



# Banking 500 2022

**The annual report on the most valuable and strongest banking brands**  
February 2022

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# About Brand Finance.

**Brand Finance is the world's leading brand valuation consultancy.**

**We bridge the gap between marketing and finance**

Brand Finance was set up in 1996 with the aim of 'bridging the gap between marketing and finance'. For 25 years, we have helped companies and organisations of all types to connect their brands to the bottom line.

**We quantify the financial value of brands**

We put 5,000 of the world's biggest brands to the test every year. Ranking brands across all sectors and countries, we publish nearly 100 reports annually.

**We offer a unique combination of expertise**

Our teams have experience across a wide range of disciplines from marketing and market research, to brand strategy and visual identity, to tax and accounting.

**We pride ourselves on technical credibility**

Brand Finance is a chartered accountancy firm regulated by the Institute of Chartered Accountants in England and Wales, and the first brand valuation consultancy to join the International Valuation Standards Council.

Our experts helped craft the internationally recognised standards on Brand Valuation – ISO 10668 and Brand Evaluation – ISO 20671. Our methodology has been certified by global independent auditors – Austrian Standards – as compliant with both, and received the official approval of the Marketing Accountability Standards Board.



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A Brand Value Report provides a complete breakdown of the assumptions, data sources, and calculations used to arrive at your brand's value.

Each report includes expert recommendations for growing brand value to drive performance and offers a cost-effective way to gaining a better understanding of your position against peers.

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Brandirectory is the world's largest database of current and historical brand values, providing easy access to all Brand Finance rankings, reports, whitepapers, and consumer research published since 2007.

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- + Track brand value, strength, and rating across publications and over time
- + Use interactive charts to compare brand values across countries, sectors, and global rankings
- + Purchase and instantly unlock premium data, complete brand rankings, and research

Visit [brandirectory.com](https://brandirectory.com) to find out more.

## Brand Finance Group.



**Brand Finance**  
Institute

### Brand Finance Institute

Brand Finance Institute is the educational division of Brand Finance, whose purpose is to create and foster a professional environment for knowledge-sharing and networking among practitioners and experts in the market. BFI organises events, in-company training, and corporate educational initiatives around the world. In the quest for marketing excellence and with the purpose to equip the brand valuation and strategy practitioners with the necessary skills and tools, we have developed a wide range of programmes and certifications in collaboration with the most coveted business schools, universities and thought leaders in the field.

**Brand Dialogue**



### Brand Dialogue

Brand Dialogue is a public relations agency developing communications strategies to create dialogue that drives brand value. Brand Dialogue has over 25 years of experience in delivering campaigns driven by research, measurement, and strategic thinking for a variety of clients, with a strong background in geographic branding, including supporting nation brands and brands with a geographical indication (GI). Brand Dialogue manages communications activities across Brand Finance Group's companies and network.

**vi360**

### VI360

VI360 is a brand identity management consultancy working for clients of all sizes on brand compliance, brand transition, and brand identity management. VI360 provide straightforward and practical brand management that results in tangible benefits for your business.

Brand Finance®



# Global Brand Equity Monitor

- Original market research on over **5,000 brands**
- **36 countries** and **29 sectors** covered
- Over **100,000 respondents** surveyed annually
- We are now **in our 6<sup>th</sup> consecutive year** conducting the study

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or email [enquiries@brandfinance.com](mailto:enquiries@brandfinance.com)



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# Foreword.

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**David Haigh**  
Chairman & CEO,  
Brand Finance

What is the purpose of a strong brand: to attract customers, to build loyalty, to motivate staff? All true, but for a commercial brand at least, the first answer must always be 'to make money'.

Huge investments are made in the design, launch, and ongoing promotion of brands. Given their potential financial value, this makes sense. Unfortunately, most organisations fail to go beyond that, missing huge opportunities to effectively make use of what are often their most important assets. Monitoring of brand performance should be the next step, but is often sporadic. Where it does take place, it frequently lacks financial rigour and is heavily reliant on qualitative measures, poorly understood by non-marketers.

As a result, marketing teams struggle to communicate the value of their work and boards then underestimate the significance of their brands to the business. Sceptical finance teams, unconvinced by what they perceive as marketing mumbo jumbo, may fail to agree necessary investments. What marketing spend there is, can end up poorly directed as marketers are left to operate with insufficient financial guidance or accountability. The end result can be a slow but steady downward spiral of poor communication, wasted resources, and a negative impact on the bottom line.

Brand Finance bridges the gap between marketing and finance. Our teams have experience across a wide range of disciplines from market research and visual identity, to tax and accounting. We understand the importance of design, advertising, and marketing, but we also believe that the ultimate and overriding purpose of brands is to make money. That is why we connect brands to the bottom line.

By valuing brands, we provide a mutually intelligible language for marketing and finance teams. Marketers then have the ability to communicate the significance of what they do, and boards can use the information to chart a course that maximises profits. Without knowing the precise, financial value of an asset, how can you know if you are maximising your returns? If you are intending to license a brand, how can you know you are getting a fair price? If you are intending to sell, how do you know what the right time is? How do you decide which brands to discontinue, whether to rebrand and how to arrange your brand architecture? Brand Finance has conducted thousands of brand and branded business valuations to help answer these questions.

Brand Finance's research revealed the compelling link between strong brands and stock market performance. It was found that investing in highly-branded companies would lead to a return almost double that of the average for the S&P 500 as a whole.

Acknowledging and managing a company's intangible assets taps into the hidden value that lies within it. The following report is a first step to understanding more about brands, how to value them and how to use that information to benefit the business.

The team and I look forward to continuing the conversation with you.

# Brand Value of World's Largest Banks Grows for First Time in Three Years.

- + World's top 500 banking brands turn tide on brand value contraction for first time in three years, going up by 9% to all-time high of US\$1.38 trillion
- + Worth over US\$450 billion, Chinese banks make up one third of total brand value in Brand Finance Banking 500 2022 ranking; **ICBC** retains title of world's most valuable brand
- + US banks account for 5 of top 10, with **Bank of America** nation's most valuable
- + **QNB** most valuable bank in Middle East and Africa, up 16% to US\$7.1 billion
- + 30 new entrants this year, with **Cadence Bank** fastest-growing, up 181%
- + Ambitious climbers in smaller markets including Vietnam's **MBBank** and Poland's **mBank** both doubling in brand value
- + Indonesia's **BCA** reclaims title of world's strongest banking brand, scoring 94/100 and elite AAA+ rating, followed closely by South Africa's **Capitec** and Russia's **Sber**



# Executive Summary.





# Executive Summary.

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The world's top 500 banking brands have turned the tide on brand value contraction for the first time in three years, observing a 9% year-on-year brand value growth to reach an all-time high of US\$1.38 trillion.

The brand value of the world's largest banks shrunk by 2% by the beginning of 2020 (US\$1.33 trillion) and a further 4% by 2021 (US\$1.27 trillion). Initially caused by economic uncertainty and interest rate movements, the situation was exacerbated by the pandemic, which saw profit and interest rates take a hit.

However, as nations continued to adapt to COVID-19 and economies rebounded over the last year, loan loss provisions were much less significant than initially forecasted by industry experts. Furthermore, improved digitalisation by banking brands, coupled with a strong government intervention and economic recovery around the world resulted in a higher than expected industry profitability in 2021.

While this year's overall brand value growth is undoubtedly a positive sign for the industry, it signifies a meagre 2% increase from US\$1.36 trillion, which was the combined pre-pandemic brand value of the world's top 500 banking brands in 2019. Particularly in Europe, banks are still feeling the effects of COVID-19, where weak profits are not helped by cost inefficiency and insufficient investments in digital technology.

**As banks continue to battle the fallout from the COVID-19 pandemic, the importance of a solid brand is more significant than ever. Banking products are becoming more commoditised, and banks will need to continue differentiating themselves from other competitors in the market, through the use of their brand, particularly in the face of an emerging threat from challenger brands and decentralised finance in the future.**

**David Haigh**

Chairman & CEO, Brand Finance

## **Chinese banks dominate ranking**

Chinese banks maintain the lead in the Brand Finance Banking 500 2022 ranking, accounting for one third of total brand value and worth a cumulative US\$454.4 billion. While their global counterparts saw drops in brand value over the past two years, Chinese banks remained largely impervious to these issues.

**Chinese banks have performed extraordinarily well this year, with no signs of growth slowing down for years to come. This was undoubtedly aided by the country's timely response to the pandemic, which reduced the level of economic disruption observed by its counterparts in Europe and the United States.**

**Declan Ahern**

Valuation Director, Brand Finance

A significant factor to this success was not only the nation's timely response to the virus, but also the early and continued investment into digital development, allowing Chinese banks to continue engaging with their customers with relatively little disruption. Over the past

year, China's economy has continued to recover steadily despite a complex and ever-changing domestic and international environment. In the first half of 2021 alone, the nation's GDP increased by 13% year-on-year.

The world's largest bank by total assets, **ICBC's** brand value has increased by 3% to US\$75.1 billion, making it the world's most valuable banking brand again as well as the 8<sup>th</sup> most valuable brand across all industries in the Brand Finance Global 500 2022 ranking. Over the past year, ICBC has continued to fare well with consumers and expand its portfolio, opening branches in foreign markets such as Mexico, Argentina, and most recently Panama. ICBC continues to outshine its competitors, holding a healthy brand value lead ahead of **China Construction Bank** (up 10% to US\$65.5 billion) and **Agricultural Bank of China** (up 17% to US\$62.0 billion), which rank 2<sup>nd</sup> and 3<sup>rd</sup>, respectively.

















**Bank of China** (up 2% to US\$49.6 billion) and **China Merchants Bank** (up 16% to US\$24.4 billion) have also held on to their spots in the top 10 most valuable banking brands, ranked 4<sup>th</sup> and 10<sup>th</sup> for another year.





## Top 10 Most Valuable Banking Brands

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<b>1</b> ← 1   <b>ICBC</b> \$75.1bn +3%	<b>2</b> ← 2   <b>中国建设银行</b> China Construction Bank \$65.5bn +10%	<b>3</b> ← 3   <b>中国农业银行</b> AGRICULTURAL BANK OF CHINA \$62.0bn +17%	<b>4</b> ← 4   <b>中国银行</b> BANK OF CHINA \$49.6bn +2%	<b>5</b> ← 5   <b>BANK OF AMERICA</b> \$36.7bn +12%
<b>6</b> ← 6   <b>citi</b> \$34.4bn +7%	<b>7</b> ↑ 8   <b>CHASE</b> \$30.1bn +5%	<b>8</b> ↓ 7   <b>WELLS FARGO</b> \$30.1bn -6%	<b>9</b> ← 9  <b>J.P.Morgan</b> \$28.9bn +23%	<b>10</b> ← 10   <b>招商银行</b> CHINA MERCHANTS BANK \$24.4bn +16%

## US banks account for 5 spots in top 10

US banks account for almost a quarter of the total brand value in the Brand Finance Banking 500 2022 ranking, worth a cumulative brand value of US\$313.7 billion. Of these 76 brands, **Bank of America** (up 12% to US\$36.7 billion), **Citi** (up 7% to US\$34.4 billion), **Chase** (up 5% to US\$30.1 billion), **Wells Fargo** (down 6% to US\$30.1 billion), and **JP Morgan** (up 23% to US\$28.9 billion) have held on to their spots in the top 10 of the world's most valuable.

Citi's future in the coming year may be less certain, as the bank announced its withdrawal from all retail banking operations in Mexico in January 2022. Placing the brand and entire retail operation for sale, Citi intends to focus on businesses that benefit from connecting to its global network while allowing the bank to further simplify its business. However, questions remain regarding the future of the Banamex brand as well as the 1,500 retail branch network that handles over 20 million clients and approximately 15.5 million daily transactions.

Dropping 1 spot in the ranking to 8<sup>th</sup> position, Wells Fargo is the only bank in the top 10 with a contracting brand value. Wells Fargo continues

to be undermined by the account fraud scandal, where it emerged that the bank had forged millions of savings and checking accounts on behalf of its clients without their consent. The scandal continued to bring about financial and legal consequences in 2021.



## Regional leaders

Looking beyond East Asia and North America, **HSBC** (12<sup>th</sup>, up 6% to US\$18.0 billion) is the most valuable banking brand in Europe, Singapore's **DBS** (39<sup>th</sup>, up 11% to US\$8.7 billion) leads the way in Southeast Asia, State **Bank of India** is number #1 in South Asia (43<sup>rd</sup>, up 29% to US\$7.5 billion), and **Itaú** (51<sup>st</sup>, up 30% to US\$6.6 billion) dominates in Latin America.

The largest financial institution in the Middle East and Africa, **QNB** has consolidated its position as the most valuable banking brand in the region, observing a healthy brand value growth of 16% to reach US\$7.1 billion. QNB also rose three spots to 45<sup>th</sup> place overall, now firmly situated amongst the 50 most valuable banking brands in the world.

Despite the challenges posed by the pandemic, QNB continued to provide a high level of service for its customers alongside investing heavily into the development of the brand's digital offering. This focus has allowed QNB to continue delivering successful campaigns, products, and services and build a strong portfolio which will prime the brand for future growth opportunities and international exposure.

**QNB's growth outpaced the average of the top 50 banking brands, reflecting the hard work put behind the brand and business over the last few years. The brand has acted as a unifying force across its operations, which have benefitted from the significant investment in digital services for retail and corporate clients, and has helped consolidate QNB's position in the top 50 of the Brand Finance Banking 500 ranking.**

**David Haigh**  
Chairman & CEO, Brand Finance



In Southeast Asia, a notable mention is **UOB**, which has jumped six spots in the ranking to 61<sup>st</sup> place following a brand value growth of 23% to US\$4.9 billion. This year, UOB has managed to become Singapore's and the wider region's 2<sup>nd</sup> most valuable banking brand, no longer trailing behind competitor, **OCBC Bank** (up 5% to US\$4.8 billion). UOB's brand value boost is expected to continue a positive trajectory, particularly following its move to acquire Citi's assets in Malaysia, Thailand, Indonesia, and Vietnam, following the group's withdrawal from the region.

### New entrants

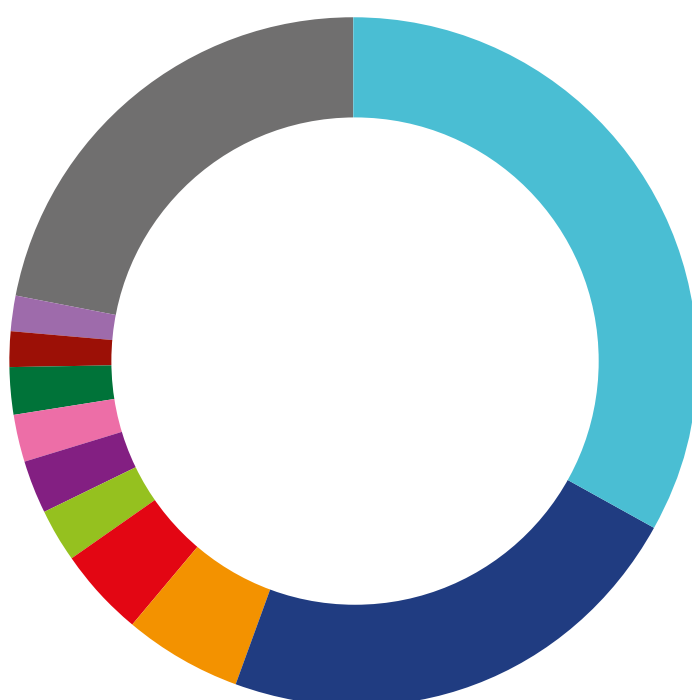
30 newcomers have joined the Brand Finance Banking 500 2022 ranking this year, with new entrants such as Greece's **Piraeus Bank** (brand value US\$176 million), Israel's **Mercantile Discount Bank** (brand value US\$188 million), and **Kenyan Equity Group** (brand value US\$388 million) hailing from smaller and emerging markets.

Of these new entrants, Saudi Arabia's **SNB** (brand value US\$3.2 billion) is situated firmly in the top 100, in 94<sup>th</sup> position, making it the highest-ranked new entrant. A significant rise in profits as well as emphasis on its sustainability initiatives have helped nudge SNB onto the world stage, with the brand recently announcing its plans to create a platform focusing on long-term investments in sustainable economic activities.

With an eye-watering brand value increase of 181%, **Cadence Bank** has re-entered the ranking as the fastest-growing brand of 2022, reaching a brand value of US\$403 million. The US-based bank has recently entered into a merger agreement with BancorpSouth Bank, which held a brand value of US\$266 million in the 2021 iteration of the Brand Finance Banking 500 ranking. As part of the agreement BancorpSouth has rebranded to Cadence Bank. The merger aims to provide more customer and relationship-focused financial services to Cadence Bank's extensive customer base across the southern US.

### Brand Value by Country

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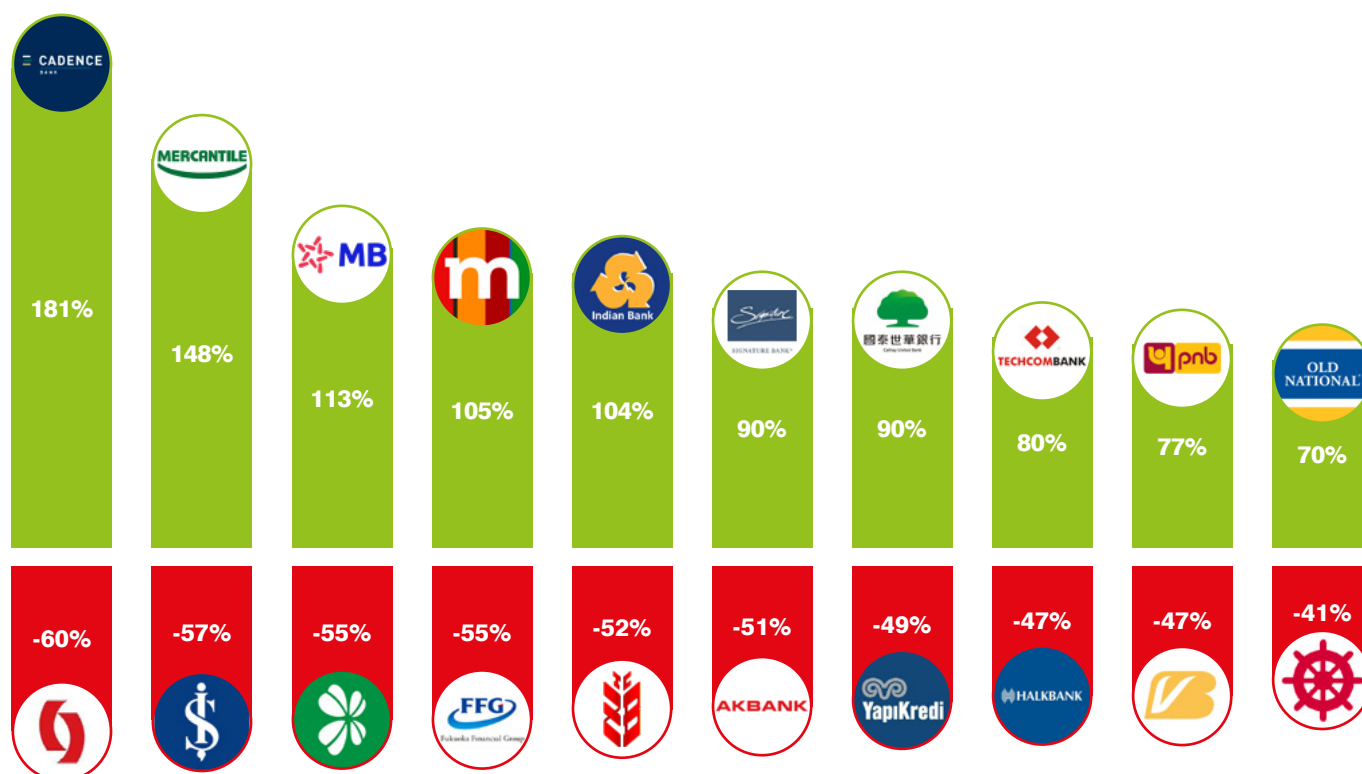


Country	Brand Value (USD bn)	% of total	Number of Brands
China	454.4	33.0%	75
United States	313.7	22.7%	76
Canada	73.1	5.3%	9
United Kingdom	58.5	4.2%	19
Japan	37.5	2.7%	21
France	34.5	2.5%	9
India	30.3	2.2%	19
Spain	29.2	2.1%	7
Australia	25.5	1.8%	9
Switzerland	22.7	1.6%	14
Other	299.7	21.7%	242
<b>Total</b>	<b>1379.1</b>	<b>100.0%</b>	<b>500</b>



## Brand Value Change 2021-2022 (%)

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## Ambitious climbers in smaller markets

Looking at country level, with an overall brand value growth of 49%, Vietnam's banking sector is one of the fastest growing in the world. All Vietnamese brands in the Brand Finance Banking 500 2022 ranking have experienced growth or add to the country's total as new entrants. It has been a very fruitful year for Vietnamese banks, which have observed continuous growth in their balance sheets and income statements, with both deposits and loans issued growing. This has been bolstered by the nation's recovery from the pandemic, which was well-managed by the government, resulting in strong economic growth.

Among these brands, **MBBank** is also one of the fastest-growing in the Brand Finance Banking 500 2022 ranking, up by a staggering 113% to US\$642 million. The brand has continued to innovate, particularly in the digital space by partnering with leading tech company, Software AG, to provide high speed online services for its customers. Similarly, **Techcombank** (up 80% to US\$945 million) has invested heavily in cloud infrastructure as part of its strategy to nurture long-term relationships with clients. In addition, the strong growth in the Vietnamese banking sector has brought two new entrants to the top 500 this

year, namely **HD Bank** (up 53% to US\$248 million) and **Saigon Hanoi Bank** (up 63% to US\$211 million).

The story is similar for the Polish banks in the Brand Finance Banking 500 2022 ranking, which have seen an overall brand value gain of 40% year on year. **PKO Bank Polski** (up 22% to US\$2.2 billion) remains most valuable, followed by **Bank Pekao** (up 31% to US\$1.2 billion), **mBank** (up 105% to US\$999 million), **Millennium** (up 55% to US\$487 million), and **Alior Bank** (up 53% to US\$351 million).

Of these banks, mBank has recorded the best performance – doubling in brand value over the past year and placing among the top 5 fastest-growing banking brands in the world. The rapid gain is a result of the brand's fantastic scores in Brand Finance's original market research conducted among customers of Polish banks. As the nation's first internet bank, mBank has paved the way for Poland's banking industry through investments in the digital space, allowing it to serve customers in a more accessible and efficient way. Over the last year, the brand has also continued to invest in environmental initiatives, recently pledging a five-year green bond to develop solar plants across Europe.

## BCA as sector's strongest

Apart from calculating brand value, Brand Finance also determines the relative strength of brands through a balanced scorecard of metrics evaluating marketing investment, stakeholder equity, and business performance. Certified by ISO 20671, Brand Finance's assessment of stakeholder equity incorporates original market research data from over 100,000 respondents in more than 35 countries and across nearly 30 sectors.

According to these criteria, Indonesia's **BCA** is the strongest bank in the Brand Finance Banking 500 2022 ranking, following a +2.5 point increase to reach a Brand Strength Index (BSI) score of 94.0 out of 100 and an elite AAA+ brand strength rating.

As one of the biggest banks in the ASEAN region and Indonesia's largest lender by market value, BCA has performed strongly across key metrics, particularly those pertaining to customer satisfaction. In Brand Finance's original market research, BCA outperformed its peers for reputation and quality, and scored highly for value for money.

Over the last year, the brand has undoubtedly been bolstered by significant investments in

its digital banking arm, as the quality of digital platforms remains an important factor in customer perceptions of banking brands. BCA shows no signs of slowing down in the coming year, recently outlining its plans to list BCA Digital on the Indonesia Stock Exchange.

**BCA's performance is an excellent example of the importance of customer relationships in building brand loyalty and reputation. The brand has consistently scored favourably across brand strength metrics for the last few years, now reclaiming its spot as the strongest banking brand in the world.**

**Declan Ahern**

Valuation Director, Brand Finance

## Top 10 Strongest Banking Brands

© Brand Finance Plc 2022

<b>1</b>  2   <b>94.0</b>  <b>+2.4</b> <b>AAA+</b>	<b>2</b>  3   <b>92.4</b>  <b>+3.2</b> <b>AAA+</b>	<b>3</b>  1   <b>92.3</b>  <b>+0.3</b> <b>AAA+</b>	<b>4</b>  4   <b>92.0</b>  <b>+4.5</b> <b>AAA+</b>	<b>5</b> <b>NEW</b>   <b>90.8</b> <b>-</b> <b>AAA+</b>
<b>6</b>  9   <b>90.0</b>  <b>+3.7</b> <b>AAA+</b>	<b>7</b>  7   <b>89.6</b>  <b>+2.7</b> <b>AAA+</b>	<b>8</b>  12   <b>89.5</b>  <b>+3.9</b> <b>AAA+</b>	<b>9</b>  20   <b>89.3</b>  <b>+4.7</b> <b>AAA</b>	<b>10</b>  8   <b>89.1</b>  <b>+2.3</b> <b>AAA</b>

South Africa's **Capitec Bank** has claimed the spot of the second strongest brand in the Brand Finance Banking 500 2022 ranking, boasting a BSI score of 92.4 out of 100 and a corresponding AAA+ brand strength rating. Despite having only been around for 22 years, Capitec Bank has already overtaken many of South Africa's traditional banks, becoming the second largest bank by market cap. The brand continues to position itself as the nation's leading retail franchise, delivering a low-cost alternative to traditional banks, and has already built a strong, loyal customer base. This helped boost Capitec Bank's rank as 6<sup>th</sup> in the world for familiarity, 3<sup>rd</sup> for its quality of services, and it was noted as the 5<sup>th</sup> easiest bank to deal with. As the brand continues to uphold a customer-centric business model focused on providing low costs and high interest rates on deposits, it remains poised for further success.

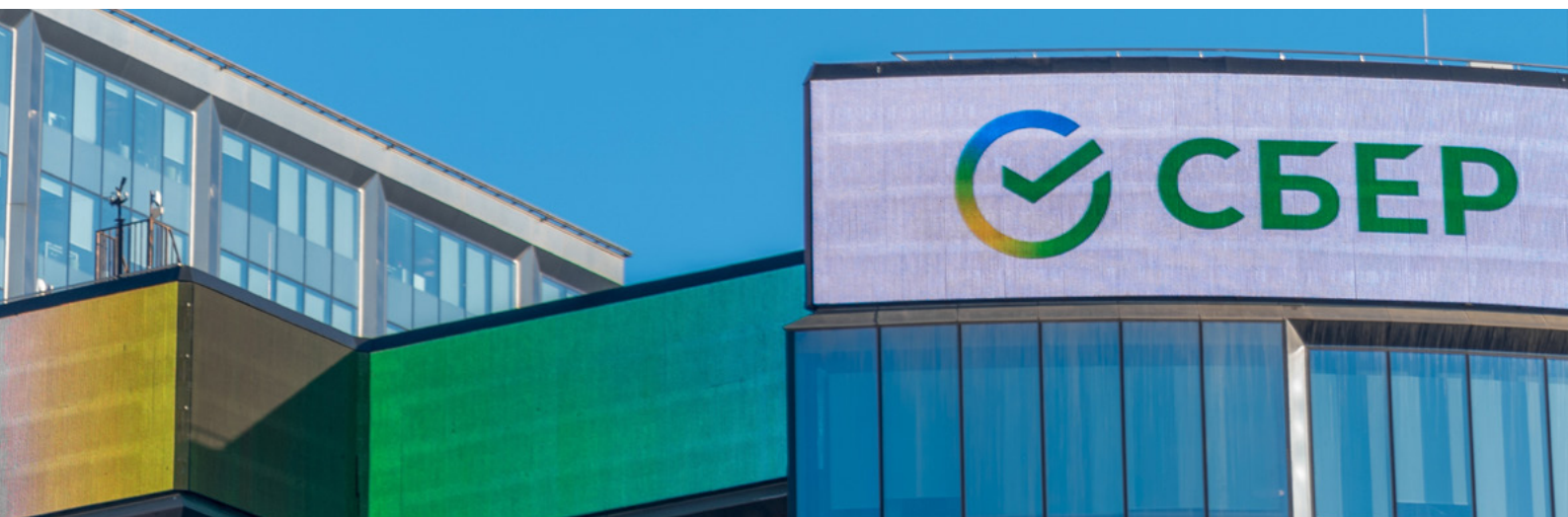
Russia's **Sber** rounds of the top 3 strongest banking brands with a BSI score of 92.3 out of 100 and a corresponding AAA+ brand strength rating. In addition, Sber has been named the strongest brand in Europe across all industries, having overtaken Ferrari in the brand strength classification of the Brand Finance Global 500 2022 ranking.

The Russian banking and technology giant has recently launched new digital investor services such as portfolio selection and investment consulting on its mobile application. At the same time, Sber is continuing to develop a digital ecosystem for its variety of services that go beyond banking, now ranging from e-commerce and logistics, to telehealth and streaming. While relying on an impressive consumer base of more than 100 million, Sber is aiming to diversify further into a new demographic of Gen Z users with a new digital services offering.

**Looking at both brand strength and brand value, Sber's business diversification and brand extension strategy is simply working. The all-encompassing digital ecosystem is driving market research scores for customer familiarity, being widely available, and being easy to deal with, allowing the brand to place higher than Ferrari in the brand strength ranking. At the same time, Sber's impressive brand value growth of 36% to US\$12.8 billion has helped the Russian market leader climb 25 ranks in the brand value classification.**

**Anastasia Kourovskaja**

Executive Vice-President, Brand Finance



# Brand Value Ranking.

## Top 500 most valuable banking brands 1-50

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
1	1	←	ICBC	China	\$75,119	+3.2%	\$72,788	AAA+	AAA
2	2	←	China Construction Bank	China	\$65,546	+9.9%	\$59,649	AAA	AAA
3	3	←	Agricultural Bank Of China	China	\$62,031	+16.7%	\$53,134	AAA	AAA-
4	4	←	Bank of China	China	\$49,553	+1.8%	\$48,689	AAA	AAA
5	5	←	Bank of America	United States	\$36,719	+12.0%	\$32,787	AA+	AA+
6	6	←	Citi	United States	\$34,443	+7.0%	\$32,200	AAA-	AAA-
7	8	↑	Chase	United States	\$30,148	+4.5%	\$28,849	AA	AA+
8	7	↓	Wells Fargo	United States	\$30,054	-5.5%	\$31,805	AA	AA+
9	9	←	JP Morgan	United States	\$28,888	+22.6%	\$23,565	AAA-	AAA
10	10	←	China Merchants Bank	China	\$24,370	+15.8%	\$21,044	AA+	AA+
11	13	↑	RBC	Canada	\$19,040	+20.4%	\$15,818	AAA-	AAA
12	11	↓	HSBC	United Kingdom	\$18,005	+5.7%	\$17,028	AA	AA
13	14	↑	Bank of Communications	China	\$17,738	+13.1%	\$15,683	AAA-	AA+
14	12	↓	TD	Canada	\$17,513	+9.7%	\$15,968	AAA-	AAA-
15	20	↑	Capital One	United States	\$17,472	+34.0%	\$13,034	AAA-	AA+
16	18	↑	Goldman Sachs	United States	\$16,368	+19.0%	\$13,750	AA+	AA+
17	19	↑	Postal Savings Bank	China	\$16,336	+20.2%	\$13,593	AAA-	AA+
18	17	↓	Santander	Spain	\$15,424	+8.1%	\$14,271	AA	AA+
19	15	↓	Shanghai Pudong Development Bank	China	\$14,313	-4.9%	\$15,053	AAA-	AAA-
20	29	↑	Sber	Russia	\$12,812	+36.4%	\$9,395	AAA+	AAA+
21	16	↓	China CITIC Bank	China	\$12,805	-11.7%	\$14,500	AA+	AA+
22	28	↑	Morgan Stanley	United States	\$12,538	+32.4%	\$9,473	AA+	AAA-
23	22	↓	BNP Paribas	France	\$12,240	-1.0%	\$12,370	A+	AA-
24	32	↑	Scotiabank	Canada	\$11,927	+31.9%	\$9,041	AAA	AAA-
25	27	↑	Ping An Bank	China	\$11,421	+16.8%	\$9,781	AA	AA-
26	33	↑	Barclays	United Kingdom	\$11,209	+24.0%	\$9,037	A+	AA-
27	30	↑	SMBC	Japan	\$10,671	+14.5%	\$9,319	AA+	AA+
28	23	↓	MUFG	Japan	\$10,577	-12.9%	\$12,149	AA	AAA-
29	24	↓	Industrial Bank	China	\$10,563	-12.9%	\$12,131	AA-	AA
30	25	↓	China Everbright Bank	China	\$10,221	-1.0%	\$10,325	AA+	AA
31	35	↑	U.S. Bank	United States	\$10,121	+21.2%	\$8,351	AA	AA
32	31	↓	BMO	Canada	\$9,942	+9.5%	\$9,077	AA+	AA+
33	21	↓	China Minsheng Bank	China	\$9,839	-21.2%	\$12,490	AA	AA
34	40	↑	Intesa Sanpaolo	Italy	\$9,744	+31.6%	\$7,401	AAA-	AAA-
35	26	↓	ING	Netherlands	\$9,619	-3.5%	\$9,972	AA+	AAA-
36	34	↓	UBS	Switzerland	\$9,456	+9.1%	\$8,671	AA-	AA-
37	43	↑	PNC	United States	\$9,232	+35.8%	\$6,798	AA	AA+
38	36	↓	Truist	United States	\$8,851	+10.5%	\$8,013	AA	AA
39	37	↓	DBS	Singapore	\$8,674	+11.0%	\$7,811	AAA	AAA
40	42	↑	CIBC	Canada	\$8,317	+20.1%	\$6,924	AAA-	AA+
41	39	↓	Rabobank	Netherlands	\$7,724	+2.0%	\$7,573	AA+	AAA-
42	41	↓	Merrill	United States	\$7,661	+5.3%	\$7,273	AA+	AAA-
43	50	↑	State Bank of India	India	\$7,517	+28.6%	\$5,843	AAA-	AAA-
44	49	↑	Standard Chartered	United Kingdom	\$7,140	+17.9%	\$6,057	AA	AA-
45	48	↑	QNB	Qatar	\$7,056	+15.5%	\$6,107	AAA-	AAA-
46	51	↑	Discover	United States	\$7,040	+26.2%	\$5,576	AAA-	AA
47	44	↓	HDFC Bank	India	\$6,895	+4.7%	\$6,588	AAA	AAA
48	38	↓	BBVA	Spain	\$6,829	-11.1%	\$7,678	AAA	AAA
49	47	↓	Credit Suisse	Switzerland	\$6,688	+6.4%	\$6,286	AA	AA-
50	45	↓	Commonwealth Bank	Australia	\$6,619	+1.0%	\$6,552	AAA-	AAA

## Top 500 most valuable banking brands 51-100

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
51	53	↑	Itaú	Brazil	\$6,603	+30.4%	\$5,065	AAA-	AAA-
52	57	↑	Lloyds Bank	United Kingdom	\$6,297	+27.2%	\$4,949	AA +	AAA-
53	56	↑	Shinhan Financial Group	South Korea	\$6,104	+21.4%	\$5,027	AAA-	AA +
54	58	↑	Crédit Agricole	France	\$5,703	+18.0%	\$4,834	AA	A +
55	59	↑	NatWest	United Kingdom	\$5,656	+17.3%	\$4,822	AA	AA
56	60	↑	KB Financial Group	South Korea	\$5,419	+15.5%	\$4,690	AAA	AAA-
57	64	↑	Nordea	Sweden	\$5,306	+29.2%	\$4,105	AA +	AA-
58	87	↑	CITIC Securities	China	\$5,157	+64.6%	\$3,132	AA	A +
59	72	↑	Charles Schwab	United States	\$5,118	+32.8%	\$3,855	AA	AA
60	63	↑	BNY Mellon	United States	\$4,965	+13.7%	\$4,367	AA +	AA +
61	67	↑	UOB	Singapore	\$4,920	+23.1%	\$3,999	AAA-	AAA-
62	52	↓	Société Générale	France	\$4,805	-5.4%	\$5,082	A +	AA-
63	62	↓	OCBC Bank	Singapore	\$4,795	+5.1%	\$4,561	AAA-	AAA-
64	54	↓	Hua Xia Bank	China	\$4,747	-6.1%	\$5,054	AA	AA
65	61	↓	ANZ	Australia	\$4,634	+0.7%	\$4,604	AA	AA +
66	69	↑	nab	Australia	\$4,339	+10.3%	\$3,936	AA	AA +
67	85	↑	CaixaBank	Spain	\$4,338	+31.3%	\$3,304	AA +	AA +
68	73	↑	KBC	Belgium	\$4,327	+13.0%	\$3,829	AA +	AA
69	81	↑	Al-Rajhi Bank	Saudi Arabia	\$4,279	+24.1%	\$3,449	AAA-	AAA-
70	46	↓	Mizuho Financial Group	Japan	\$4,263	-33.6%	\$6,419	A +	AA
71	82	↑	JP Bank	Japan	\$3,956	+16.7%	\$3,389	AAA-	AA
72	83	↑	Bank of Jiangsu	China	\$3,918	+16.5%	\$3,363	AA-	AA
73	55	↓	Crédit Mutuel	France	\$3,907	-22.6%	\$5,050	AA	AA +
74	76	↑	Maybank	Malaysia	\$3,903	+6.6%	\$3,661	AAA	AAA
75	80	↑	Westpac	Australia	\$3,882	+11.2%	\$3,491	AA	AA +
76	71	↓	Bank of Ningbo	China	\$3,880	+0.6%	\$3,855	AA-	AA-
77	84	↑	China Guangfa Bank	China	\$3,867	+15.6%	\$3,344	A +	A-
78	70	↓	Bradesco	Brazil	\$3,820	-2.2%	\$3,908	AA +	AA +
79	79	↔	Deutsche Bank	Germany	\$3,779	+7.7%	\$3,510	AA-	AA-
80	89	↑	BRI	Indonesia	\$3,698	+19.4%	\$3,098	AAA	AAA
81	66	↓	Banco do Brasil	Brazil	\$3,662	-9.3%	\$4,040	AA +	AAA-
82	90	↑	State Street	United States	\$3,617	+20.2%	\$3,008	AA +	AA +
83	74	↓	Emirates NBD	Uae	\$3,585	-3.9%	\$3,730	AAA-	AAA-
84	105	↑	Macquarie	Australia	\$3,521	+39.3%	\$2,528	AA-	A +
85	92	↑	Citizens	United States	\$3,510	+24.0%	\$2,830	AA +	AA +
86	93	↑	Hana Financial Group	South Korea	\$3,413	+22.0%	\$2,799	AA +	AA +
87	78	↓	ICICI Bank	India	\$3,405	-3.8%	\$3,539	AA +	AAA-
88	77	↓	FAB	Uae	\$3,312	-8.5%	\$3,621	AA-	AA-
89	65	↓	Bank of Beijing	China	\$3,282	-18.8%	\$4,042	AA-	AA
90	75	↓	Bank of Shanghai	China	\$3,281	-10.9%	\$3,681	AA +	AA +
91	102	↑	Erste Group	Austria	\$3,259	+25.9%	\$2,588	AAA	A +
92	88	↓	Desjardins	Canada	\$3,193	+3.1%	\$3,099	AA-	AA
93	91	↓	Fifth Third Bank	United States	\$3,174	+8.7%	\$2,921	AA	AA
94	-	New	SNB	Saudi Arabia	\$3,172	-	-	AA	-
95	112	↑	Bank Mandiri	Indonesia	\$3,146	+30.3%	\$2,415	AAA +	AAA
96	116	↑	VTB Bank	Russia	\$3,071	+36.4%	\$2,251	AA +	AAA-
97	97	↔	Hang Seng Bank	China	\$3,055	+14.0%	\$2,680	AA-	AA-
98	111	↑	Bank of Nanjing	China	\$3,048	+25.9%	\$2,421	AA	AA
99	86	↓	ABN AMRO	Netherlands	\$3,023	-8.1%	\$3,289	AA	AA
100	96	↓	DNB	Norway	\$3,013	+12.1%	\$2,686	AA	AA



## Top 500 most valuable banking brands 101-150

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
101	100	↓	Swedbank	Sweden	🔒	🔒	🔒	🔒	🔒
102	107	↑	BCA	Indonesia	🔒	🔒	🔒	🔒	🔒
103	103	↔	Halifax	United Kingdom	🔒	🔒	🔒	🔒	🔒
104	108	↑	Svenska Handelsbanken	Sweden	🔒	🔒	🔒	🔒	🔒
105	95	↓	KeyBank	United States	🔒	🔒	🔒	🔒	🔒
106	101	↓	Haitong Securities	China	🔒	🔒	🔒	🔒	🔒
107	138	↑	Huntington	United States	🔒	🔒	🔒	🔒	🔒
108	94	↓	China Zheshang Bank	China	🔒	🔒	🔒	🔒	🔒
109	106	↓	Nationwide Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
110	68	↓	Caixa	Brazil	🔒	🔒	🔒	🔒	🔒
111	115	↑	Regions Financial Corporation	United States	🔒	🔒	🔒	🔒	🔒
112	99	↓	Woori Bank	South Korea	🔒	🔒	🔒	🔒	🔒
113	117	↑	National Bank of Canada	Canada	🔒	🔒	🔒	🔒	🔒
114	125	↑	First Republic Bank	United States	🔒	🔒	🔒	🔒	🔒
115	114	↓	SEB	Sweden	🔒	🔒	🔒	🔒	🔒
116	123	↑	Northern Trust	United States	🔒	🔒	🔒	🔒	🔒
117	120	↑	ADCB	Uae	🔒	🔒	🔒	🔒	🔒
118	129	↑	Raymond James	United States	🔒	🔒	🔒	🔒	🔒
119	122	↑	Raiffeisen Bank international	Austria	🔒	🔒	🔒	🔒	🔒
120	136	↑	CIMB	Malaysia	🔒	🔒	🔒	🔒	🔒
121	98	↓	Natixis	France	🔒	🔒	🔒	🔒	🔒
122	119	↓	Guotai Junan Securities	China	🔒	🔒	🔒	🔒	🔒
123	127	↑	M&T Bank	United States	🔒	🔒	🔒	🔒	🔒
124	131	↑	Danske Bank	Denmark	🔒	🔒	🔒	🔒	🔒
125	137	↑	Ally	United States	🔒	🔒	🔒	🔒	🔒
126	132	↑	PKO Bank Polski	Poland	🔒	🔒	🔒	🔒	🔒
127	124	↓	Siam Commercial Bank	Thailand	🔒	🔒	🔒	🔒	🔒
128	126	↓	DZ Bank	Germany	🔒	🔒	🔒	🔒	🔒
129	104	↓	CIC	France	🔒	🔒	🔒	🔒	🔒
130	118	↓	UniCredit	Italy	🔒	🔒	🔒	🔒	🔒
131	121	↓	Industrial Bank of Korea	South Korea	🔒	🔒	🔒	🔒	🔒
132	109	↓	Axis Bank	India	🔒	🔒	🔒	🔒	🔒
133	113	↓	Nomura	Japan	🔒	🔒	🔒	🔒	🔒
134	139	↑	Kasikornbank	Thailand	🔒	🔒	🔒	🔒	🔒
135	134	↓	Public Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
136	135	↓	Chongqing Rural	China	🔒	🔒	🔒	🔒	🔒
137	145	↑	Dubai Islamic Bank	Uae	🔒	🔒	🔒	🔒	🔒
138	140	↑	Allied Irish Banks (AIB)	Ireland	🔒	🔒	🔒	🔒	🔒
139	143	↑	La Banque Postale	France	🔒	🔒	🔒	🔒	🔒
140	155	↑	Julius Baer	Switzerland	🔒	🔒	🔒	🔒	🔒
141	153	↑	CTBC Bank	China	🔒	🔒	🔒	🔒	🔒
142	160	↑	BNI	Indonesia	🔒	🔒	🔒	🔒	🔒
143	144	↑	Belfius	Belgium	🔒	🔒	🔒	🔒	🔒
144	166	↑	Jefferies	United States	🔒	🔒	🔒	🔒	🔒
145	162	↑	Standard Bank	South Africa	🔒	🔒	🔒	🔒	🔒
146	157	↑	First National Bank	South Africa	🔒	🔒	🔒	🔒	🔒
147	130	↓	Kotak Mahindra	India	🔒	🔒	🔒	🔒	🔒
148	149	↑	Krung Thai Bank	Thailand	🔒	🔒	🔒	🔒	🔒
149	158	↑	Bank Leumi	Israel	🔒	🔒	🔒	🔒	🔒
150	128	↓	China Bohai Bank	China	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 151-200

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
151	148	↓	Commerzbank	Germany	🔒	🔒	🔒	🔒	🔒
152	142	↓	BDO	Philippines	🔒	🔒	🔒	🔒	🔒
153	154	↑	Bank of Hangzhou	China	🔒	🔒	🔒	🔒	🔒
154	164	↑	ABSA	South Africa	🔒	🔒	🔒	🔒	🔒
155	141	↓	Huishang Bank	China	🔒	🔒	🔒	🔒	🔒
156	151	↓	Krungsri	Thailand	🔒	🔒	🔒	🔒	🔒
157	173	↑	Agribank	Vietnam	🔒	🔒	🔒	🔒	🔒
158	176	↑	St.George	Australia	🔒	🔒	🔒	🔒	🔒
159	156	↓	NH Bank	South Korea	🔒	🔒	🔒	🔒	🔒
160	150	↓	Bangkok Bank	Thailand	🔒	🔒	🔒	🔒	🔒
161	202	↑	Canara Bank	India	🔒	🔒	🔒	🔒	🔒
162	180	↑	Vietcombank	Vietnam	🔒	🔒	🔒	🔒	🔒
163	189	↑	Bank Of Changsha	China	🔒	🔒	🔒	🔒	🔒
164	133	↓	Banorte	Mexico	🔒	🔒	🔒	🔒	🔒
165	147	↓	Bancolombia	Colombia	🔒	🔒	🔒	🔒	🔒
166	165	↓	Bank Hapoalim	Israel	🔒	🔒	🔒	🔒	🔒
167	179	↑	E.SUN Bank	China	🔒	🔒	🔒	🔒	🔒
168	185	↑	Riyad Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
169	152	↓	NBK	Kuwait	🔒	🔒	🔒	🔒	🔒
170	193	↑	Bank Pekao	Poland	🔒	🔒	🔒	🔒	🔒
171	190	↑	LCL	France	🔒	🔒	🔒	🔒	🔒
172	244	↑	Signature Bank	United States	🔒	🔒	🔒	🔒	🔒
173	168	↓	Bank of Ireland	Ireland	🔒	🔒	🔒	🔒	🔒
174	231	↑	Punjab National Bank	India	🔒	🔒	🔒	🔒	🔒
175	163	↓	Banco BPM	Italy	🔒	🔒	🔒	🔒	🔒
176	167	↓	Bank of the Philippine Islands	Philippines	🔒	🔒	🔒	🔒	🔒
177	169	↓	Union Bank of India	India	🔒	🔒	🔒	🔒	🔒
178	174	↓	Banco de Chile	Chile	🔒	🔒	🔒	🔒	🔒
179	183	↑	SVB	United States	🔒	🔒	🔒	🔒	🔒
180	182	↑	Bank Of Baroda	India	🔒	🔒	🔒	🔒	🔒
181	172	↓	Metrobank	Philippines	🔒	🔒	🔒	🔒	🔒
182	192	↑	Orient Securities	China	🔒	🔒	🔒	🔒	🔒
183	177	↓	Comerica	United States	🔒	🔒	🔒	🔒	🔒
184	216	↑	VietinBank	Vietnam	🔒	🔒	🔒	🔒	🔒
185	205	↑	Mizrahi-Tefahot Bank	Israel	🔒	🔒	🔒	🔒	🔒
186	178	↓	Banco de Bogotá	Colombia	🔒	🔒	🔒	🔒	🔒
187	175	↓	Sabadell	Spain	🔒	🔒	🔒	🔒	🔒
188	159	↓	Guangzhou Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
189	181	↓	Zürcher Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
190	184	↓	Daiwa Securities Group	Japan	🔒	🔒	🔒	🔒	🔒
191	197	↑	Nedbank	South Africa	🔒	🔒	🔒	🔒	🔒
192	282	↑	mBank	Poland	🔒	🔒	🔒	🔒	🔒
193	199	↑	Investec	South Africa	🔒	🔒	🔒	🔒	🔒
194	209	↑	RHB Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
195	203	↑	OTP Bank	Hungary	🔒	🔒	🔒	🔒	🔒
196	270	↑	Techcombank	Vietnam	🔒	🔒	🔒	🔒	🔒
197	236	↑	Pictet	Switzerland	🔒	🔒	🔒	🔒	🔒
198	186	↓	HypoVereinsbank	Germany	🔒	🔒	🔒	🔒	🔒
199	196	↓	Kuwait Finance House	Kuwait	🔒	🔒	🔒	🔒	🔒
200	227	↑	Virgin Money	United Kingdom	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 201-250

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
201	201	←	DekaBank	Germany	🔒	🔒	🔒	🔒	🔒
202	194	↓	Bank of the West	United States	🔒	🔒	🔒	🔒	🔒
203	214	↑	BNK financial Group	South Korea	🔒	🔒	🔒	🔒	🔒
204	200	↓	IndusInd Bank	India	🔒	🔒	🔒	🔒	🔒
205	243	↑	VP Bank	Vietnam	🔒	🔒	🔒	🔒	🔒
206	188	↓	Bank of Chengdu	China	🔒	🔒	🔒	🔒	🔒
207	211	↑	First Horizon	United States	🔒	🔒	🔒	🔒	🔒
208	187	↓	Shanghai Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
209	225	↑	Bank of Scotland	United Kingdom	🔒	🔒	🔒	🔒	🔒
210	253	↑	Taishin	China	🔒	🔒	🔒	🔒	🔒
211	238	↑	Mega	China	🔒	🔒	🔒	🔒	🔒
212	246	↑	BIDV	Vietnam	🔒	🔒	🔒	🔒	🔒
213	217	↑	Abu Dhabi Islamic Bank	Uae	🔒	🔒	🔒	🔒	🔒
214	226	↑	Bank of East Asia	China	🔒	🔒	🔒	🔒	🔒
215	206	↓	Bank Of Chongqing	China	🔒	🔒	🔒	🔒	🔒
216	219	↑	BNL	Italy	🔒	🔒	🔒	🔒	🔒
217	239	↑	First Citizens	United States	🔒	🔒	🔒	🔒	🔒
218	221	↑	Fubon Bank	China	🔒	🔒	🔒	🔒	🔒
219	228	↑	Deutsche Postbank	Germany	🔒	🔒	🔒	🔒	🔒
220	234	↑	Millennium BCP	Portugal	🔒	🔒	🔒	🔒	🔒
221	291	↑	OP Bank	Finland	🔒	🔒	🔒	🔒	🔒
222	198	↓	Nykredit	Denmark	🔒	🔒	🔒	🔒	🔒
223	237	↑	SABB	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
224	284	↑	Mashreq	Uae	🔒	🔒	🔒	🔒	🔒
225	259	↑	Stifel Financial	United States	🔒	🔒	🔒	🔒	🔒
226	235	↑	Komerční banka	Czech Republic	🔒	🔒	🔒	🔒	🔒
227	249	↑	Landesbank Baden Wurttemberg	Germany	🔒	🔒	🔒	🔒	🔒
228	210	↓	Banco del Estado de Chile	Chile	🔒	🔒	🔒	🔒	🔒
229	265	↑	Alinma Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
230	232	↑	Qatar Islamic Bank	Qatar	🔒	🔒	🔒	🔒	🔒
231	230	↓	Hong Leong Financial	Malaysia	🔒	🔒	🔒	🔒	🔒
232	222	↓	Davivienda	Colombia	🔒	🔒	🔒	🔒	🔒
233	251	↑	East West Bank	United States	🔒	🔒	🔒	🔒	🔒
234	215	↓	Bank of Tianjin	China	🔒	🔒	🔒	🔒	🔒
235	257	↑	PacWest	United States	🔒	🔒	🔒	🔒	🔒
236	240	↑	Bank of Zhengzhou	China	🔒	🔒	🔒	🔒	🔒
237	220	↓	Bankinter	Spain	🔒	🔒	🔒	🔒	🔒
238	274	↑	Alfa Bank	Russia	🔒	🔒	🔒	🔒	🔒
239	267	↑	Lazard	United Kingdom (Bermuda)	🔒	🔒	🔒	🔒	🔒
240	271	↑	City National Bank	United States	🔒	🔒	🔒	🔒	🔒
241	285	↑	BPER Group	Italy	🔒	🔒	🔒	🔒	🔒
242	241	↓	Israel Discount Bank	Israel	🔒	🔒	🔒	🔒	🔒
243	263	↑	Banque Saudi Fransi	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
244	224	↓	Bank Of Guiyang	China	🔒	🔒	🔒	🔒	🔒
245	208	↓	Resona Bank	Japan	🔒	🔒	🔒	🔒	🔒
246	223	↓	Caixa Geral de Depositos	Portugal	🔒	🔒	🔒	🔒	🔒
247	374	↑	MBBank	Vietnam	🔒	🔒	🔒	🔒	🔒
248	256	↑	Taiwan Cooperative Bank	China	🔒	🔒	🔒	🔒	🔒
249	261	↑	Harbin Bank	China	🔒	🔒	🔒	🔒	🔒
250	242	↓	Vontobel	Switzerland	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 251-300

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
251	213	↓	Beijing Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
252	300	↑	Capitec Bank	South Africa	🔒	🔒	🔒	🔒	🔒
253	247	↓	First Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
254	298	↑	Tinkoff Bank	Russia	🔒	🔒	🔒	🔒	🔒
255	296	↑	Finecobank	Italy	🔒	🔒	🔒	🔒	🔒
256	338	↑	Bank Sinopac	China	🔒	🔒	🔒	🔒	🔒
257	290	↑	Bank Pasargad	Iran	🔒	🔒	🔒	🔒	🔒
258	280	↑	Bank Austria	Austria	🔒	🔒	🔒	🔒	🔒
259	305	↑	BAWAG PSK	Austria	🔒	🔒	🔒	🔒	🔒
260	252	↓	Banco Galicia	Argentina	🔒	🔒	🔒	🔒	🔒
261	320	↑	Commercial bank	Qatar	🔒	🔒	🔒	🔒	🔒
262	286	↑	First National bank	United States	🔒	🔒	🔒	🔒	🔒
263	281	↑	ASB Bank	New Zealand	🔒	🔒	🔒	🔒	🔒
264	311	↑	Bank Albilad	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
265	245	↓	Banca Mediolanum	Italy	🔒	🔒	🔒	🔒	🔒
266	289	↑	Qingdao Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
267	321	↑	LGT	Liechtenstein	🔒	🔒	🔒	🔒	🔒
268	-	New	TTB	Thailand	🔒	🔒	🔒	🔒	🔒
269	303	↑	People's United Bank	United States	🔒	🔒	🔒	🔒	🔒
270	349	↑	BTG Pactual	Brazil	🔒	🔒	🔒	🔒	🔒
271	273	↑	Synovus	United States	🔒	🔒	🔒	🔒	🔒
272	-	New	DGB Financial Group	South Korea	🔒	🔒	🔒	🔒	🔒
273	171	↓	Garanti BBVA	Turkey	🔒	🔒	🔒	🔒	🔒
274	264	↓	Bank of India	India	🔒	🔒	🔒	🔒	🔒
275	204	↓	Shengjing Bank	China	🔒	🔒	🔒	🔒	🔒
276	266	↓	Mediobanca	Italy	🔒	🔒	🔒	🔒	🔒
277	331	↑	Abanca	Spain	🔒	🔒	🔒	🔒	🔒
278	278	↔	Helaba	Germany	🔒	🔒	🔒	🔒	🔒
279	170	↓	İş Bankası	Turkey	🔒	🔒	🔒	🔒	🔒
280	262	↓	BCI	Chile	🔒	🔒	🔒	🔒	🔒
281	293	↑	Norinchukin Bank	Japan	🔒	🔒	🔒	🔒	🔒
282	312	↑	Close Brothers Group	United Kingdom	🔒	🔒	🔒	🔒	🔒
283	272	↓	Crédit du Nord	France	🔒	🔒	🔒	🔒	🔒
284	299	↑	Shinsei Bank	Japan	🔒	🔒	🔒	🔒	🔒
285	260	↓	Arab National Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
286	-	New	Nubank	Brazil	🔒	🔒	🔒	🔒	🔒
287	283	↓	New York Community Bancorp	United States	🔒	🔒	🔒	🔒	🔒
288	329	↑	Banque Populaire du Maroc	Morocco	🔒	🔒	🔒	🔒	🔒
289	369	↑	Millennium	Poland	🔒	🔒	🔒	🔒	🔒
290	294	↑	Bankwest	Australia	🔒	🔒	🔒	🔒	🔒
291	279	↓	Jyske Bank	Denmark	🔒	🔒	🔒	🔒	🔒
292	258	↓	KDB Group	South Korea	🔒	🔒	🔒	🔒	🔒
293	427	↑	Indian Bank	India	🔒	🔒	🔒	🔒	🔒
294	326	↑	Masraf Al Rayan	Qatar	🔒	🔒	🔒	🔒	🔒
295	233	↓	BCP	Peru	🔒	🔒	🔒	🔒	🔒
296	337	↑	Popular	United States (Puerto Rico)	🔒	🔒	🔒	🔒	🔒
297	304	↑	Halyk Bank	Kazakhstan	🔒	🔒	🔒	🔒	🔒
298	313	↑	Bank of Yokohama	Japan	🔒	🔒	🔒	🔒	🔒
299	314	↑	Attijariwafa Bank	Morocco	🔒	🔒	🔒	🔒	🔒
300	366	↑	Pinnacle Financial	United States	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 301-350

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
301	362	▲	National Bank of Egypt	Egypt	🔒	🔒	🔒	🔒	🔒
302	302	◀	Banca Transilvania	Romania	🔒	🔒	🔒	🔒	🔒
303	324	▲	Frost Bankers	United States	🔒	🔒	🔒	🔒	🔒
304	191	▼	Ziraat Bankasi	Turkey	🔒	🔒	🔒	🔒	🔒
305	319	▲	Inbursa	Mexico	🔒	🔒	🔒	🔒	🔒
306	295	▼	Deutsche Kreditbank	Germany	🔒	🔒	🔒	🔒	🔒
307	195	▼	Akbank	Turkey	🔒	🔒	🔒	🔒	🔒
308	297	▼	CIT	United States	🔒	🔒	🔒	🔒	🔒
309	365	▲	Bank of Qingdao	China	🔒	🔒	🔒	🔒	🔒
310	339	▲	BNZ	New Zealand	🔒	🔒	🔒	🔒	🔒
311	397	▲	ACB	Vietnam	🔒	🔒	🔒	🔒	🔒
312	310	▼	Seven Bank	Japan	🔒	🔒	🔒	🔒	🔒
313	356	▲	IDBI Bank	India	🔒	🔒	🔒	🔒	🔒
314	431	▲	Cathay United Bank	China	🔒	🔒	🔒	🔒	🔒
315	316	▲	Webster	United States	🔒	🔒	🔒	🔒	🔒
316	207	▼	Yapi Kredi	Turkey	🔒	🔒	🔒	🔒	🔒
317	334	▲	Joyo Bank	Japan	🔒	🔒	🔒	🔒	🔒
318	341	▲	South State Bank	United States	🔒	🔒	🔒	🔒	🔒
319	348	▲	Commerce Bank	United States	🔒	🔒	🔒	🔒	🔒
320	342	▲	Umpqua Bank	United States	🔒	🔒	🔒	🔒	🔒
321	347	▲	Valley National Bank	United States	🔒	🔒	🔒	🔒	🔒
322	343	▲	Lombard Odier	Switzerland	🔒	🔒	🔒	🔒	🔒
323	382	▲	CI Financial	Canada	🔒	🔒	🔒	🔒	🔒
324	350	▲	Bank Danamon	Indonesia	🔒	🔒	🔒	🔒	🔒
325	307	▼	Union Bank of the Philippines	Philippines	🔒	🔒	🔒	🔒	🔒
326	306	▼	Compass	Italy	🔒	🔒	🔒	🔒	🔒
327	336	▲	Hua Nan Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
328	333	▲	FIBI	Israel	🔒	🔒	🔒	🔒	🔒
329	-	New	Cadence Bank	United States	🔒	🔒	🔒	🔒	🔒
330	364	▲	Federal Bank	India	🔒	🔒	🔒	🔒	🔒
331	-	New	BNDES	Brazil	🔒	🔒	🔒	🔒	🔒
332	421	▲	Old National Bank	United States	🔒	🔒	🔒	🔒	🔒
333	353	▲	Onesavings Bank	United Kingdom	🔒	🔒	🔒	🔒	🔒
334	268	▼	Monte dei Paschi di Siena	Italy	🔒	🔒	🔒	🔒	🔒
335	394	▲	Houlihan Lokey Inc	United States	🔒	🔒	🔒	🔒	🔒
336	381	▲	Chang Hwa Bank	China	🔒	🔒	🔒	🔒	🔒
337	345	▲	BCV	Switzerland	🔒	🔒	🔒	🔒	🔒
338	-	New	Equity Group	Kenya	🔒	🔒	🔒	🔒	🔒
339	288	▼	Kutxabank	Spain	🔒	🔒	🔒	🔒	🔒
340	387	▲	The Shanghai Commercial & Savings Bank	China	🔒	🔒	🔒	🔒	🔒
341	301	▼	Bank of Dongguan	China	🔒	🔒	🔒	🔒	🔒
342	388	▲	Bank Muscat	Oman	🔒	🔒	🔒	🔒	🔒
343	332	▼	City National Bank of Florida	United States	🔒	🔒	🔒	🔒	🔒
344	323	▼	Bank Of Guizhou	China	🔒	🔒	🔒	🔒	🔒
345	402	▲	Access Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
346	408	▲	Bandhan Bank	India	🔒	🔒	🔒	🔒	🔒
347	396	▲	Bank Of Queensland	Australia	🔒	🔒	🔒	🔒	🔒
348	405	▲	CIMB Niaga	Indonesia	🔒	🔒	🔒	🔒	🔒
349	386	▲	Lansforsakringar Bank	Sweden	🔒	🔒	🔒	🔒	🔒
350	359	▲	Ahli United Bank	Bahrain	🔒	🔒	🔒	🔒	🔒



## Top 500 most valuable banking brands 351-400

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
351	360	▲	Commercial Bank Of Dubai	Uae	🔒	🔒	🔒	🔒	🔒
352	375	▲	UMB	United States	🔒	🔒	🔒	🔒	🔒
353	358	▲	Arab Bank	Jordan	🔒	🔒	🔒	🔒	🔒
354	340	▼	Doha Bank	Qatar	🔒	🔒	🔒	🔒	🔒
355	277	▼	Banco Macro	Argentina	🔒	🔒	🔒	🔒	🔒
356	325	▼	J. Safra Sarasin	Switzerland	🔒	🔒	🔒	🔒	🔒
357	430	▲	Alior Bank	Poland	🔒	🔒	🔒	🔒	🔒
358	287	▼	Wing Lung Bank	China	🔒	🔒	🔒	🔒	🔒
359	376	▲	Investors Bank	United States	🔒	🔒	🔒	🔒	🔒
360	328	▼	Bayerische Landesbank	Germany	🔒	🔒	🔒	🔒	🔒
361	255	▼	RBS	United Kingdom	🔒	🔒	🔒	🔒	🔒
362	368	▲	Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
363	380	▲	Taiwan Business Bank	China	🔒	🔒	🔒	🔒	🔒
364	412	▲	Hancock Whitney	United States	🔒	🔒	🔒	🔒	🔒
365	309	▼	AmBank	Malaysia	🔒	🔒	🔒	🔒	🔒
366	454	▲	Kenya Commercial Bank	Kenya	🔒	🔒	🔒	🔒	🔒
367	390	▲	Zenith Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
368	370	▲	Banque Misr	Egypt	🔒	🔒	🔒	🔒	🔒
369	443	▲	Indian Overseas Bank	India	🔒	🔒	🔒	🔒	🔒
370	392	▲	Sacombank	Vietnam	🔒	🔒	🔒	🔒	🔒
371	417	▲	Land Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
372	344	▼	Emirates Islamic Bank	Uae	🔒	🔒	🔒	🔒	🔒
373	401	▲	ApoBank	Germany	🔒	🔒	🔒	🔒	🔒
374	318	▼	Chiba Bank	Japan	🔒	🔒	🔒	🔒	🔒
375	437	▲	Sparebank 1 Sr B	Norway	🔒	🔒	🔒	🔒	🔒
376	367	▼	Huarong Xiangjiang Bank	China	🔒	🔒	🔒	🔒	🔒
377	355	▼	Security Bank	Philippines	🔒	🔒	🔒	🔒	🔒
378	378	↔	Banque Privee Edmond de Rothschild	Switzerland	🔒	🔒	🔒	🔒	🔒
379	411	▲	Wintrust Financial	United States	🔒	🔒	🔒	🔒	🔒
380	461	▲	Panin Bank	Indonesia	🔒	🔒	🔒	🔒	🔒
381	361	▼	CIB	Egypt	🔒	🔒	🔒	🔒	🔒
382	327	▼	Hua Nan Financial Holdings	China	🔒	🔒	🔒	🔒	🔒
383	330	▼	National Bank of Belgium	Belgium	🔒	🔒	🔒	🔒	🔒
384	276	▼	Jiangxi Bank	China	🔒	🔒	🔒	🔒	🔒
385	434	▲	Rand Merchant Bank	South Africa	🔒	🔒	🔒	🔒	🔒
386	218	▼	Bank of Jinzhou	China	🔒	🔒	🔒	🔒	🔒
387	385	▼	Associated Bank	United States	🔒	🔒	🔒	🔒	🔒
388	455	▲	Sparebank 1	Norway	🔒	🔒	🔒	🔒	🔒
389	400	▲	Flagstar Bank	United States	🔒	🔒	🔒	🔒	🔒
390	449	▲	Otkritie FC Bank	Russia	🔒	🔒	🔒	🔒	🔒
391	391	↔	Dah Sing Bank	China	🔒	🔒	🔒	🔒	🔒
392	383	▼	Bank Al-Jazira	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
393	479	▲	United Bank for Africa	Nigeria	🔒	🔒	🔒	🔒	🔒
394	346	▼	RAKBANK	Uae	🔒	🔒	🔒	🔒	🔒
395	410	▲	Credito Emiliano	Italy	🔒	🔒	🔒	🔒	🔒
396	441	▲	EastWest Bank	Philippines	🔒	🔒	🔒	🔒	🔒
397	409	▲	Interbank	Peru	🔒	🔒	🔒	🔒	🔒
398	404	▲	Bank of the Ozarks	United States	🔒	🔒	🔒	🔒	🔒
399	-	New	Green Dot	United States	🔒	🔒	🔒	🔒	🔒
400	389	▼	Shizuoka Bank	Japan	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 401-450

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
401	-	New	Iccrea Banca	Italy	🔒	🔒	🔒	🔒	🔒
402	407	📈	Texas Capital Bank	United States	🔒	🔒	🔒	🔒	🔒
403	384	📉	Bank of Suzhou	China	🔒	🔒	🔒	🔒	🔒
404	414	📈	Bank of Xi`An	China	🔒	🔒	🔒	🔒	🔒
405	416	📈	Ashikaga Bank	Japan	🔒	🔒	🔒	🔒	🔒
406	490	📈	Axos Bank	United States	🔒	🔒	🔒	🔒	🔒
407	354	📉	Prosperity Bancshares Inc	United States	🔒	🔒	🔒	🔒	🔒
408	317	📉	Bank Islam	Malaysia	🔒	🔒	🔒	🔒	🔒
409	425	📈	Corficolombiana	Colombia	🔒	🔒	🔒	🔒	🔒
410	486	📈	HBL	Pakistan	🔒	🔒	🔒	🔒	🔒
411	491	📈	NLB	Slovenia	🔒	🔒	🔒	🔒	🔒
412	440	📈	RBL Bank	India	🔒	🔒	🔒	🔒	🔒
413	418	📈	Banco Safra	Brazil	🔒	🔒	🔒	🔒	🔒
414	395	📉	BankUnited	United States	🔒	🔒	🔒	🔒	🔒
415	456	📈	Bank BTN	Indonesia	🔒	🔒	🔒	🔒	🔒
416	466	📈	Canadian Western Bank	Canada	🔒	🔒	🔒	🔒	🔒
417	315	📉	Yuanta Bank	China	🔒	🔒	🔒	🔒	🔒
418	275	📉	Vakifbank	Turkey	🔒	🔒	🔒	🔒	🔒
419	399	📉	Philippine National Bank	Philippines	🔒	🔒	🔒	🔒	🔒
420	379	📉	Saudi Investment Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
421	442	📈	Coventry Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
422	435	📈	SNS	Netherlands	🔒	🔒	🔒	🔒	🔒
423	423	↔️	Changshu Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
424	419	📉	China Bank Corp	Philippines	🔒	🔒	🔒	🔒	🔒
425	453	📈	Bendigo and Adelaide Bank	Australia	🔒	🔒	🔒	🔒	🔒
426	464	📈	QIIB	Qatar	🔒	🔒	🔒	🔒	🔒
427	450	📈	United Bank	United States	🔒	🔒	🔒	🔒	🔒
428	-	New	Bank Rakyat	Malaysia	🔒	🔒	🔒	🔒	🔒
429	447	📈	BTPN	Indonesia	🔒	🔒	🔒	🔒	🔒
430	-	New	HD Bank	Vietnam	🔒	🔒	🔒	🔒	🔒
431	426	📉	Banca Generali	Italy	🔒	🔒	🔒	🔒	🔒
432	492	📈	BCEE Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒
433	467	📈	Union Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
434	487	📈	Spar Nord Bank	Denmark	🔒	🔒	🔒	🔒	🔒
435	403	📉	Bank Of Gansu	China	🔒	🔒	🔒	🔒	🔒
436	471	📈	Bank Of Hawaii	United States	🔒	🔒	🔒	🔒	🔒
437	463	📈	Banco BPI	Portugal	🔒	🔒	🔒	🔒	🔒
438	-	New	Affin Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
439	393	📉	Yes Bank	India	🔒	🔒	🔒	🔒	🔒
440	476	📈	Fulton Financial	United States	🔒	🔒	🔒	🔒	🔒
441	436	📉	Zions Bancorporation	United States	🔒	🔒	🔒	🔒	🔒
442	432	📉	RCBC	Philippines	🔒	🔒	🔒	🔒	🔒
443	496	📈	Sydbank	Denmark	🔒	🔒	🔒	🔒	🔒
444	458	📈	First Bancorp	United States (Puerto Rico)	🔒	🔒	🔒	🔒	🔒
445	371	📉	Skipton Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
446	308	📉	Halkbank	Turkey	🔒	🔒	🔒	🔒	🔒
447	472	📈	Moneta Money Bank	Czech Republic	🔒	🔒	🔒	🔒	🔒
448	363	📉	Vanquis Bank	United Kingdom	🔒	🔒	🔒	🔒	🔒
449	372	📉	TSB	United Kingdom	🔒	🔒	🔒	🔒	🔒
450	475	📈	Banque Internationale a Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒

## Top 500 most valuable banking brands 451-500

2022 Rank	2021 Rank		Brand	Country	2022 Brand Value	Brand Value Change	2021 Brand Value	2022 Brand Rating	2021 Brand Rating
451	444	↓	St.Galler Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
452	468	↑	GT Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
453	422	↓	Sun Hung Kai	China	🔒	🔒	🔒	🔒	🔒
454	292	↓	The Bank of Fukuoka	Japan	🔒	🔒	🔒	🔒	🔒
455	429	↓	Oberbank Ag	Austria	🔒	🔒	🔒	🔒	🔒
456	-	New	Saigon Hanoi Bank (SHB)	Vietnam	🔒	🔒	🔒	🔒	🔒
457	438	↓	Luzerner Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
458	406	↓	NBF	Uae	🔒	🔒	🔒	🔒	🔒
459	462	↑	Aareal Bank	Germany	🔒	🔒	🔒	🔒	🔒
460	445	↓	Banco de Occidente	Colombia	🔒	🔒	🔒	🔒	🔒
461	428	↓	Hankou Bank	China	🔒	🔒	🔒	🔒	🔒
462	452	↓	First Bank of Nigeria	Nigeria	🔒	🔒	🔒	🔒	🔒
463	-	New	Columbia Bank	United States	🔒	🔒	🔒	🔒	🔒
464	-	New	Bank of Hope	United States	🔒	🔒	🔒	🔒	🔒
465	377	↓	Tesco Bank	United States	🔒	🔒	🔒	🔒	🔒
466	-	New	Bank of Africa	Morocco	🔒	🔒	🔒	🔒	🔒
467	415	↓	Shawbrook Group	United Kingdom	🔒	🔒	🔒	🔒	🔒
468	357	↓	DenizBank	Turkey	🔒	🔒	🔒	🔒	🔒
469	-	New	Metro Bank	United Kingdom	🔒	🔒	🔒	🔒	🔒
470	481	↑	Gulf Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
471	493	↑	BEKB   BCBE	Switzerland	🔒	🔒	🔒	🔒	🔒
472	497	↑	Wash Fed	United States	🔒	🔒	🔒	🔒	🔒
473	477	↑	Bank OCBC NISP	Indonesia	🔒	🔒	🔒	🔒	🔒
474	460	↓	Bank of Kyoto	Japan	🔒	🔒	🔒	🔒	🔒
475	-	New	Promsvyazbank	Russia	🔒	🔒	🔒	🔒	🔒
476	485	↑	Aozora Bank	Japan	🔒	🔒	🔒	🔒	🔒
477	-	New	Rathbones	United Kingdom	🔒	🔒	🔒	🔒	🔒
478	495	↑	First Midwest Bank	United States	🔒	🔒	🔒	🔒	🔒
479	-	New	Hokuyo Bank	Japan	🔒	🔒	🔒	🔒	🔒
480	-	New	Valiant Bank	Switzerland	🔒	🔒	🔒	🔒	🔒
481	488	↑	Boubyan	Kuwait	🔒	🔒	🔒	🔒	🔒
482	469	↓	TotalKredit	Denmark	🔒	🔒	🔒	🔒	🔒
483	459	↓	Banca Popolare di Sondrio	Italy	🔒	🔒	🔒	🔒	🔒
484	457	↓	Ulster Bank	Ireland	🔒	🔒	🔒	🔒	🔒
485	439	↓	Sella	Italy	🔒	🔒	🔒	🔒	🔒
486	-	New	Mercantile Discount Bank	Israel	🔒	🔒	🔒	🔒	🔒
487	-	New	Home Bancshares	United States	🔒	🔒	🔒	🔒	🔒
488	-	New	Banca IFIS	Italy	🔒	🔒	🔒	🔒	🔒
489	-	New	LIC Housing Finance	India	🔒	🔒	🔒	🔒	🔒
490	446	↓	Compartamos Banco	Mexico	🔒	🔒	🔒	🔒	🔒
491	420	↓	Banco do Nordeste	Brazil	🔒	🔒	🔒	🔒	🔒
492	480	↓	Union Bank	Japan	🔒	🔒	🔒	🔒	🔒
493	474	↓	Burgan Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
494	-	New	77 Bank	Japan	🔒	🔒	🔒	🔒	🔒
495	470	↓	BRD	Romania	🔒	🔒	🔒	🔒	🔒
496	-	New	Hamburg Commercial Bank	Germany	🔒	🔒	🔒	🔒	🔒
497	-	New	Piraeus Bank	Greece	🔒	🔒	🔒	🔒	🔒
498	465	↓	Banrisul	Brazil	🔒	🔒	🔒	🔒	🔒
499	-	New	Northwest Savings Bank	United States	🔒	🔒	🔒	🔒	🔒
500	-	New	IKB Deutsche Industriebank	Germany	🔒	🔒	🔒	🔒	🔒

# Brand Spotlights.





# Access Bank.



Rank

Brand Value

**345**  **US\$0.4bn** **+45%**

Rank

Brand Strength

**173**  **73.1** **+8.6**



**Brand Finance®  
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**MOST VALUABLE  
BANKING BRAND  
IN NIGERIA**

# Interview with Oluseyi Kumapayi.



**Oluseyi Kumapayi**  
CFO & Executive Director,  
Subsidiaries,  
Access Bank

## **Access Bank is now the most valuable banking brand in Nigeria, with a Brand Value of \$379m (45% increase YoY). To what do you attribute the incredible growth in 2021?**

Access Bank recorded a solid performance despite the challenging and fast-changing macro, characterized by inflation and low-interest rates. This is a testament to the resilience of our business model, a strong risk management culture, and effective execution of our strategy.

In September 2021, the Bank recorded a 17% year on year growth in gross earnings to ₦693.1bn (9M 2020: ₦592.8bn), leading to an improvement in the Profit After Tax of ₦121.9bn (9M 2020: ₦102.3bn). We continue to grow our diversified revenue lines through the optimization of our channels and electronic banking platforms. Consequently, our annualised Return on Average Equity (ROAE) stood at 21.0% tracking in line with our commitment to stakeholders.

In the same period, the bank sustained robust capital and liquidity positions, well above regulatory levels. This positioned the bank to support our customers across various markets and adequately execute our expansion strategy. We also successfully completed acquisitions in South Africa, Mozambique, and Zambia, emphasizing our footprint in key markets around the globe. Our plan is to expand our presence in geographies with significant growth potential, especially where they support our global customers.

In September, we successfully issued a USD500 million Senior Unsecured Eurobond with record levels of oversubscription and pricing, a large stride towards the realisation of our vision. Also, we issued the first Additional Tier 1 (AT1) Eurobond out of Nigeria, further demonstrating our leadership in the marketplace. These remarkable transactions showcase the confidence of investors in the Bank. The AT1 instrument enhances our capital ratios, in view of the new Basel III framework, and provides significant room for growth and the execution of our strategic objectives.

These successes have been pertinent and instrumental to the improved brand value and perception of the bank, both in the local and international markets. We are confident that our purposeful strategy, diversified model, and investment in innovative digital solutions will ensure that we remain resilient and continue to support our customers and communities. We remain committed to our corporate and brand vision to be the World's Most Respected African Bank and Africa's Gateway to the World.

## **Access Bank has a corporate vision, and brand vision, of being “the World’s most respected African bank”, why is this vision so important for the success of the bank, and how important is it to increase the bank’s African footprint?**

The corporate and brand vision of Access Bank to be “the world’s most respected African Bank” is key as it serves as the strategic plan for Access Bank’s goals, objectives, and success. Access Bank’s next phase of growth is to become a top 5 bank in Africa, and this will require assets and revenue to grow more than US\$100bn and US\$10bn respectively. The bank’s success is heavily dependent on the bank increasing its footprints to achieve its vision in line with the set goals and growing revenue. This brings to light the importance of increasing our footprint in Africa. In addition to growing revenue and assets, this can be done

by having a strong global franchise solidified by a robust capital base and best practice governance structures.

Our current expansion strategy in Africa & globally is deliberate and disciplined, with a targeted focus and approach to be the world's most respected African bank. This will see us becoming an aggregator in Africa and consequently lead to the bank's success by building a global payments gateway, offering holistic trade finance support, and offering correspondent banking leveraging Access Africa connections to wallets and payment platforms. The African franchise is complemented with our strategic global presence in the United Kingdom (with a branch in Dubai, UAE) and offices in China, Lebanon, and India, with planned presence in Paris, Malta and Hong Kong. This is a significant part of our business as it supports our strategic objectives to facilitate intra and inter trade across the Africa.

The Bank's global presence is essential for providing innovative solutions for the worldwide financial market as this not only aids cultural understanding, that makes it easier for diplomatic agreements to be made, but it also facilitates trade. This is an essential step to being Africa's payment gateway to the world, as these strategic foundations laid in Africa, Asia and Europe will lead to a boost in the Bank's global reputation and reach.

In addition to this, it is important to take advantage of the opportunities coming from the new African Continental Free Trade Area (AfCFTA), as it is expected to expand intra-Africa trade to 53% this year. It is noteworthy that there is an opportunity for Access Bank to expand to high-potential markets, leveraging benefits of the AfCFTA off over 1.3bn people which is expected to expand intra-Africa trade providing real opportunities for Africa with increased financial flows. With this goal and the vision engraved at the back of our minds, Access Bank will continue to deliver growth and create value over time to be and remain "the world's most respected African Bank".

**Access Bank has experienced phenomenal growth over the last 20 years, which is in part due to the strategic takeover of Diamond Bank. What are the bank's growth opportunities over the next 20 years?**

The next phase of our growth is to be a top 5 African bank, which will require our assets to top excess of USD10bn respectively. Access Bank's aspiration can be further expressed by 5 key metrics: the number

of customers, return on equity, customer experience, brand value, cost of funds, and cost to income ratio, with implications across the bank.

Access Bank has a strong retail banking operation. However, to achieve its aspiration, Access Bank will have to expand on the proliferation of payments and digital consumer lending, as well as the enhancement of MSME banking which is essential to drive growth in the retail space.

Our focus in the coming years will be:

- + Become an aggregator in Africa by building a global payments gateway, offering holistic trade finance support, and offering correspondent banking
- + Focus on key markets to support regional trade by targeting new opportunity markets and positioning the Bank as a trade and payments gateway to the world
- + Transform payments & remittances using cheap FX from international remittances to feed trade, leveraging Access Africa connections to wallets and payment platforms.

We will target expansion opportunities across Africa and beyond. Our approach to our African expansion plan will be to:

- + Target scale in countries of presence: targeting an impactful presence, reaping economies of scale, and leveraging digital and access to cheap funding sources
- + Diversify risk and earnings: taking advantage of the expansion strategy to diversify our earnings and risk—that said, Nigeria will remain our largest market
- + Build on partnerships: modeling expansion strategy on partnerships with financial investors, DFIs, etc. and providing strategic support to protect and grow partners' value

**Innovation and sustainability are at the heart of the Access Bank strategy, having issued the first green bond in Nigeria in 2018. How does the bank think about Innovation and Sustainability as core pillars of success in Nigeria?**

Innovation and sustainability sit at the core of our corporate strategy. As such, we have over the years aligned our business decisions and product innovations with the Sustainable Development Goals. The launch of



the Corporate Green Bonds was an innovative step in driving our sustainability agenda in line with our vision to be the World's Most Respected African Bank.

The N15Billion Corporate Green Bonds certified by the Climate Bonds Initiative (CBI) is a key aspect of our portfolio greening developed in line with our sustainability strategy to mobilise funding for long-term societal, environmental, and economic goals. The proceeds of the corporate Green Bonds were utilized for the financing and refinancing of environmentally friendly projects such as renewables which leads to an estimated flood defense projects.

To promote green financing across the bank, we have also created subsidised green loans to increase financing for environmentally friendly projects that support decarbonization. These climate challenges have provided a great opportunity for the bank to increase social investments, thereby achieving our ambitious sustainability targets.

In 2020, Access Bank successfully implemented the sustainability standards under the Sustainability Standards and Certification Initiative (SSCI) administered by the European Organisation for Sustainable Development (EOSD). As a result, we became the first commercial bank in Africa to be sustainability certified, scoring the highest possible points in the programme. This certification provided a practical tool for the bank to transform its organisational culture, attain measurably high impact goals, and become more profitable, among other benefits.

2020 was a dynamic year that changed the lives of everyone across the world and beyond our imagination. The COVID-19 pandemic birthed great uncertainties for individuals and businesses. For Access Bank, it was an opportunity for us to be closer with our customers and hold their hands through the exceedingly tough time. We had to summon the resilience, dedication, and innovation of our teams, as well as our partnerships, to respond to the combined public health and economic crisis. Our core values as an institution were instrumental to our stellar overall performance in a year that was difficult indeed.

As a leading financial institution, Access Bank continues to promote responsible environmental stewardship, stimulate socially responsible development, and engage in ethical practices. Our management approach to sustainability is grounded on best practices and encompasses the triple bottom line of people, planet, and profit. Our sustainability strategy has continued to evolve as we constantly seek to meet the demands of a dynamic and fast-changing world. We have kept our finger on the pulse of sustainability innovation, and we continue to improve performances in our core business, environmental footprint, and the social wellbeing of the communities where we operate.

In conclusion, sustainability is strategically embedded into our business processes and organizational practices and has placed us as a leader in driving ESG investments in the Nigerian banking space.







Rank		Brand Value
<b>145</b>	<b>↑</b>	<b>US\$1.6bn +26%</b>

Rank		Brand Strength
<b>63</b>	<b>↓</b>	<b>80.8 +0.8</b>



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**MOST VALUABLE  
BANKING BRAND IN  
SOUTH AFRICA**

# Interview with Thulani Sibeko.



**Thulani Sibeko**  
Chief Brand & Marketing  
Officer, Standard Bank  
Group

## **According to the Brand Finance Global Brand Equity Monitor, Standard Bank has increased its reputation score steadily since 2019. To what do you attribute the reputation increase?**

In 2019, Standard Bank Group began a journey that will fundamentally redefine our business. As we undertook a future-ready transformation expansion into a platform business, we also introduced a comprehensive brand repositioning, the first in 10 years, culminating in the 2020 launch of our brand promise of “finding new ways to make dreams possible” expressed in our new payoff line: It Can Be..

Our brand positioning aligns to our organisation’s ambition to transform client experiences based on thoroughly researched client insights. Our people have been energised, informed and inspired to create and deliver what our clients want and need and close the gap between expectations and experiences. The most successful brands are often the most relevant brands and remaining relevant means constantly evolving, raising the bar, and changing with the times. This year, Standard Bank will celebrate our 160<sup>th</sup> year of enabling individuals and businesses to achieve their ambitions – a testament to our innovation, resilience, commitment, and adaptability.

We are also extremely proud of the consistently high levels of trust that people have in us to do the right thing. Acting with integrity and serving our clients are critical values and inform how we go about making decisions and showing up for our clients and communities, and ultimately Africa. This is evidenced by many examples of our response as a business to the COVID-19 pandemic – both internally for our employees and externally for our clients and countries in which we operate.

We have a treasure chest of innovations and achievements, all of which impact individuals, businesses, or communities. OneFarm Share, for example, is a digital platform partnership that connects farmers with excess supply to charitable organisations in need of donations to feed the hungry. BizFlex is a flexible business loan which links repayments to income generation patterns. We launched South Africa’s first sustainability-linked loan with Woolworths, and we demonstrated our commitment to digitisation with the co-launch of Blockchain Research Institute Africa.

Our reputation is built, to a large degree, by our people – around 52 000 of them. We have recently designed a new ‘people promise’ that speaks to what our brand can offer employees as well as the expectations we have of our employees as custodians of our brand. As a result of the COVID-19 pandemic, a noticeable and significant development to our employees’ experience has been our new ways of working – office, from home, hybrid, etc. We have done everything possible to keep our employees as safe as possible, as productive as possible, and as connected as possible. And this too, has no doubt positively impacted our reputation among the vast networks of family and friends of our colleagues who are prouder than ever to say that they are part of the Standard Bank family.

## **Standard Bank recently reached the 10 million customer mark in South Africa. To what do you attribute the increase in customer acquisition?**

Firstly, Standard Bank has always been an aspirational brand with a rich heritage – with the introduction of our MyMo account, over 1 million now – have been able to access our brand for the first time because of the extraordinary value offered. The account costs just R4.95 (approx. 30 US cents) monthly and all other costs are ‘pay as you use’.

Thus, the power to control bank fees is placed into the hands of the customer, who has the choice of how to bank.

Secondly, we've streamlined and re-organised our client segments and solutions internally, leading to a better overall client experience. We are clear on our goal to offer superior value and exceptional service to all our clients, while being truly human and truly digital.

Thirdly, we are continuously introducing new and innovative solutions to make the lives of our clients easier. An example is LookSee by Standard Bank - a free online property guide designed to make the entire process of finding, buying, and moving into a house more informed and convenient than before. Unayo is a digital payments platform that connects the payments value chain, thereby stimulating economic activity.

Lastly, the trust that consumers have in our brand continues to serve us well. Our clients think of us as a 'safe' bank, and we take the role of custodianship extremely seriously, including the systems and processes we implement to safeguard our clients from increasingly sophisticated fraudulent threats.

**Standard Bank recently announced a group “2025 ambition” to shift towards a platform business, servicing the needs of clients. What role do you see the brand playing in this shift?**

2022 is a critical year in our journey to 2025. It's a year where we must serve our clients brilliantly; work efficiently and keep our systems safe and stable; keep learning and developing our digital and human skills; continue to build new services and solutions within and beyond financial services, so that we can meet more of our clients' needs; and as always, make sure we do the right business in the right way.

From a brand perspective, such a significant shift in our business model and becoming more than a bank will require us to think carefully about how to take a 160-year-old brand forward into the future, when the future looks so different from the past. A few things are important for the brand and marketing. First, we will continue to bring the voice of the client into the organisation, championing products and services that respond to changing

client needs. Second, in the context of a platform business, the brand and related initiatives will assist in attracting producers and consumers, and then drive the usage of the different platform offerings. Lastly, we will continue to strengthen our brand equity in financial services while at the same time, build new equity and reputation in the new ecosystems we are entering.

**Standard Bank is arguably the most diversified of the South African banks, with Pan-African operations in 20 countries. What are the challenges from a brand and marketing point of view of operating across so many geographies?**

Standard Bank is a pan-African brand, which was founded in South Africa. In fact, our brand is also present in key financial centres outside of Africa, thereby connecting African clients to global opportunities. It's a real-world challenge for any global brand to balance consistency of universal positioning with local culture, customs, languages, nuances and even economies that, when properly considered, ultimately culminate in resonance and appeal. When we defined our new brand positioning, we were sure to conduct research – both externally and with employees - across multiple countries and segments so that the outcome was not skewed to a South African mindset. In launching the positioning through creative ideas and campaigns, each market had a high degree of freedom to tap into local insights while being true to the essence of our brand's DNA.

A predictable challenge is how to operationally maintain brand integrity across markets and multiple channels. The Brand team must be particularly good at creating and consistently and inspirationally communicating brand elements that are universally powerful and can be locally compelling in different countries. Our assets also need to constantly evolve at a reasonable pace – noting the length of time it takes to implement across markets, often needing plenty of collaborative engagement between centre and country teams.

Each of our countries is blessed with a great Brand and Marketing team that develops and executes marketing initiatives that drive distinctive connections with clients as we continue to find new ways to make their dreams possible. It Can Be.





Rank

Brand Value

**45**



**US\$7.1bn +16%**

Rank

Brand Strength

**40**



**83.5 +1.8**



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**MOST VALUABLE  
BANKING BRAND  
IN MEA**



# Feature.

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QNB Group has steadily grown to be the biggest bank in Qatar and the largest financial institution in the Middle East and Africa region. The Group continues to be the most valuable banking brand in the MEA region with a brand value worth US\$7.056 billion, according to the latest Brand Finance Banking 500 report. QNB's brand value has grown to US\$7.056 billion compared to last year's value of US\$6.107 billion. QNB's brand ranked at 45<sup>th</sup> in the top 50 global banking brands worldwide, up from the 48<sup>th</sup> place in 2021, while its Brand Strength Index (BSI) increased to 83, up from 82 in 2021.

For the financial year ending 31 December 2021, the Group's Net Profit reached QAR13.2 billion (US\$3.6 billion), an increase of 10% compared to the same period last year.

QNB recorded total assets of QAR1,093 billion (US\$300 billion), representing an increase of 7% from December 2020.

Through its subsidiaries and associate companies, the Group extends to more than 31 countries across three continents providing a comprehensive range of advanced products and services. The total number of employees is 27,000 operating through 1,000 locations, with an ATM network of more than 4,500 machines.

QNB Group has maintained its position as the highest-rated bank in Qatar and one of the highest rated banks in the world from leading credit rating agencies including Standard & Poor's (A), Moody's (Aa3), and Fitch (A+). The bank has also been the recipient of many awards from leading international specialised financial publications.

The Group provides an array of investment banking services through its subsidiary, QNB Capital, to corporate, government and institutional clients within Qatar and globally. QNB Capital has one of the best corporate finance teams in the GCC region offering extensive transaction experience and in depth advisory – including mergers and acquisitions, equity and debt capital markets, and project financing advisory. The Group also offers brokerage services through its subsidiary, QNB Financial Services (QNB FS), the first independently regulated, licensed brokerage company launched by a bank in Qatar. QNB FS offers a multi-market, multi-currency trading platform with access to several markets.

QNB Group has an active community support program and sponsors various social, educational and sporting events.

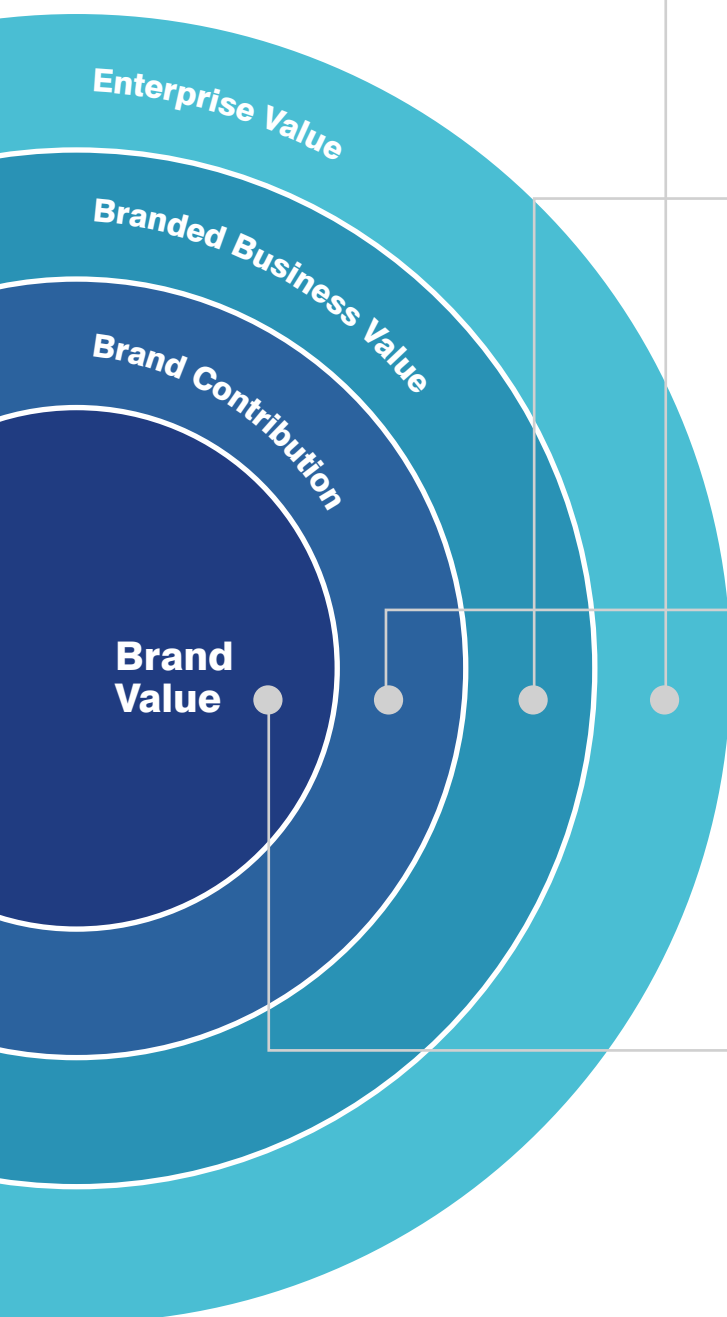


# QNB



# Methodology.

# Definitions.



## Brand Value

### + Enterprise Value



**The value of the entire enterprise, made up of multiple branded businesses.**

Where a company has a purely mono-branded architecture, the 'enterprise value' is the same as 'branded business value'.

### + Branded Business Value



**The value of a single branded business operating under the subject brand.**

A brand should be viewed in the context of the business in which it operates. Brand Finance always conducts a branded business valuation as part of any brand valuation. We evaluate the full brand value chain in order to understand the links between marketing investment, brand-tracking data, and stakeholder behaviour.

### + Brand Contribution



**The overall uplift in shareholder value that the business derives from owning the brand rather than operating a generic brand.**

The brand values contained in our league tables are those of the potentially transferable brand assets only, making 'brand contribution' a wider concept. An assessment of overall 'brand contribution' to a business provides additional insights to help optimise performance.

### + Brand Value



**The value of the trade mark and associated marketing IP within the branded business.**

Brand Finance helped to craft the internationally recognised standard on Brand Valuation – ISO 10668. It defines brand as a marketing-related intangible asset including, but not limited to, names, terms, signs, symbols, logos, and designs, intended to identify goods, services or entities, creating distinctive images and associations in the minds of stakeholders, thereby generating economic benefits.

# Brand Valuation Methodology.

## Definition of Brand

Brand is defined as a marketing-related intangible asset including, but not limited to, names, terms, signs, symbols, logos, and designs, intended to identify goods, services, or entities, creating distinctive images and associations in the minds of stakeholders, thereby generating economic benefits.

## Brand Value

Brand value refers to the present value of earnings specifically related to brand reputation. Organisations own and control these earnings by owning trademark rights.

All brand valuation methodologies are essentially trying to identify this, although the approach and assumptions differ. As a result published brand values can be different.

These differences are similar to the way equity analysts provide business valuations that are different to one another. The only way you find out the “real” value is by looking at what people really pay.

As a result, Brand Finance always incorporates a review of what users of brands actually pay for the use of brands in the form of brand royalty agreements, which are found in more or less every sector in the world.

This is sometimes known as the “Royalty Relief” methodology and is by far the most widely used approach for brand valuations since it is grounded in reality.

It is the basis for a public rankings but we always augment it with a real understanding of people’s perceptions and their effects on demand – from our database of market research on over 3000 brands in over 30 markets.

### Disclaimer

Brand Finance has produced this study with an independent and unbiased analysis. The values derived and opinions produced in this study are based only on publicly available information and certain assumptions that Brand Finance used where such data was deficient or unclear. Brand Finance accepts no responsibility and will not be liable in the event that the publicly available information relied upon is subsequently found to be inaccurate. The opinions and financial analysis expressed in the report are not to be construed as providing investment or business advice. Brand Finance does not intend the report to be relied upon for any reason and excludes all liability to any body, government or organisation.

1



## Brand Impact

We review what brands already pay in royalty agreements. This is augmented by an analysis of how brands impact profitability in the sector versus generic brands.

This results in a range of possible royalties that could be charged in the sector for brands (for example a range of 0% to 2% of revenue)

2

## Brand Strength

We adjust the rate higher or lower for brands by analysing Brand Strength. We analyse brand strength by looking at three core pillars: “Inputs” which are activities supporting the future strength of the brand; “Equity” which are real current perceptions sourced from our market research and other data partners; “Output” which are brand-related performance measures such as market share.



Each brand is assigned a Brand Strength Index (BSI) score out of 100, which feeds into the brand value calculation. Based on the score, each brand is assigned a corresponding Brand Rating up to AAA+ in a format similar to a credit rating.

3



## Brand Impact × Brand Strength

The BSI score is applied to the royalty range to arrive at a royalty rate. For example, if the royalty range in a sector is 0-5% and a brand has a BSI score of 80 out of 100, then an appropriate royalty rate for the use of this brand in the given sector will be 4%.

## Forecast Brand Value Calculation

4

We determine brand-specific revenues as a proportion of parent company revenues attributable to the brand in question and forecast those revenues by analysing historic revenues, equity analyst forecasts, and economic growth rates.



We then apply the royalty rate to the forecast revenues to derive brand revenues and apply the relevant valuation assumptions to arrive at a discounted, post-tax present value which equals the brand value.

# Brand Strength.

## Brand Strength

Analytical rigour and transparency are at the heart of our approach to brand measurement at Brand Finance. Therefore, in order to adequately understand the strength of brands we conduct a structured, quantitative review of data that reflect the 'Brand Value Chain' of brand-building activities, leading to brand awareness, perceptions and onwards to brand-influenced customer behaviour.

To manage the 'Brand Value Chain' process effectively we create and use the "Brand Strength Index" (BSI). This index is essentially a modified Balanced Scorecard split between the three core pillars of the 'Brand Value Chain': **Brand Inputs**, **Brand Equity** and **Brand Performance**.



## 1 Attribute Selection and Weighting

Although we follow a general structure incorporating the three pillars (Brand Inputs, Brand Equity and Brand Performance), the attributes included are different depending on the sector. A brand strength index for a luxury apparel brand will differ in structure from an index designed for a telecommunications brand. An index for luxury apparel brand may emphasize the exclusiveness, word of mouth recommendation, and price premium, whereas an index for a telecommunications company may emphasize customer service and ARPU as important metrics.

These attributes are weighted according to their perceived importance in driving the following pillar: Brand Investment measures in driving Brand Equity; Brand Equity measures for Brand-Related Business Performance measures; and finally the relevance of Brand-Related Business Performance measures for driving business value.

2

## Data Collection

Brand's ability to influence purchase depends primarily on people's perceptions. Therefore, the majority of the Brand Strength Index is derived from Brand Finance's proprietary Global Brand Equity Research Monitor research, a quantitative study of a sample of over 100,000 people from the general public on their perceptions of over 4,000 brands in over 25 sectors and 37 countries.

However, at Brand Finance we also believe that there are other measures that can be used to fill gaps that survey research may not capture. These include total investment levels – for example in marketing, R&D, innovation expenditure, that can be a better guide to future performance than surveys. They also include online measures – such as ratings by review sites and social media engagement that can give a more granular understanding of marketing effectiveness. Finally they also include real behaviour – for example net additions, customer churn and market share, to overcome the tendency for surveys to incorporate intended behaviour rather than real.

Over a period of 3 to 4 months each year, we collect all this data across all the brands in our study in order to accurately measure their comparative strength.



## 3 Benchmarking and Final Scoring

In order to convert raw data in to scores out of 10 that are comparable between attributes within the scorecard, we then have to benchmark each attribute. We do this by reviewing the distribution of the underlying data and creating a floor and ceiling based on that distribution.

Each brand is assigned a Brand Strength Index (BSI) score out of 100, which feeds into the brand value calculation. Based on the score, each brand is assigned a corresponding rating up to AAA+ in a format similar to a credit rating.












Analysing the three brand strength measures helps inform managers of a brand's potential for future success.


















# Global Brand Equity Monitor.

Original market research in 36 countries and across more than 29 sectors with approximately 100,000 consumers rating over 5,000 brands.

## Tier 1

-  Apparel
-  Automobiles
-  Luxury Automobiles
-  Banks
-  Cosmetics & Personal Care
-  Food
-  Insurance
-  Oil & Gas
-  Restaurants
-  Retail & E-Commerce
-  Telecoms
-  Utilities

## Tier 2

-  Airlines
-  Luxury Apparel
-  Appliances
-  Beers
-  Luxury Cosmetics
-  General Retail
-  Healthcare Services
-  Hotels
-  Household Products
-  Logistics
-  Media
-  Pharma
-  Real Estate
-  Soft Drinks
-  Spirits & Wine
-  Technology
-  Tyres



## Brand KPIs and Diagnostics

### 1. Brand Funnel



#### Awareness

Have heard of your brand

#### Familiarity

Know something about your brand

#### Consideration

Would consider buying/using your brand

### 2. Brand Usage

### 3. Quality

### 4. Reputation

### 5. Loyalty

### 6. Closeness

### 7. Recommendation (NPS)

### 8. Word of Mouth

### 9. Brand Imagery

### 10. Advertising Awareness

### 11. Brand Momentum

# **Our Services.**



# Consulting Services.

## Make branding decisions using hard data

### Brand Research

#### *What gets measured*

Brand evaluations are essential for understanding the strength of your brand against your competitors. Brand Strength is a key indicator of future brand value growth whether identifying the drivers of value or avoiding the areas of weakness, measuring your brand is the only way to manage it effectively.

- + Brand Audits
- + Primary Research
- + Syndicated Studies
- + Brand Scorecards
- + Brand Drivers & Conjoint Analysis
- + Soft Power

- + Are we building our brands' strength effectively?
- + How do I track and develop my brand equity?
- + How strong are my competitors' brands?
- + Are there any holes in my existing brand tracker?
- + What do different stakeholders think of my brand?



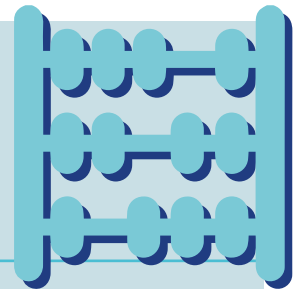
### Brand Valuation

#### *Make your brand's business case*

Brand valuations are used for a variety of purposes, including tax, finance, and marketing. Being the interpreter between the language of marketers and finance teams they provide structure for both to work together to maximise returns.

- + Brand Impact Analysis
- + Tax & Transfer Pricing
- + Litigation Support
- + M&A Due Diligence
- + Fair Value Exercises
- + Investor Reporting

- + How much is my brand worth?
- + How much should I invest in marketing?
- + How much damage does brand misuse cause?
- + Am I tax compliant with the latest transfer pricing?
- + How do I unlock value in a brand acquisition?



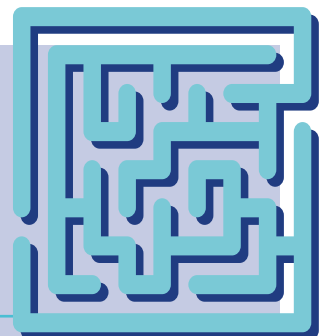
### Brand Strategy

#### *Make branding decisions with your eyes wide open*

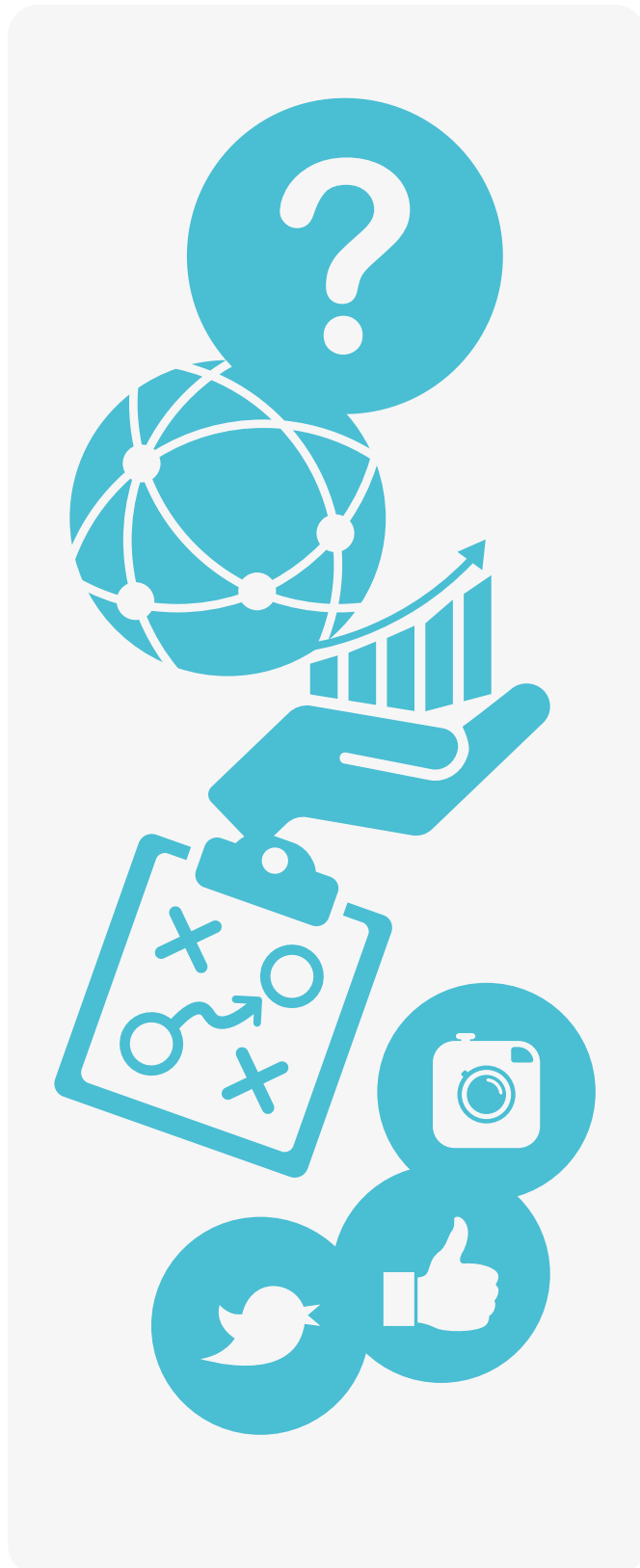
Once you understand the value of your brand, you can use it as tool to understand the business impacts of strategic branding decisions in terms of real financial returns.

- + Brand Positioning
- + Brand Architecture
- + Franchising & Licensing
- + Brand Transition
- + Marketing Mix Modelling
- + Sponsorship Strategy

- + Which brand positioning do customers value most?
- + What are our best brand extension opportunities in other categories and markets?
- + Am I licensing my brand effectively?
- + Have I fully optimised my brand portfolio?
- + Am I carrying dead weight?
- + Should I transfer my brand immediately?
- + Is a Masterbrand strategy the right choice for my business?



# Brand Evaluation Services.



## How are brands perceived in my category?

Brand Finance tracks brand fame and perceptions across 30 markets in 10 consumer categories. Clear, insightful signals of brand performance, with data mining options for those who want to dig deeper – all at an accessible price.

## What if I need more depth or coverage of a more specialised sector?

Our bespoke brand scorecards help with market planning and can be designed to track multiple brands over time, against competitors, between market segments and against budgets. Our 30-country database of brand KPIs enables us to benchmark performance appropriately.

## Do I have the right brand architecture or strategy in place?

Research is conducted in addition to strategic analysis to provide a robust understanding of the current positioning. The effectiveness of alternative architectures is tested through drivers analysis, to determine which option(s) will stimulate the most favourable customer behaviour and financial results.

## How can I improve return on marketing investment?

Using sophisticated analytics, we have a proven track record of developing comprehensive brand scorecard and brand investment frameworks to improve return on marketing investment.

## What about the social dimension? Does my brand get talked about?

Social interactions have a proven commercial impact on brands. We measure actual brand conversation and advocacy, both real-world word of mouth and online buzz and sentiment, by combining traditional survey measures with best-in-class social listening.

# Communications Services.

## How we can help communicate your brand's performance in brand value rankings



**Brand Accolade** – create a digital endorsement stamp for use in marketing materials, communications, annual reports, social media and website. Advertising use subject to terms and conditions.



Brand Finance®  
Awards

TOP 500  
BANKING  
BRAND



Brand Finance®  
Awards

MOST VALUABLE  
BANKING  
BRAND



Brand Finance®  
Awards

STRONGEST  
BANKING  
BRAND



**Video Endorsement** – record video with Brand Finance CEO or Director speaking about the performance of your brand, for use in both internal and external communications.



**Bespoke Events** – organise an award ceremony or celebratory event, coordinate event opportunities and spearhead communications to make the most of them.



**Digital Infographics** – design infographics visualising your brand's performance for use across social media platforms.



**Trophies & Certificates** – provide a trophy and/or hand-written certificate personally signed by Brand Finance CEO to recognise your brand's performance.



**Sponsored Content** – publish contributed articles, advertorials, and interviews with your brand leader in the relevant Brand Finance report offered to the press.



**Media Support** – provide editorial support in reviewing or copywriting your press release, pitching your content to top journalists, and monitoring media coverage.



# Brand Dialogue<sup>®</sup>



With strategic planning and creative thinking, we develop communications plans to create dialogue with stakeholders that drives brand value.

Our approach is integrated, employing tailored solutions for our clients across PR and marketing activations, to deliver strategic campaigns, helping us to establish and sustain strong client relationships. We also have a specific focus on geographic branding, including supporting nation brands and brands with a geographical indication (GI).

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Brand Dialogue Limited is a member of the Brand Finance Plc Group



## Research, Strategy & Measurement

Brand & Communications Strategy  
Campaign Planning  
Market Research & Insights  
Media Analysis



## Public Relations & Communications

Media Relations  
Press Trips & Events  
Strategic Partnerships & Influencer Outreach  
Social Media Management



## Marketing & Events

Promotional Events  
Conference Management  
Native Advertising  
Retail Marketing



## Content Creation

Bespoke Publications, Blogs & Newsletters  
Press Releases  
Marketing Collateral Design  
Social Media Content



## Strategic Communications

Crisis Communications  
Brand Positioning & Reputation  
Geographic Branding  
Corporate Social Responsibility (CSR)







# Brand Finance<sup>®</sup> Institute

## Brand Finance Institute

*Learn how to build, protect and measure brand value*

The Brand Finance Institute is the educational division of Brand Finance, offering expert training on brand evaluation, management and strategy.

Our in-house training and workshops, online learning offer and webinars will help you answer key strategic questions about your brand for different levels of seniority and development needs:

- How can I grow brand value?
- How can I build a business case to show the return on my marketing investment?
- How can I set up my marketing budget using brand research and analytics?

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For more information, contact [enquiries@brandfinance.com](mailto:enquiries@brandfinance.com) or visit [brandfinanceinstitute.com](http://brandfinanceinstitute.com)

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Brand Finance Institute is a member of the Brand Finance plc group of companies



# Brand Finance Network.

For further information on our services and valuation experience, please contact your local representative:

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