

# LAFFERTY BANKING 500

Benchmarking the World's Best Banks

## UNDERSTANDING YOUR COMPETITIVE POSITION

The Lafferty Banking 500 delivers unique rating services allowing senior executives to benchmark their banks against their national, regional and 'best-in-class' competitors.

Our proprietary methodology and research builds up a detailed picture of banks' performance across a range of qualitative and quantitative measures, including:

- Financial position
- Strategy
- Culture
- 'Living the brand'
- Digital advancement
- Management experience
- Customer satisfaction.

With a deep view across the world's leading banks we understand the winning bank quality metrics: what makes good culture, strategy and customer service.



**Rating  
your bank**



**Benchmarking your  
bank against others  
in your market**



**Benchmarking  
your bank against  
your 'best-in-class'  
competitors**

## HOW WE DO IT

Designed in consultation with senior bankers and Lafferty Council members, our proprietary methodology uses banks' annual reports and Lafferty's research capabilities to build up a detailed picture of their financial position, management effectiveness, organisational culture, customer satisfaction and more.

We take a detailed, long term (typically over one credit cycle) look at a range of qualitative and quantitative factors to assess banks' competitive position, while our expert analysts provide additional market context.

### OUR METHODOLOGY

The Lafferty Banking 500 benchmarking methodology uses 19 separate metrics to assess each of the 500 banks for overall quality. Each metric is scored either "1" or "0" to give an overall total score for each bank.

### OUR METRICS

- Loans to deposits ratio
- Return on assets
- Retail loans as a proportion of total loans
- Equity as a proportion of total assets
- Cash as a proportion of total assets
- Excessive profit changes
- Confirmed regulatory breaches
- Strategic clarity
- Strategic planning
- Fulfilment of brand promise
- Credible measure of customer focus
- Customer satisfaction
- Organisational culture
- Investment in employee development
- Leadership experience
- Financial inclusion mandate
- Digital vision and strategy
- Digital dependability
- Technological expertise at executive board level

# LAFFERTY BANKING 500

The Lafferty Banking 500 has been selected to include a cross-section of banks representative of regions and markets across the world

## AFRICA

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- Absa
- Access
- Amen Bank
- Attijariwafa Bank
- Banque Centrale Populaire
- Banque de l'Habitat
- Banque Marocaine du Commerce Extérieur
- Barclays Bank of Kenya
- BIAT
- Capitec
- Commercial International Bank
- Co-operative Bank of Kenya
- CRDB Bank Tanzania
- Credit du Maroc
- Credit Immobilier et Hotelier
- Diamond
- Diamond Trust Bank Kenya
- Ecobank Transnational
- Equity Group Holdings
- FCMB
- Finbond
- First Bank of Nigeria
- FirstRand
- Guaranty Trust Bank
- Housing and Development Bank
- Investec
- Kenya Commercial Bank
- National Bank of Kenya
- Nedbank
- NIC Bank
- NMB Bank plc Tanzania
- Stanbic Holdings
- Stanbic IBTC Bank
- Standard Bank
- Standard Chartered Bank Kenya
- Sterling
- UBA
- UIB
- United Capital
- Unity Bank
- Wema
- Zenith Bank
- NMBZ Holdings
- Zambia National Commercial Bank

## ASIA-PACIFIC

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- Affin Holdings
- Agricultural Bank of China
- Alliance FG
- Allied Bank
- AMMB Holdings
- ANZ
- Aozora Bank
- Ashikaga Holdings Co
- Axis
- Bangkok Bank
- Bank CIMB Niaga
- Bank Danamon Indonesia
- Bank Negara Indonesia
- Bank of Ayudhya
- Bank of Baroda
- Bank of Beijing
- Bank of China
- Bank of Chongqing
- Bank of Communications
- Bank of East Asia
- Bank of India
- Bank Of Jiangsu
- Bank of Jinzhou
- Bank of Kyoto
- Bank of Nanjing
- Bank of Ningbo
- Bank of Qingdao
- Bank of Queensland
- Bank of Shanghai
- Bank of the Philippine Islands
- Bank of Zhengzhou
- Bank Tabungan Negara
- Bank Tabungan Pensiunan Nasional
- BCA
- BDO Unibank
- Bendigo and Adelaide Bank
- BIMB
- BOC Hong Kong Holdings
- BS Financial Group
- Cagamas
- Canara Bank Limited
- Cathay Financial Holding
- Central Bank of India
- Centurion Bank of Punjab
- Chang Hwa Commercial Bank
- Chiba Bank
- China Banking Corporation
- China CITIC Bank Corporation
- China Construction Bank
- China Development Financial Holding Corporation
- China Everbright Bank
- China Merchants Bank
- China Minsheng Banking Corp
- Chong Hing Bank
- Chongqing Rural Commercial Bank
- CIMB
- City Union Bank
- Commercial Bank of Ceylon
- Commonwealth Bank of Australia
- Concordia Financial Group
- CTBC
- Dah Sing Financial Holdings
- DBS
- DCB Bank
- DGB Financial Group Co
- E.SUN Financial Holding Company
- EnTie Commercial Bank

- Far Eastern International Bank
- Federal Bank
- First Financial Holding
- Fukuoka Financial Group
- Genworth Mortgage Insurance Australia
- Guangzhou Rural Commercial Bank
- Habib Bank
- Hana Financial Group
- Hang Seng Bank
- Harbin Bank
- HDFC
- Hong Leong
- Housing Development Finance Corporation
- Hua Nan Financial Holdings
- Hua Xia Bank
- Huishang Bank Corporation
- ICICI
- IDBI Bank
- IDFC
- Indiabulls Housing Finance
- Indian Bank
- Indian Overseas Bank
- IndusInd Bank
- Industrial Bank
- Industrial Bank of Korea
- ING Vysya Bank
- Japan Post Bank
- Jilin Jiutai Rural Commercial Bank
- Joint Stock Commercial Bank For Foreign Trade of Vietnam
- Joint Stock Commercial Bank for Investment and Development of Vietnam
- Karur Vysya Bank
- Kasikorn (Thai Farmers)
- KB Financial Group
- Kiatnakin Bank
- Kings Town Bank
- Kotak Mahindra Bank
- Krung Thai Bank
- LH Financial Group
- LIC Housing Finance
- LT Group
- Malaysia BS
- Mandiri
- Maybank
- MB Bank Vietnam
- MCB Bank
- Mebuki Financial Group
- Mega Financial Holding
- Metropolitan Bank & Trust Company
- Mizuho
- Muamalat
- National Australia Bank
- National Bank of Pakistan
- North Pacific Bank
- OCBC
- OCBC Nisp
- Panin
- Permata
- Philippine National Bank
- Philtrust Bank
- Postal Savings bank of China
- Public Bank
- Punjab National Bank
- Rakyat
- RBL Bank
- RHB
- Rizal
- Saigon Thuong Tin Commercial Joint Stock Bank
- Security Bank Corporation
- Seven Bank
- Shanghai Commercial & Savings Bank
- Shanghai Pudong Development Bank
- Shengjing Bank Co.
- Shinhan
- Shinkin Central Bank
- Shinsei Bank
- Shizuoka Bank
- Siam Commercial
- Sinopac Financial Holdings Company
- South Indian Bank
- State Bank India
- Sumitomo
- Syndicate Bank
- Ta Chong
- Taichung Commercial Bank
- Taishin Financial Holding Co.
- Taiwan Business Bank
- Taiwan Cooperative Financial Holding Co.
- Thanachart Capital
- TISCO
- TMB Bank Public Company
- UBI
- Union Bank of India
- Union Bank of Taiwan
- UnionBank of the Philippines
- United Bank
- UOB
- Vietnam Joint Stock Commercial Bank For Industry and Trade
- Vijaya Bank
- Westpac
- Woori
- Yes Bank
- Yuanta Financial Holdings Co

## EUROPE

- ABN AMRO
- Akbank
- Alior
- Allied Irish Banks
- Banca Monte dei Paschi di Siena
- Banca popolare dell'Emilia Romagna
- Banca Popolare di Sondrio
- Banca Transilvania
- Banco BPI
- Banco Comercial Portugues
- Bank of Ireland
- Bankia
- Bankinter
- Banque Cantonale Vaudoise
- Barclays
- Basellandschaftliche Kantonalbank
- Basler Kantonalbank
- BBVA
- Berner Kantonalbank
- BNP Paribas
- Caixabank
- Cembra Money Bank
- Close Brothers Group
- Collector
- Comdirect Bank
- Commerzbank
- CREDEM
- Credit Agricole
- Credit Industriel et Commercial
- Credit Suisse
- CYBG
- Danske
- Deutsche Bank
- DnB
- Erste Group
- Finansbank
- FinecoBank
- First Investment Bank
- Garanti
- HalkBank



- Handelsbanken
- Handlowy
- HSBC
- HSBC Trinkaus & Burkhardt
- ING
- ING Bank Slaski
- Intesa Sanpaolo
- Is Bank
- Julius Baer
- Jyske Bank
- KBC
- Komerčni Bank
- Liechtensteinische Landesbank
- Lloyds
- Luzerner Kantonalbank
- mBank
- Mediobanca
- Metro Bank
- Millennium
- Moneta
- Moskovskiy Kreditnyi Bank
- Natixis
- Nordax
- Oberbank
- Oldenburg
- OneSavings Bank
- OTP Bank
- Paragon Group of Companies
- Pekao
- PKO
- Raiffeisen Bank International
- RBS
- Ringkjøbing
- Rosbank
- Sabadell
- Santander
- Sberbank
- SEB
- Siauliu
- Skandiabanken
- Soc Gen
- Spar Nord
- Sparebank 1 SMN
- Sparebank 1 SR
- St.Galler Kantonalbank
- Standard Chartered
- Swedbank
- Sydbank
- Tatra Banka
- TBC Bank
- TCS Group Holding
- UBS
- Unicredit
- VakifBank
- Valiant
- Van Lanschot
- Virgin Money
- Vontobel
- VTB
- YapiKredi
- Zachodni

## MIDDLE EAST

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- Abu Dhabi Islamic Bank
- Ahli Bank
- Ahli United Bank
- Al Ahli Bank of Kuwait
- Al Khalij Commercial Bank (al khaliji)
- Al Rajhi Banking and Investment Corporation
- Alinma
- Arab Bank
- Arab Banking Corporation
- Arab National Bank
- Bank Albilad
- Bank AlJazira
- Bank Audi
- Bank Dhofar
- Bank Hapoalim
- Bank Leumi
- Bank Muscat
- Bank Nizwa
- Bank of Palestine
- Bank of Sharjah
- Bank Saudi Fransi
- Bank Sohar
- BLOM Bank
- Burgan Bank
- Commercial Bank
- Commercial Bank of Dubai
- Commercial Bank of Kuwait
- Doha Bank
- Dubai Islamic Bank
- Emirates NBD
- FIBI Holdings
- First Abu Dhabi Bank
- First International Bank of Israel
- Gulf Bank
- Housing Bank for Trade and Finance
- Invest Bank
- Israel Discount Bank
- Kuwait Finance House
- Kuwait International Bank
- Mashreq
- Masraf Al Rayan
- Melli
- Mizrahi Tefahot Bank
- National Bank Kuwait
- National Bank of Bahrain
- National Bank of Oman
- National Bank of Ras Al-Khaimah
- National Commercial Bank
- Oman International Development and Investment Co
- Qatar International Islamic Bank
- Qatar Islamic Bank
- Qatar National Bank
- RakBank
- Riyadh Bank
- Samba Financial
- Saudi British Bank
- Saudi Hollandi Bank
- Saudi Investment Bank
- Sharjah Islamic Bank
- United Arab Bank Public Joint Stock Company

## NORTH AMERICA

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- American Express
- Associated Banc-Corp
- Banamex
- Banco del Bajio
- Banco Santander Mexico
- BancorpSouth
- Bank of America
- Bank of Hawaii

- Bank of Montreal
- Bank of the Ozarks
- BankUnited
- Banorte
- BB&T
- BBVA Bancomer
- BNY Mellon
- BOK Financial
- Canadian Western Bank
- Capital One
- Capitol Federal Financial
- Cathay General Bancorp
- CIBC
- CIT Group
- Citi
- City National Corporation
- Columbia Banking System
- Comerica
- Commerce Bancshares
- Cullen/Frost Bankers
- CVB Financial
- Discover
- East West Bancorp
- Essent Group
- EverBank Financial
- F.N.B. Corporation
- Fidelity
- Fifth Third
- First Citizens Bancshares
- First Financial Bankshares
- First Horizon National
- First Niagara Financial Group
- First Republic Bank
- FirstMerit Corporation
- Fulton Financial Corporation
- Glacier Bancorp
- Goldman Sachs
- Grupo Elektra
- Grupo Financiero Interacciones
- Grupo Financiero Multiva
- Grupo Financiero Santander Mexico
- Hancock Holding Company
- Hilltop Holdings
- Home Bancshares
- Home Capital Group
- Hudson City Bancorp
- Huntington Bancshares
- IberiaBank Corp.
- Inbursa
- International Bancshares Corporation
- Investors Bancorp
- Invex Controladora
- JPMorgan Chase
- KeyCorp
- Laurentian Bank
- M&T
- MB Financial
- MGIC Investment Corp.
- Morgan Stanley
- National Bank of Canada
- New York Community Bancorp
- Old National Bancorp
- PacWest Bancorp
- People's United Financial
- PNC Financial
- Popular
- PrivateBancorp
- Prosperity Bancshares
- Radian Group
- RBC
- Regions
- Republic Bank
- Scotiabank
- Signature Bank
- South State Corporation
- Sun Trust
- Susquehanna Bancshares
- SVB Financial Group
- Synovus Financial Corporation
- TCF Financial Corporation
- Texas Capital BancShares
- Toronto Dominion
- Trustmark Corporation
- UMB Financial Corporation
- Umpqua Holdings Corporation
- United Bankshares
- US Bancorp
- Valley National Bancorp
- VersaBank
- Washington Federal
- Webster Financial
- Wells Fargo
- Western Alliance Bancorporation
- Western Canadian
- Wintrust Financial Corporation
- Zions Bancorporation

## SOUTH AMERICA

- Banco ABC
- Banco BICE
- Banco Bradesco
- Banco da Amazonia
- Banco Davivienda
- Banco de Chile
- Banco de Credito e Inversiones
- Banco de Occidente
- Banco do Brasil
- Banco do Nordeste do Brasil
- Banco Estado do Rio Grande do Sul
- Banco Hipotecario
- Banco Latinoamericano de Comercio Exterior
- Banco Macro
- Banco Nacional de Crédito
- Banco Pan
- Banco Patagonia
- Banco Santander Brasil
- Banco Santander Chile
- Banco Santander Rio
- Bancolombia
- Banestes SA Banco do Estado Espirito Santo
- BBVA Banco Frances
- BBVA Chile
- BRB Banco de Brasilia
- CorpBanca
- Credicorp
- Daycoval
- Grupo Aval Acciones Y Valores
- Grupo Financiero Galicia
- Grupo Security
- Grupo Supervielle
- Itau Corpbanca
- Itausa Invetimentos Itau
- Itau-Unibanco
- Mercantil Servicios Financieros
- Quinenco
- Scotiabank Chile
- Sociedad Matriz del Banco de Chile

# WHAT YOU GET

Choose as many banks as you wish to create your own benchmarking study – and you can add additional banks if some of your chosen banks are not in the Global 500.

## BESPOKE DATABASE SELECTIONS

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Examples of potential database selections include:

- The Global 500 – all the banks in the database and how they score under each of the 19 metrics
- Individual Country databases – all the banks compared for ratings and metrics
- The best 100 banks – characteristics by ratings and metrics
- Ratings and metrics of the 100 largest banks by equity
- Ratings and metrics of the 100 smallest banks by equity
- Ratings and metrics of the best banks worldwide – all the 4-star and 5-star banks analysed
- Ratings and metrics of consumer banks
- Ratings and metrics of corporate banks
- Ratings and metrics of focused banks
- Ratings and metrics of universal banks
- Ratings and metrics of investment banks
- Ratings and metrics of new banks (max 25 years old)
- Ratings and metrics of older banks (100 years old)
- Ratings and metrics of regional cross-border banks
- Ratings and metrics of specialist banks
- Ratings and metrics of quoted fintech banks

To find out more and discuss your benchmarking needs, email [enquiries@lafferty.com](mailto:enquiries@lafferty.com) or phone **+44 (0) 20 3633 1630**.

## QUALITATIVE STUDIES

In addition to the database selections, we also provide studies of what the best banks worldwide are telling shareholders in vital areas such as digital advancement, culture and customer focus. Examples of these studies include:

- Best banks for digital advancement
- Best banks for digital dependability
- Best banks for customer focus
- Best banks for living the brand
- Best banks for culture
- Best banks for strategy
- Best banks for inclusion

Individual databases and reports will be delivered in PDF format. Delivery will commence in September 2018 on a first-come, first-served basis.



## **ABOUT LAFFERTY GROUP**

Senior executives at banks and payments providers around the world rely on Lafferty Group for the research, news, data and insight that powers their strategy and decision-making. With over 30 years of experience steeped in banking, Lafferty is positioned to support the industry as it evolves in a rapidly changing, digital world.

Lafferty Group was established in 1981 by Michael Lafferty, a chartered accountant, author and former award-winning journalist with the *Financial Times* of London where he was banking correspondent and a member of the LEX team.

Lafferty Group developed over the years into a global research, publishing, educational and advisory business specialising in banking and other areas of financial and professional services. Michael Lafferty is a fellow of the Institute of Chartered Accountants in England and Wales.

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