.72
24	Commerzbank	-31.03
25	ING Bank	-34.22

Source: www.thebankerdatabase.com

TOP 25 WESTERN EUROPE BANKS: AVERAGE RETURN ON CAPITAL

ROC rank	Bank	Average ROC %
1	Standard Chartered	18.45
2	Nordea Group	16.47
3	BNP Paribas	15.17
4	DNB Group	15.10
5	Banco Santander	14.80
6	BBVA	14.33
7	Credit Suisse Group	13.90
8	Credit Mutuel	12.49
9	HSBC Holdings	12.36
10	Barclays	11.80
11	Deutsche Bank	9.25
12	Société Générale	8.19
13	Groupe BPCE	8.11
14	ING Bank	7.90
15	Rabobank Group	7.77
16	Crédit Agricole	6.17
17	UBS	5.66
18	Danske Bank	4.41
19	Caixabank	2.90
20	Intesa Sanpaolo	1.68
21	Commerzbank	-1.57
22	UniCredit	-1.60
23	Lloyds Banking Group	-1.65
24	ABN Amro Group	-2.78
25	Royal Bank of Scotland	-3.94

Source: www.thebankerdatabase.com

TOP 25 WESTERN EUROPE BANKS: AV CAPITAL ASSETS RATIO

CAR rank	Bank	Average CAR %
1	Standard Chartered	6.21
2	Caixabank	5.99
3	BBVA	5.59
4	HSBC Holdings	5.42
5	DNB Group	5.34
6	Rabobank Group	5.22
7	Intesa Sanpaolo	5.19
8	Banco Santander	4.97
9	UniCredit	4.79
10	Lloyds Banking Group	4.63
11	Credit Mutuel	4.59
12	Royal Bank of Scotland	4.17
13	ABN Amro Group	4.17
14	Danske Bank	4.09
15	Commerzbank	3.99
16	Credit Suisse Group	3.85
17	Groupe BPCE	3.81
18	ING Bank	3.70
19	Nordea Group	3.55
20	BNP Paribas	3.51
21	Barclays	3.44
22	Crédit Agricole	3.20
23	Société Générale	3.18
24	UBS	2.75
25	Deutsche Bank	2.33

Source: www.thebankerdatabase.com

TOP 25 WESTERN EUROPE BANKS: BEST BANKS SINCE THE CRISIS

Total rank	Bank	Score
1	Standard Chartered	125
2	DNB Group	112
3	BBVA	101
4	HSBC Holdings	100
5	Nordea Group	89
6	Banco Santander	82
7	Rabobank Group	79
8	Credit Suisse Group	78
9	Deutsche Bank	72
10	Caixabank	67
11	Credit Mutuel	67
12	BNP Paribas	67
13	Groupe BPCE	63
14	Danske Bank	59
15	Barclays	58
16	UBS	57
17	Société Générale	56
18	Intesa Sanpaolo	52
19	Crédit Agricole	52
20	ING Bank	46
21	UniCredit	41
22	Lloyds Banking Group	33
23	Commerzbank	26
24	ABN Amro Group	22
25	Royal Bank of Scotland	21

Source: www.thebankerdatabase.com

CENTRAL AND EASTERN EUROPE

TOP 15 CEE BANKS: CHANGE IN TIER 1 CAPITAL

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Nomos Bank	102.79
2	Belarusbank	100.95
3	PrivatBank	88.13
4	Gazprombank	79.36
5	Russian Agricultural Bank	71.93
6	The State Export-Import Bank of Ukraine	70.14
7	Sberbank	54.86
8	Promsvyazbank	43.44
9	Alfa Bank	31.45
10	VTB Bank	15.66
11	OTP Bank	7.53
12	PKO Bank Polski	6.27
13	State Savings Bank of Ukraine	-2.31
14	Nova Ljubljanska Banka (NLB)	-24.59
15	Bank Uralsib	-29.96

Source: www.thebankerdatabase.com

TOP 15 CEE BANKS: AVERAGE RETURN ON ASSETS

ROA rank	Bank	Average ROA %
1	Gazprombank	3.08
2	Sberbank	2.43
3	PKO Bank Polski	2.39
4	OTP Bank	1.95
5	Alfa Bank	1.95
6	Nomos Bank	1.79
7	State Savings Bank of Ukraine	1.46
8	PrivatBank	1.40
9	Promsvyazbank	0.80
10	VTB Bank	0.76
11	Belarusbank	0.72
12	The State Export-Import Bank of Ukraine	0.25
13	Russian Agricultural Bank	0.07
14	Bank Uralsib	-0.32
15	Nova Ljubljanska Banka (NLB)	-1.25

Source: www.thebankerdatabase.com

TOP 15 CEE BANKS: CHANGE IN ASSETS

Assets % ch rank	Bank	Assets % ch
1	Nomos Bank	223.27
2	Alfa Bank	112.20
3	Sberbank	111.59
4	VTB Bank	104.50
5	PrivatBank	85.16
6	Russian Agricultural Bank	71.38
7	Gazprombank	63.19
8	The State Export-Import Bank of Ukraine	55.12
9	Promsvyazbank	45.86
10	State Savings Bank of Ukraine	39.07
11	Belarusbank	18.99
12	PKO Bank Polski	13.67
13	Bank Uralsib	7.83
14	OTP Bank	-11.75
15	Nova Ljubljanska Banka (NLB)	-33.06

Source: www.thebankerdatabase.com

TOP 15 CEE BANKS: AVERAGE RETURN ON CAPITAL

ROC rank	Bank	Average ROC %
1	Gazprombank	40.66
2	Sberbank	30.46
3	PKO Bank Polski	25.14
4	Alfa Bank	23.24
5	Nomos Bank	20.16
6	OTP Bank	18.13
7	VTB Bank	11.97
8	PrivatBank	11.23
9	Promsvyazbank	10.04
10	Belarusbank	9.62
11	State Savings Bank of Ukraine	6.40
12	The State Export-Import Bank of Ukraine	1.21
13	Russian Agricultural Bank	0.51
14	Bank Uralsib	-4.13
15	Nova Ljubljanska Banka (NLB)	-20.15

Source: www.thebankerdatabase.com

TOP 15 CEE BANKS: AVERAGE CAPITAL ASSETS RATIO

CAR rank	Bank	Average CAR %
1	State Savings Bank of Ukraine	23.02
2	The State Export-Import Bank of Ukraine	20.14
3	Russian Agricultural Bank	12.96
4	PrivatBank	12.57
5	Belarusbank	11.58
6	OTP Bank	10.79
7	Bank Uralsib	10.64
8	Nomos Bank	9.80
9	VTB Bank	9.70
10	PKO Bank Polski	9.56
11	Alfa Bank	9.13
12	Sberbank	8.48
13	Gazprombank	8.07
14	Promsvyazbank	7.92
15	Nova Ljubljanska Banka (NLB)	6.14

Source: www.thebankerdatabase.com

TOP 15 CEE BANKS: BEST BANKS SINCE THE CRISIS

Total rank	Bank	Score
1	Nomos Bank	59
2	Sberbank	54
3	Gazprombank	54
4	PrivatBank	52
5	Alfa Bank	49
6	Belarusbank	41
7	VTB Bank	40
8	PKO Bank Polski	40
9	Russian Agricultural Bank	40
10	The State Export-Import Bank of Ukraine	40
11	OTP Bank	39
12	State Savings Bank of Ukraine	38
13	Promsvyazbank	31
14	Bank Uralsib	17
15	Nova Ljubljanska Banka (NLB)	6

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: CHANGE IN TIER 1 CAPITAL

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Hana Financial Group	96.34
2	Malayan Banking Berhad	81.63
3	Bank of Baroda	77.12
4	Public Bank	74.39
5	Commonwealth Bank Group	66.57
6	Axis Bank	64.89
7	NongHyup Financial Group	59.44
8	Oversea Chinese Banking Corporation	55.05
9	Westpac Banking Corporation	54.13
10	Punjab National Bank	51.45
11	DBS Bank	48.77
12	Shinhan Financial Group	48.05
13	Bangkok Bank	44.29
14	ANZ Banking Group	44.28
15	HDFC Bank	35.86
16	Industrial Bank of Korea	34.41
17	KB Financial Group	34.23
18	Macquarie Group	31.41
19	National Australia Bank	31.06
20	Mega International Commercial Bank	30.27
21	Woori Financial Group	26.79
22	State Bank of India	22.88
23	United Overseas Bank	13.24
24	Bank of Taiwan	9.73
25	ICICI Bank	1.39

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: AVERAGE RETURN ON ASSETS

ROA rank	Bank	Average ROA %
1	HDFC Bank	2.17
2	Axis Bank	1.98
3	ICICI Bank	1.75
4	Bangkok Bank	1.70
5	Public Bank	1.69
6	Punjab National Bank	1.49
7	Bank of Baroda	1.36
8	Oversea Chinese Banking Corporation	1.33
9	State Bank of India	1.32
10	Malayan Banking Berhad	1.31
11	United Overseas Bank	1.31
12	Commonwealth Bank Group	1.27
13	Westpac Banking Corporation	1.23
14	DBS Bank	1.17
15	ANZ Banking Group	1.17
16	Shinhan Financial Group	1.09
17	Macquarie Group	0.83
18	National Australia Bank	0.82
19	Mega International Commercial Bank	0.73
20	Woori Financial Group	0.71
21	Hana Financial Group	0.67
22	Industrial Bank of Korea	0.67
23	KB Financial Group	0.55
24	NongHyup Financial Group	0.38
25	Bank of Taiwan	0.18

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: CHANGE IN ASSETS

Assets % ch rank	Bank	Assets % ch
1	Hana Financial Group	105.85
2	Malayan Banking Berhad	83.47
3	Oversea Chinese Banking Corporation	74.59
4	Bank of Baroda	65.61
5	ANZ Banking Group	59.08
6	DBS Bank	56.45
7	Axis Bank	55.39
8	Bangkok Bank	48.49
9	Commonwealth Bank Group	48.37
10	HDFC Bank	48.28
11	NongHyup Financial Group	46.77
12	Shinhan Financial Group	46.37
13	Public Bank	41.65
14	Industrial Bank of Korea	39.58
15	National Australia Bank	37.85
16	Westpac Banking Corporation	35.28
17	Punjab National Bank	33.02
18	Woori Financial Group	24.68
19	Mega International Commercial Bank	21.50
20	State Bank of India	21.21
21	Macquarie Group	17.40
22	KB Financial Group	17.31
23	Bank of Taiwan	14.73
24	United Overseas Bank	11.34
25	ICICI Bank	-9.61

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: AVERAGE RETURN ON CAPITAL

ROC rank	Bank	Average ROC %
1	Commonwealth Bank Group	30.87
2	Westpac Banking Corporation	29.53
3	Public Bank	25.98
4	HDFC Bank	25.24
5	Punjab National Bank	25.14
6	Bank of Baroda	24.10
7	Axis Bank	23.77
8	State Bank of India	23.30
9	ANZ Banking Group	22.70
10	Macquarie Group	20.49
11	Bangkok Bank	19.70
12	Shinhan Financial Group	18.48
13	National Australia Bank	18.30
14	Oversea Chinese Banking Corporation	17.90
15	United Overseas Bank	17.14
16	ICICI Bank	16.73
17	Malayan Banking Berhad	16.59
18	DBS Bank	13.32
19	Woori Financial Group	11.96
20	Industrial Bank of Korea	11.56
21	Mega International Commercial Bank	10.96
22	Hana Financial Group	10.63
23	KB Financial Group	7.77
24	NongHyup Financial Group	5.67
25	Bank of Taiwan	4.13

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: AVERAGE CAPITAL ASSETS RATIO

CAR rank	Bank	Average CAR %
1	ICICI Bank	10.42
2	DBS Bank	8.84
3	HDFC Bank	8.64
4	Bangkok Bank	8.62
5	Axis Bank	8.41
6	Malayan Banking Berhad	7.95
7	United Overseas Bank	7.65
8	Oversea Chinese Banking Corporation	7.43
9	KB Financial Group	6.87
10	NongHyup Financial Group	6.69
11	Mega International Commercial Bank	6.59
12	Public Bank	6.51
13	Hana Financial Group	6.27
14	Punjab National Bank	5.97
15	Woori Financial Group	5.96
16	Shinhan Financial Group	5.83
17	Industrial Bank of Korea	5.81
18	State Bank of India	5.68
19	Bank of Baroda	5.64
20	ANZ Banking Group	5.20
21	National Australia Bank	4.50
22	Bank of Taiwan	4.44
23	Westpac Banking Corporation	4.16
24	Macquarie Group	4.09
25	Commonwealth Bank Group	4.08

Source: www.thebankerdatabase.com

TOP 25 ASIAN (EXCLUDING CHINA AND JAPAN) BANKS: BEST BANKS SINCE THE CRISIS

Total rank	Bank	Score
1	Axis Bank	103
2	HDFC Bank	97
3	Malayan Banking Berhad	93
4	Public Bank	93
5	Bank of Baroda	91
6	Bangkok Bank	90
7	Oversea Chinese Banking Corporation (OCBC)	89
8	DBS Bank	79
9	Commonwealth Bank Group	78
10	Punjab National Bank	78
11	Hana Financial Group	72
12	ANZ Banking Group	67
13	Westpac Banking Corporation	67
14	Shinhan Financial Group	62
15	ICICI Bank	60
16	NongHyup Financial Group	54
17	State Bank of India	53
18	United Overseas Bank	50
19	National Australia Bank	44
20	Industrial Bank of Korea	41
21	Macquarie Group	40
22	Mega International Commercial Bank	40
23	Woori Financial Group	37
24	KB Financial Group	36
25	Bank of Taiwan	11

Source: www.thebankerdatabase.com

CHINA

**TOP 25 CHINESE BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Ping An Bank	483.30
2	Chongqing Rural Commercial Bank	270.88
3	China Guangfa Bank	215.26
4	Industrial Bank	211.12
5	China Zheshang Bank	188.66
6	Shanghai Pudong Development Bank	181.17
7	Hua Xia Bank	162.47
8	Beijing Rural Commercial Bank	158.98
9	China Everbright Bank	158.51
10	Shanghai Rural Commercial Bank	156.77
11	Bank of Ningbo	155.55
12	Bank of Communications	154.61
13	Bank of Jiangsu	146.93
14	Guangzhou Rural Commercial Bank	128.77
15	Agricultural Bank of China	124.96
16	China Merchants Bank	123.27
17	Bank of Shanghai	116.22
18	China Citic Bank	105.47
19	Bank of Beijing	105.46
20	Bank of Nanjing	103.79
21	China Minsheng Banking Corp	100.76
22	China Construction Bank Corporation	91.15
23	Huishang Bank	81.17
24	ICBC	76.29
25	Bank of China	64.91

Source: www.thebankerdatabase.com

**TOP 25 CHINESE BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	China Construction Bank Corporation	1.66
2	Huishang Bank	1.66
3	ICBC	1.64
4	China Merchants Bank	1.48
5	Chongqing Rural Commercial Bank	1.46
6	China Minsheng Banking Corp	1.40
7	Guangzhou Rural Commercial Bank	1.39
8	Bank of China	1.39
9	Industrial Bank	1.35
10	Bank of Nanjing	1.35
11	China Citic Bank	1.35
12	Bank of Jiangsu	1.35
13	Bank of Communications	1.32
14	Bank of Ningbo	1.28
15	Bank of Beijing	1.26
16	Shanghai Pudong Development Bank	1.24
17	Shanghai Rural Commercial Bank	1.21
18	China Everbright Bank	1.21
19	Agricultural Bank of China	1.19
20	China Guangfa Bank	1.11
21	China Zheshang Bank	1.07
22	Bank of Shanghai	1.01
23	Ping An Bank	0.92
24	Hua Xia Bank	0.88
25	Beijing Rural Commercial Bank	0.63

Source: www.thebankerdatabase.com

**TOP 25 CHINESE BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Ping An Bank	690.16
2	Industrial Bank	164.88
3	China Zheshang Bank	161.58
4	Bank of Nanjing	149.49
5	Bank of Ningbo	148.20
6	China Minsheng Banking Corp	144.42
7	Chongqing Rural Commercial Bank	133.85
8	Bank of Beijing	127.87
9	Guangzhou Rural Commercial Bank	118.46
10	Huishang Bank	116.70
11	Bank of Jiangsu	113.54
12	Shanghai Pudong Development Bank	110.41
13	China Everbright Bank	106.57
14	Hua Xia Bank	91.15
15	Bank of Shanghai	90.26
16	China Guangfa Bank	90.24
17	Shanghai Rural Commercial Bank	85.51
18	China Citic Bank	81.00
19	China Merchants Bank	78.89
20	Bank of Communications	72.97
21	Beijing Rural Commercial Bank	62.01
22	Agricultural Bank of China	61.84
23	ICBC	61.56
24	China Construction Bank Corporation	57.60
25	Bank of China	57.26

Source: www.thebankerdatabase.com

**TOP 25 CHINESE BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	ICBC	29.25
2	China Merchants Bank	29.24
3	Industrial Bank	28.88
4	China Construction Bank Corporation	28.52
5	Bank of Jiangsu	26.19
6	Huishang Bank	25.27
7	China Minsheng Banking Corp	25.04
8	China Everbright Bank	24.97
9	Shanghai Pudong Development Bank	24.49
10	Agricultural Bank of China	24.42
11	Bank of China	23.35
12	Bank of Communications	23.10
13	China Guangfa Bank	22.68
14	Chongqing Rural Commercial Bank	22.66
15	China Citic Bank	22.04
16	Guangzhou Rural Commercial Bank	21.48
17	Bank of Beijing	20.98
18	Hua Xia Bank	20.97
19	Bank of Ningbo	20.76
20	Bank of Shanghai	20.58
21	Bank of Nanjing	17.96
22	Shanghai Rural Commercial Bank	16.60
23	China Zheshang Bank	16.38
24	Ping An Bank	15.95
25	Beijing Rural Commercial Bank	15.90

Source: www.thebankerdatabase.com

**TOP 25 CHINESE BANKS:
AV CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Bank of Nanjing	7.59
2	Shanghai Rural Commercial Bank	7.58
3	Chongqing Rural Commercial Bank	6.66
4	Huishang Bank	6.62
5	China Zheshang Bank	6.60
6	Guangzhou Rural Commercial Bank	6.49
7	Bank of Ningbo	6.13
8	China Citic Bank	6.10
9	Bank of Beijing	6.02
10	Ping An Bank	5.96
11	Bank of China	5.92
12	China Construction Bank Corporation	5.82
13	Bank of Communications	5.75
14	China Minsheng Banking Corp	5.67
15	ICBC	5.58
16	Bank of Jiangsu	5.12
17	Shanghai Pudong Development Bank	5.11
18	Bank of Shanghai	4.91
19	China Guangfa Bank	4.87
20	Agricultural Bank of China	4.85
21	China Everbright Bank	4.80
22	Industrial Bank	4.69
23	Hua Xia Bank	4.15
24	Beijing Rural Commercial Bank	3.84
25	China Merchants Bank	3.80

Source: www.thebankerdatabase.com

**TOP 25 CHINESE BANKS:
BEST BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	Chongqing Rural Commercial Bank	99
2	Industrial Bank	90
3	Huishang Bank	85
4	Guangzhou Rural Commercial Bank	78
5	China Minsheng Banking Corp	76
6	Bank of Nanjing	74
7	Bank of Ningbo	74
8	Bank of Jiangsu	73
9	China Zheshang Bank	73
10	Ping An Bank	71
11	Shanghai Pudong Development Bank	70
12	China Construction Bank Corporation	67
13	China Merchants Bank	64
14	Industrial and Commercial Bank of China	64
15	Bank of Beijing	62
16	Shanghai Rural Commercial Bank	62
17	China Everbright Bank	61
18	Bank of Communications	60
19	China Citic Bank	60
20	China Guangfa Bank	59
21	Bank of China	50
22	Agricultural Bank of China	44
23	Hua Xia Bank	44
24	Bank of Shanghai	38
25	Beijing Rural Commercial Bank	27

Source: www.thebankerdatabase.com

JAPAN

**TOP 25 JAPANESE BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Sumitomo Mitsui Trust Bank	64.55
2	Hiroshima Bank	34.84
3	Fukuoka Financial Group	34.47
4	Norinchukin Bank	27.64
5	Sumitomo Mitsui Financial Group	21.97
6	Iyo Bank	20.82
7	Mitsubishi UFJ Financial Group	20.71
8	Nishi Nippon City Bank	20.59
9	Hachijuni Bank	20.04
10	Mizuho Financial Group	19.75
11	Gunma Bank	17.92
12	The San In Godo Bank	17.80
13	Bank of Yokohama	17.72
14	Hokuhoku Financial Group	17.69
15	Shizuoka Bank	16.77
16	Bank of Kyoto	16.57
17	Nomura Holdings	12.81
18	Chiba Bank	11.52
19	Shoko Chukin Bank	11.42
20	Joyo Bank	10.70
21	Chugoku Bank	10.56
22	Aozora Bank	2.96
23	77 Bank	-1.40
24	Resona Holdings	-3.05
25	Shinkin Central Bank	-28.22

Source: www.thebankerdatabase.com

**TOP 25 JAPANESE BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	Shizuoka Bank	0.70
2	Bank of Yokohama	0.63
3	Chiba Bank	0.62
4	Aozora Bank	0.59
5	Resona Holdings	0.57
6	Sumitomo Mitsui Financial Group	0.55
7	Hachijuni Bank	0.55
8	Iyo Bank	0.52
9	Gunma Bank	0.50
10	Nishi Nippon City Bank	0.48
11	Mitsubishi UFJ Financial Group	0.47
12	Sumitomo Mitsui Trust Bank	0.46
13	The San In Godo Bank	0.44
14	Bank of Kyoto	0.40
15	Chugoku Bank	0.38
16	Hiroshima Bank	0.38
17	Nomura Holdings	0.36
18	Joyo Bank	0.36
19	Mizuho Financial Group	0.34
20	Fukuoka Financial Group	0.34
21	Hokuhoku Financial Group	0.31
22	Shoko Chukin Bank	0.20
23	77 Bank	0.14
24	Norinchukin Bank	0.13
25	Shinkin Central Bank	0.11

Source: www.thebankerdatabase.com

**TOP 25 JAPANESE BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Sumitomo Mitsui Trust Bank	85.04
2	77 Bank	50.68
3	Sumitomo Mitsui Financial Group	30.08
4	Norinchukin Bank	27.85
5	Hachijuni Bank	26.91
6	Nomura Holdings	26.84
7	Iyo Bank	24.17
8	Mitsubishi UFJ Financial Group	23.78
9	Shizuoka Bank	22.93
10	Mizuho Financial Group	22.33
11	Fukuoka Financial Group	21.59
12	Bank of Yokohama	21.09
13	Chugoku Bank	20.40
14	Joyo Bank	20.11
15	Gunma Bank	19.57
16	Hiroshima Bank	18.97
17	Chiba Bank	18.78
18	The San In Godo Bank	17.22
19	Hokuhoku Financial Group	17.04
20	Bank of Kyoto	15.49
21	Nishi Nippon City Bank	14.94
22	Shinkin Central Bank	14.66
23	Resona Holdings	14.00
24	Shoko Chukin Bank	10.63
25	Aozora Bank	4.80

Source: www.thebankerdatabase.com

**TOP 25 JAPANESE BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	Resona Holdings	14.30
2	Sumitomo Mitsui Financial Group	11.90
3	Nishi Nippon City Bank	11.33
4	Chiba Bank	11.16
5	Bank of Yokohama	10.95
6	Shizuoka Bank	10.14
7	Mitsubishi UFJ Financial Group	10.12
8	Fukuoka Financial Group	9.54
9	Gunma Bank	9.49
10	Bank of Kyoto	9.31
11	Iyo Bank	9.22
12	Mizuho Financial Group	9.01
13	Hokuhoku Financial Group	8.89
14	Hiroshima Bank	8.74
15	Hachijuni Bank	8.61
16	Sumitomo Mitsui Trust Bank	7.50
17	Joyo Bank	7.35
18	The San In Godo Bank	6.85
19	Chugoku Bank	6.46
20	Nomura Holdings	6.39
21	Aozora Bank	5.91
22	Shinkin Central Bank	3.83
23	77 Bank	3.55
24	Shoko Chukin Bank	2.90
25	Norinchukin Bank	2.23

Source: www.thebankerdatabase.com

**TOP 25 JAPANESE BANKS:
AV CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Aozora Bank	9.94
2	Shoko Chukin Bank	6.93
3	Shizuoka Bank	6.89
4	The San In Godo Bank	6.37
5	Hachijuni Bank	6.32
6	Sumitomo Mitsui Trust Bank	6.12
7	Chugoku Bank	5.84
8	Norinchukin Bank	5.79
9	Bank of Yokohama	5.74
10	Nomura Holdings	5.70
11	Iyo Bank	5.59
12	Chiba Bank	5.57
13	Gunma Bank	5.21
14	Joyo Bank	4.87
15	Mitsubishi UFJ Financial Group	4.68
16	Sumitomo Mitsui Financial Group	4.62
17	77 Bank	4.35
18	Hiroshima Bank	4.28
19	Bank of Kyoto	4.27
20	Nishi Nippon City Bank	4.26
21	Resona Holdings	4.13
22	Mizuho Financial Group	3.78
23	Hokuhoku Financial Group	3.54
24	Fukuoka Financial Group	3.53
25	Shinkin Central Bank	3.23

Source: www.thebankerdatabase.com

**TOP 25 JAPANESE BANKS: BEST
BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	Sumitomo Mitsui Financial Group	98
2	Shizuoka Bank	96
3	Sumitomo Mitsui Trust Bank	94
4	Bank of Yokohama	89
5	Hachijuni Bank	89
6	Iyo Bank	87
7	Mitsubishi UFJ Financial Group	82
8	Chiba Bank	76
9	Gunma Bank	73
10	Nishi Nippon City Bank	68
11	Norinchukin Bank	65
12	The San In Godo Bank	65
13	Fukuoka Financial Group	64
14	Hiroshima Bank	64
15	Nomura Holdings	60
16	Mizuho Financial Group	57
17	Aozora Bank	57
18	Resona Holdings	56
19	Chugoku Bank	55
20	Bank of Kyoto	51
21	Joyo Bank	47
22	77 Bank	42
23	Hokuhoku Financial Group	40
24	Shoko Chukin Bank	39
25	Shinkin Central Bank	11

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Capital One Financial Corporation	58.56
2	Discover Financial Services	39.48
3	Toronto Dominion Bank	38.17
4	US Bancorp	38.01
5	Bank of Montreal	36.42
6	Wells Fargo & Co	34.98
7	American Express Company	30.14
8	Bank of New York Mellon	29.58
9	JPMorgan Chase & Co	20.33
10	Morgan Stanley	16.48
11	State Street Corp	14.62
12	PNC Financial Services Group	13.96
13	Royal Bank of Canada	11.66
14	Desjardins Group	11.12
15	Scotiabank	10.84
16	Canadian Imperial Bank of Commerce	8.20
17	Citigroup	7.48
18	BB&T Corp	6.82
19	Goldman Sachs	3.62
20	Bank of America	-3.17
21	Regions Financial Corp	-6.63
22	Ally Financial	-9.67
23	KeyCorp	-11.54
24	Fifth Third Bancorp	-12.98
25	SunTrust Banks	-17.12

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	American Express Company	3.79
2	Discover Financial Services	3.77
3	Wells Fargo & Co	1.66
4	US Bancorp	1.63
5	Capital One Financial Corporation	1.57
6	PNC Financial Services Group	1.46
7	Goldman Sachs	1.40
8	Fifth Third Bancorp	1.23
9	Scotiabank	1.12
10	JPMorgan Chase & Co	1.09
11	Desjardins Group	1.02
12	Royal Bank of Canada	0.97
13	Canadian Imperial Bank of Commerce	0.95
14	BB&T Corp	0.90
15	Toronto Dominion Bank	0.88
16	Bank of Montreal	0.80
17	Bank of New York Mellon	0.54
18	Morgan Stanley	0.39
19	State Street Corp	0.36
20	Citigroup	0.34
21	KeyCorp	0.22
22	SunTrust Banks	0.16
23	Bank of America	0.07
24	Regions Financial Corp	-0.10
25	Ally Financial	-1.29

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Capital One Financial Corporation	84.79
2	Bank of New York Mellon	69.21
3	Toronto Dominion Bank	56.91
4	Bank of Montreal	45.81
5	Scotiabank	45.04
6	State Street Corp	41.77
7	Royal Bank of Canada	35.79
8	Desjardins Group	32.80
9	Canadian Imperial Bank of Commerce	26.23
10	US Bancorp	25.85
11	American Express Company	24.77
12	JPMorgan Chase & Co	16.10
13	Wells Fargo & Co	14.42
14	PNC Financial Services Group	13.10
15	BB&T Corp	10.92
16	Goldman Sachs	10.54
17	Fifth Third Bancorp	7.51
18	Discover Financial Services	7.18
19	Ally Financial	5.85
20	Morgan Stanley	1.23
21	Citigroup	0.12
22	SunTrust Banks	-0.34
23	Bank of America	-0.56
24	KeyCorp	-4.24
25	Regions Financial Corp	-14.76

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	American Express Company	40.10
2	Discover Financial Services	33.41
3	Toronto Dominion Bank	23.18
4	Canadian Imperial Bank of Commerce	22.95
5	Scotiabank	22.78
6	Royal Bank of Canada	21.44
7	Wells Fargo & Co	19.61
8	US Bancorp	19.04
9	Capital One Financial Corporation	18.89
10	Goldman Sachs	18.82
11	JPMorgan Chase & Co	16.36
12	Bank of Montreal	15.59
13	Desjardins Group	14.76
14	PNC Financial Services Group	14.51
15	Bank of New York Mellon	11.99
16	Fifth Third Bancorp	11.50
17	BB&T Corp	10.98
18	State Street Corp	6.47
19	Morgan Stanley	5.77
20	Citigroup	4.92
21	SunTrust Banks	2.61
22	KeyCorp	2.06
23	Bank of America	0.93
24	Regions Financial Corp	-1.39
25	Ally Financial	-9.87

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
AV CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Ally Financial	12.12
2	KeyCorp	11.69
3	Fifth Third Bancorp	11.18
4	Discover Financial Services	11.00
5	PNC Financial Services Group	10.08
6	American Express Company	9.45
7	SunTrust Banks	9.44
8	Regions Financial Corp	9.00
9	Capital One Financial Corporation	8.53
10	US Bancorp	8.47
11	Wells Fargo & Co	8.45
12	BB&T Corp	8.34
13	Goldman Sachs	7.35
14	Bank of America	7.23
15	State Street Corp	6.98
16	Desjardins Group	6.97
17	Citigroup	6.94
18	JPMorgan Chase & Co	6.67
19	Morgan Stanley	6.64
20	Bank of New York Mellon	5.24
21	Bank of Montreal	5.12
22	Scotiabank	4.99
23	Royal Bank of Canada	4.57
24	Canadian Imperial Bank of Commerce	4.16
25	Toronto Dominion Bank	3.83

Source: www.thebankerdatabase.com

**TOP 25 NORTH AMERICAN BANKS:
BEST BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	Capital One Financial Corporation	105
2	American Express Company	104
3	Discover Financial Services	102
4	US Bancorp	94
5	Wells Fargo & Co	90
6	Toronto Dominion Bank	81
7	PNC Financial Services Group	79
8	Scotiabank	74
9	Bank of Montreal	72
10	JPMorgan Chase & Co	70
11	Royal Bank of Canada	69
12	Bank of New York Mellon	68
13	Desjardins Group	68
14	Goldman Sachs	65
15	Canadian Imperial Bank of Commerce	64
16	Fifth Third Bancorp	62
17	State Street Corp	61
18	BB&T Corp	54
19	Morgan Stanley	44
20	Ally Financial	38
21	KeyCorp	38
22	Citigroup	35
23	SunTrust Banks	33
24	Regions Financial Corp	28
25	Bank of America	27

Source: www.thebankerdatabase.com

LATIN AMERICA

TOP 20 LATIN AMERICAN BANKS: CHANGE IN TIER 1 CAPITAL

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Banco BTG Pactual	175.62
2	Banco Davivienda	166.27
3	CorpBanca	96.85
4	Bancolombia	82.78
5	Banco de Chile	71.75
6	Banco de Credito del Peru	65.88
7	Banco de Venezuela	60.39
8	Caixa Economica Federal	59.92
9	Banco do Brasil	53.80
10	Banco de la Nacion Argentina	50.67
11	Banco de Credito e Inversiones (BCI)	41.95
12	Banesco Banco Universal	34.02
13	Grupo Financiero Banorte	32.48
14	Banco del Estado de Chile	24.25
15	Banco Inbursa	23.84
16	Banco Bradesco	22.51
17	Banco do Estado do Rio Grande do Sul	19.23
18	Banco Safra	13.29
19	Itaú Unibanco Holding	6.07
20	Mercantil Servicios Financieros	-5.19

Source: www.thebankerdatabase.com

TOP 20 LATIN AMERICAN BANKS: AVERAGE RETURN ON ASSETS

ROA rank	Bank	Average ROA %
1	Banco do Estado do Rio Grande do Sul	2.96
2	Banco BTG Pactual	2.94
3	Banco de la Nacion Argentina	2.84
4	Mercantil Servicios Financieros	2.78
5	Bancolombia	2.59
6	Itaú Unibanco Holding	2.52
7	Banco de Credito del Peru	2.49
8	Banco Inbursa	2.37
9	Banco Bradesco	2.25
10	Banco de Chile	2.20
11	Banco de Venezuela	2.02
12	Banco Safra	2.01
13	Banesco Banco Universal	1.92
14	Banco de Credito e Inversiones (BCI)	1.80
15	Banco do Brasil	1.80
16	Banco Davivienda	1.62
17	Grupo Financiero Banorte	1.57
18	CorpBanca	1.54
19	Caixa Economica Federal	0.96
20	Banco del Estado de Chile	0.75

Source: www.thebankerdatabase.com

TOP 20 LATIN AMERICAN BANKS: CHANGE IN ASSETS

Assets % ch rank	Bank	Assets % ch
1	Banco BTG Pactual	382.62
2	CorpBanca	124.39
3	Banco Davivienda	119.53
4	Banco de Venezuela	113.82
5	Banco de Credito del Peru	85.44
6	Bancolombia	82.64
7	Caixa Economica Federal	76.45
8	Banco de la Nacion Argentina	74.44
9	Grupo Financiero Banorte	62.22
10	Banco del Estado de Chile	45.02
11	Banco Safra	44.84
12	Banco de Credito e Inversiones (BCI)	44.56
13	Banesco Banco Universal	43.50
14	Itaú Unibanco Holding	41.76
15	Banco de Chile	40.97
16	Banco do Estado do Rio Grande do Sul	38.51
17	Banco do Brasil	36.28
18	Banco Bradesco	34.53
19	Banco Inbursa	23.16
20	Mercantil Servicios Financieros	-1.52

Source: www.thebankerdatabase.com

TOP 20 LATIN AMERICAN BANKS: AVERAGE RETURN ON CAPITAL

ROC rank	Bank	Average ROC %
1	Banco de la Nacion Argentina	44.42
2	Banco de Credito del Peru	36.22
3	Banco de Chile	30.78
4	Itaú Unibanco Holding	29.85
5	Mercantil Servicios Financieros	29.80
6	Banco de Venezuela	29.59
7	Banco BTG Pactual	29.24
8	Banco do Brasil	28.80
9	Bancolombia	28.79
10	Banco Safra	28.59
11	Grupo Financiero Banorte	27.73
12	Banco de Credito e Inversiones (BCI)	27.65
13	Banco Bradesco	26.78
14	Banco do Estado do Rio Grande do Sul	26.65
15	Banesco Banco Universal	24.37
16	Caixa Economica Federal	23.16
17	CorpBanca	20.37
18	Banco Davivienda	17.43
19	Banco del Estado de Chile	16.23
20	Banco Inbursa	13.06

Source: www.thebankerdatabase.com

TOP 20 LATIN AMERICAN BANKS: AV CAPITAL ASSETS RATIO

CAR rank	Bank	Average CAR %
1	Banco Inbursa	18.09
2	Banco do Estado do Rio Grande do Sul	11.14
3	Mercantil Servicios Financieros	9.38
4	Banco Davivienda	9.09
5	Banco BTG Pactual	9.06
6	Bancolombia	9.00
7	Itaú Unibanco Holding	8.40
8	Banco Bradesco	8.39
9	Banesco Banco Universal	7.96
10	CorpBanca	7.62
11	Banco de Venezuela	7.15
12	Banco de Chile	7.14
13	Banco Safra	7.07
14	Banco de Credito del Peru	6.91
15	Banco de Credito e Inversiones (BCI)	6.55
16	Banco de la Nacion Argentina	6.54
17	Banco do Brasil	6.29
18	Grupo Financiero Banorte	5.77
19	Banco del Estado de Chile	4.65
20	Caixa Economica Federal	4.18

Source: www.thebankerdatabase.com

TOP 20 LATIN AMERICAN BANKS: BEST BANKS SINCE THE CRISIS

Total rank	Bank	Score
1	Banco BTG Pactual	89
2	Bancolombia	75
3	Banco de Credito del Peru	71
4	Banco de la Nacion Argentina	67
5	Banco de Venezuela	66
6	Banco Davivienda	62
7	Banco de Chile	60
8	Itaú Unibanco Holding	55
9	Banco do Estado do Rio Grande do Sul	55
10	CorpBanca	55
11	Mercantil Servicios Financieros	53
12	Banesco Banco Universal	43
13	Banco Inbursa	42
14	Banco Safra	41
15	Banco Bradesco	41
16	Banco de Credito e Inversiones (BCI)	41
17	Banco do Brasil	39
18	Grupo Financiero Banorte	37
19	Caixa Economica Federal	35
20	Banco del Estado de Chile	23

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	Qatar National Bank	132.33
2	Abu Dhabi Islamic Bank	62.98
3	Saudi British Bank (SABB)	58.59
4	Arab Banking Corporation	52.03
5	Banque Saudi Fransi	44.73
6	National Bank of Kuwait	41.94
7	Qatar Islamic Bank (QIB)	39.79
8	National Commercial Bank	33.37
9	Al Rajhi Bank	30.09
10	Bank Hapoalim	28.49
11	Samba Financial Group	26.07
12	Abu Dhabi Commercial Bank	24.92
13	Commercial Bank of Qatar	24.68
14	National Bank of Abu Dhabi	22.56
15	Dubai Islamic Bank	19.57
16	Israel Discount Bank	18.72
17	Union National Bank	17.90
18	Mashreqbank	15.74
19	Bank Leumi le-Israel	14.47
20	Riyad Bank	12.66
21	Arab National Bank (ANB)	12.12
22	Kuwait Finance House	11.87
23	Emirates NBD	3.56
24	First Gulf Bank	2.13
25	Arab Bank	-3.25

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	Al Rajhi Bank	3.48
2	Qatar Islamic Bank (QIB)	2.92
3	Commercial Bank of Qatar	2.69
4	First Gulf Bank	2.47
5	Qatar National Bank	2.43
6	Samba Financial Group	2.31
7	National Bank of Kuwait	2.26
8	Banque Saudi Fransi	2.08
9	Arab National Bank (ANB)	1.85
10	Saudi British Bank (SABB)	1.81
11	National Commercial Bank	1.81
12	Union National Bank	1.74
13	Riyad Bank	1.73
14	National Bank of Abu Dhabi	1.60
15	Mashreqbank	1.28
16	Dubai Islamic Bank	1.20
17	Arab Bank	1.19
18	Arab Banking Corporation	1.18
19	Abu Dhabi Islamic Bank	1.11
20	Bank Hapoalim	0.96
21	Emirates NBD	0.96
22	Bank Leumi le-Israel	0.80
23	Abu Dhabi Commercial Bank	0.79
24	Israel Discount Bank	0.61
25	Kuwait Finance House	0.60

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Qatar National Bank	104.57
2	Qatar Islamic Bank (QIB)	86.37
3	Al Rajhi Bank	56.61
4	National Bank of Abu Dhabi	53.51
5	Commercial Bank of Qatar	39.64
6	First Gulf Bank	39.52
7	National Commercial Bank	34.13
8	Abu Dhabi Islamic Bank	33.69
9	Kuwait Finance House	33.01
10	Banque Saudi Fransi	30.86
11	National Bank of Kuwait	29.97
12	Arab National Bank (ANB)	23.88
13	Saudi British Bank (SABB)	23.51
14	Bank Hapoalim	22.96
15	Bank Leumi le-Israel	18.22
16	Union National Bank	15.09
17	Dubai Islamic Bank	13.14
18	Abu Dhabi Commercial Bank	12.87
19	Israel Discount Bank	8.16
20	Riyad Bank	7.81
21	Samba Financial Group	7.39
22	Emirates NBD	7.27
23	Arab Banking Corporation	-5.54
24	Arab Bank	-9.79
25	Mashreqbank	-19.26

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	Al Rajhi Bank	29.03
2	Qatar National Bank	28.88
3	National Bank of Kuwait	21.40
4	Qatar Islamic Bank (QIB)	20.59
5	Commercial Bank of Qatar	19.63
6	Saudi British Bank (SABB)	18.50
7	Samba Financial Group	17.57
8	First Gulf Bank	16.80
9	National Commercial Bank	16.17
10	National Bank of Abu Dhabi	15.90
11	Arab National Bank (ANB)	15.59
12	Banque Saudi Fransi	15.44
13	Bank Hapoalim	12.76
14	Union National Bank	12.44
15	Arab Bank	12.10
16	Bank Leumi le-Israel	11.98
17	Riyad Bank	11.71
18	Dubai Islamic Bank	10.74
19	Emirates NBD	10.21
20	Israel Discount Bank	10.10
21	Abu Dhabi Islamic Bank	9.37
22	Mashreqbank	8.46
23	Arab Banking Corporation	8.31
24	Abu Dhabi Commercial Bank	7.26
25	Kuwait Finance House	5.47

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
AV CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Mashreqbank	15.00
2	First Gulf Bank	14.86
3	Riyad Bank	14.77
4	Arab Banking Corporation	13.99
5	Union National Bank	13.95
6	Qatar Islamic Bank (QIB)	13.82
7	Commercial Bank of Qatar	13.68
8	Banque Saudi Fransi	13.48
9	Samba Financial Group	13.21
10	Al Rajhi Bank	11.96
11	Arab National Bank (ANB)	11.81
12	Abu Dhabi Islamic Bank	11.78
13	Dubai Islamic Bank	11.22
14	National Commercial Bank	11.15
15	Kuwait Finance House	11.03
16	National Bank of Kuwait	10.57
17	Abu Dhabi Commercial Bank	10.46
18	National Bank of Abu Dhabi	10.09
19	Arab Bank	9.88
20	Saudi British Bank (SABB)	9.83
21	Emirates NBD	9.39
22	Qatar National Bank	8.50
23	Bank Hapoalim	7.53
24	Bank Leumi le-Israel	6.64
25	Israel Discount Bank	6.09

Source: www.thebankerdatabase.com

**TOP 25 MIDDLE EASTERN BANKS:
BEST BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	Qatar Islamic Bank (QIB)	109
2	Al Rajhi Bank	106
3	Qatar National Bank	99
4	Commercial Bank of Qatar	97
5	Banque Saudi Fransi	87
6	National Bank of Kuwait	87
7	First Gulf Bank	86
8	National Commercial Bank	81
9	Saudi British Bank (SABB)	78
10	Samba Financial Group	76
11	National Bank of Abu Dhabi	70
12	Abu Dhabi Islamic Bank	68
13	Arab National Bank (ANB)	66
14	Union National Bank	66
15	Arab Banking Corporation	58
16	Riyad Bank	57
17	Dubai Islamic Bank	51
18	Bank Hapoalim	50
19	Mashreqbank	49
20	Abu Dhabi Commercial Bank PJSC	36
21	Bank Leumi le-Israel	34
22	Kuwait Finance House	34
23	Arab Bank	30
24	Israel Discount Bank	26
25	Emirates NBD	24

Source: www.thebankerdatabase.com

AFRICA

**TOP 15 AFRICAN BANKS:
CHANGE IN TIER 1 CAPITAL**

Tier 1 % ch rank	Bank	Tier 1 % ch
1	BMCE Bank Group	100.44
2	Banque Misr	82.77
3	National Bank of Egypt	65.45
4	FirstRand	52.91
5	Ecobank Transnational	51.60
6	Groupe Banques Populaire	51.12
7	Guaranty Trust Bank	39.72
8	Commercial International Bank Egypt	36.40
9	Zenith Bank	30.83
10	Nedbank Group	27.85
11	Attijariwafa Bank	20.78
12	Access Bank	18.50
13	Standard Bank Group (Stanbank)	13.55
14	Investec South Africa	12.20
15	United Bank for Africa	0.45

Source: www.thebankerdatabase.com

**TOP 15 AFRICAN BANKS:
AVERAGE RETURN ON ASSETS**

ROA rank	Bank	Average ROA %
1	Guaranty Trust Bank	4.16
2	Commercial International Bank Egypt	3.00
3	Zenith Bank	2.83
4	Attijariwafa Bank	2.30
5	Groupe Banques Populaire	1.98
6	FirstRand	1.95
7	Standard Bank Group (Stanbank)	1.55
8	Ecobank Transnational	1.52
9	National Bank of Egypt	1.35
10	Access Bank	1.33
11	Nedbank Group	1.14
12	Investec South Africa	1.07
13	BMCE Bank Group	0.93
14	Banque Misr	0.87
15	United Bank for Africa	0.41

Source: www.thebankerdatabase.com

**TOP 15 AFRICAN BANKS:
CHANGE IN ASSETS**

Assets % ch rank	Bank	Assets % ch
1	Access Bank	142.33
2	Ecobank Transnational	121.51
3	Guaranty Trust Bank	55.22
4	Zenith Bank	49.75
5	United Bank for Africa	40.08
6	BMCE Bank Group	27.77
7	Commercial International Bank Egypt	27.29
8	Groupe Banques Populaire	21.61
9	FirstRand	21.52
10	Investec South Africa	20.03
11	Attijariwafa Bank	18.22
12	National Bank of Egypt	15.17
13	Banque Misr	8.40
14	Nedbank Group	3.89
15	Standard Bank Group (Stanbank)	-0.33

Source: www.thebankerdatabase.com

**TOP 15 AFRICAN BANKS:
AVERAGE RETURN ON CAPITAL**

ROC rank	Bank	Average ROC %
1	Commercial International Bank Egypt	36.44
2	National Bank of Egypt	35.59
3	Attijariwafa Bank	32.94
4	Standard Bank Group (Stanbank)	27.52
5	FirstRand	25.37
6	Guaranty Trust Bank	25.33
7	Banque Misr	21.00
8	Groupe Banques Populaire	20.34
9	Nedbank Group	17.74
10	Investec South Africa	16.48
11	Zenith Bank	15.59
12	BMCE Bank Group	14.80
13	Ecobank Transnational	14.64
14	Access Bank	10.39
15	United Bank for Africa	5.05

Source: www.thebankerdatabase.com

**TOP 15 AFRICAN BANKS:
AV CAPITAL ASSETS RATIO**

CAR rank	Bank	Average CAR %
1	Zenith Bank	18.38
2	Access Bank	16.76
3	Guaranty Trust Bank	16.65
4	Ecobank Transnational	11.42
5	Groupe Banques Populaire	9.89
6	United Bank for Africa	9.15
7	Commercial International Bank Egypt	8.24
8	FirstRand	7.49
9	Attijariwafa Bank	7.01
10	Investec South Africa	6.50
11	BMCE Bank Group	6.28
12	Nedbank Group	6.24
13	Standard Bank Group (Stanbank)	5.65
14	Banque Misr	4.13
15	National Bank of Egypt	3.73

Source: www.thebankerdatabase.com

**TOP 15 AFRICAN BANKS:
BEST BANKS SINCE THE CRISIS**

Total rank	Bank	Score
1	Guaranty Trust Bank	60
2	Commercial International Bank Egypt	55
3	Zenith Bank	52
4	Ecobank Transnational	48
5	FirstRand	48
6	Groupe Banques Populaire	48
7	Attijariwafa Bank	42
8	Access Bank	41
9	National Bank of Egypt	39
10	BMCE Bank Group	37
11	Banque Misr	30
12	Standard Bank Group (Stanbank)	28
13	Investec South Africa	24
14	Nedbank Group	24
15	United Bank for Africa	24

Source: www.thebankerdatabase.com