



Banking

500

2023

The annual report on the most valuable and strongest banking brands
February 2023

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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 more than 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 thousands of the world's biggest brands to the test every year. Ranking brands across all sectors and countries, we publish over 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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Request your own Brand Value Report

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.

Visit brandirectory.com/request-a-valuation or email enquiries@brandfinance.com



Insight



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Benchmarking



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Understanding

Benefits



Brand Valuation Summary



Brand Strength Tracking



Royalty Rates



Cost of Capital Analysis



Customer Research Findings



Competitor Benchmarking

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Brandirectory.com



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.

- + Browse thousands of published brand values
- + 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

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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**
- **38 countries** and **31 sectors** covered
- More than **150,000 respondents** surveyed annually
- We are now **in our 7th consecutive year** conducting the study

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Foreword.



David Haigh
Chairman & CEO,
Brand Finance

Brand valuation helps companies understand the value of their brand and how it contributes to the overall value of the company. This important understanding can inform decision-making related to marketing and branding efforts, as well as provide a benchmark for future performance. It can also be used to help attract investors and secure financing, as a strong brand can be a valuable asset.

Additionally, brand valuation can be useful in the event of a merger or acquisition, as it can help determine the value of the brand being acquired. Overall, brand valuation helps organisations understand the worth of their brand and how it fits into their overall business strategy.

A strong brand can lead to improved business returns in several ways. First, a strong brand can help a company differentiate itself from its competitors and establish a unique identity in the market, which can lead to increased customer loyalty and retention. This, in turn, can lead to higher sales and revenue. A strong brand can also help a company command a higher price for its products or services, as consumers are willing to pay more for a brand they perceive as high-quality and trustworthy. In addition, a strong brand can help a company attract top talent, as employees may be more attracted to work for a well-known and reputable brand. Finally, a strong brand can provide a company with a competitive advantage and help it weather economic downturns or industry disruptions.

This year, Brand Finance has invested more in researching and understanding customer perception of brands across the world than ever before, with original research taking place in dozens of jurisdictions globally. The report you are reading is based on this extensive original research, with the findings representing a catalyst for further conversations.

If you want to help build a stronger brand, or if you want to better understand the value of your brand, please contact the Brand Finance team and I anytime. I look forward to the conversation and helping to build a more profitable future for your brand.

Ranking Analysis.



Chinese banking brand values subside as big American brands close the gap.

- + **ICBC** remains most valuable banking brand despite value falling 7% to US\$69.5 billion.
- + **Silicon Valley Bank** is fastest-growing banking brand, more than doubling to US\$2.8 billion.
- + New age neobanks achieve 103% growth, more than doubling in value.
- + **First National Bank** is strongest banking brand, earning AAA+ rating.

Ranking Analysis.



Chinese banking brands in the ranking are subsiding in brand value with American brands quickly closing the gap. **ICBC** (brand value down 7% to US\$69.5 billion) is the most valuable banking brand in the world, followed by **China Construction Bank** (brand value down 4% to US\$62.7 billion) and **Agricultural Bank of China** (brand value down 7% to US\$57.7 billion).

The Brand Finance Banking 2023 report finds several key trends in the banking industry. Rising interest rates in many markets have led to short term increases in net revenues and profitability and in addition to this, brand equity research metrics have improved, with the average reputation for the sector increasing by 0.1 points year-on-year.














Another important trend in the sector is that neo/digital banks, such as **Revolut** (brand value up 57% to US\$194 million), have made a significant impact in the industry, entering the top 500 most valuable banking brands for the first time, with a brand value increase of 57% year-on-year.

Banking brands across the globe have continued to recover significantly post COVID-19. There has been an improvement in digital banking services, government stimulus measures have been relatively successful, and the rise of mobile banking and online platforms have contributed to the sectors positive performance. Accelerated by the strict global lockdowns, banking and fintech brands have innovated to create user friendly mobile application-based banking services that have led to an increase in customer satisfaction and acquisition.

Declan Ahern,
Director, Brand Finance

Top 10 Most Valuable Banking Brands

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<p>1 ← 1 </p> <p>ICBC  中国工商银行 INDUSTRIAL AND COMMERCIAL BANK OF CHINA</p> <p>US\$69.5 bn -7%</p>	<p>2 ← 2 </p> <p>中国建设银行 China Construction Bank</p> <p>US\$62.7 bn -4%</p>	<p>3 ← 3 </p> <p>中国农业银行 AGRICULTURAL BANK OF CHINA</p> <p>US\$57.7 bn -7%</p>	<p>4 ← 4 </p> <p>中国银行 BANK OF CHINA</p> <p>US\$47.3 bn -4%</p>	<p>5 ← 5 </p> <p>BANK OF AMERICA </p> <p>US\$38.6 bn +5%</p>
<p>6 ↑ 8 </p> <p>WELLS FARGO</p> <p>US\$33.0 bn +10%</p>	<p>7 ↑ 9 </p> <p>J.P.Morgan</p> <p>US\$31.8 bn +10%</p>	<p>8 ↓ 7 </p> <p>CHASE </p> <p>US\$31.3 bn +4%</p>	<p>9 ↓ 6 </p> <p>citi</p> <p>US\$30.6 bn -11%</p>	<p>10 ← 10 </p> <p>招商银行 CHINA MERCHANTS BANK</p> <p>US\$24.5 bn +1%</p>

ICBC remains most valuable banking brand despite value falling 7% to US\$69.5 billion

According to a new report from leading brand valuation consultancy, Brand Finance, **ICBC** (brand value down 7% to US\$69.5 billion) is the most valuable banking brand worldwide.

The company has several subsidiaries globally and serves over half a billion individuals and several million business clients. **ICBC** is outperforming its competitors, maintaining a strong lead in brand value over **China Construction Bank** (brand value down 4% to US\$62.7 billion) and **Agricultural Bank of China** (brand value down 7% to US\$57.7 billion), which are the second and third most valuable banking brands globally, respectively.

Brand values in the sector have possibly declined due to the general slowdown of the Chinese economy caused by strict lockdown mandates and an ongoing housing crisis.



Silicon Valley Bank is fastest-growing banking brand, more than doubling to US\$2.8 billion

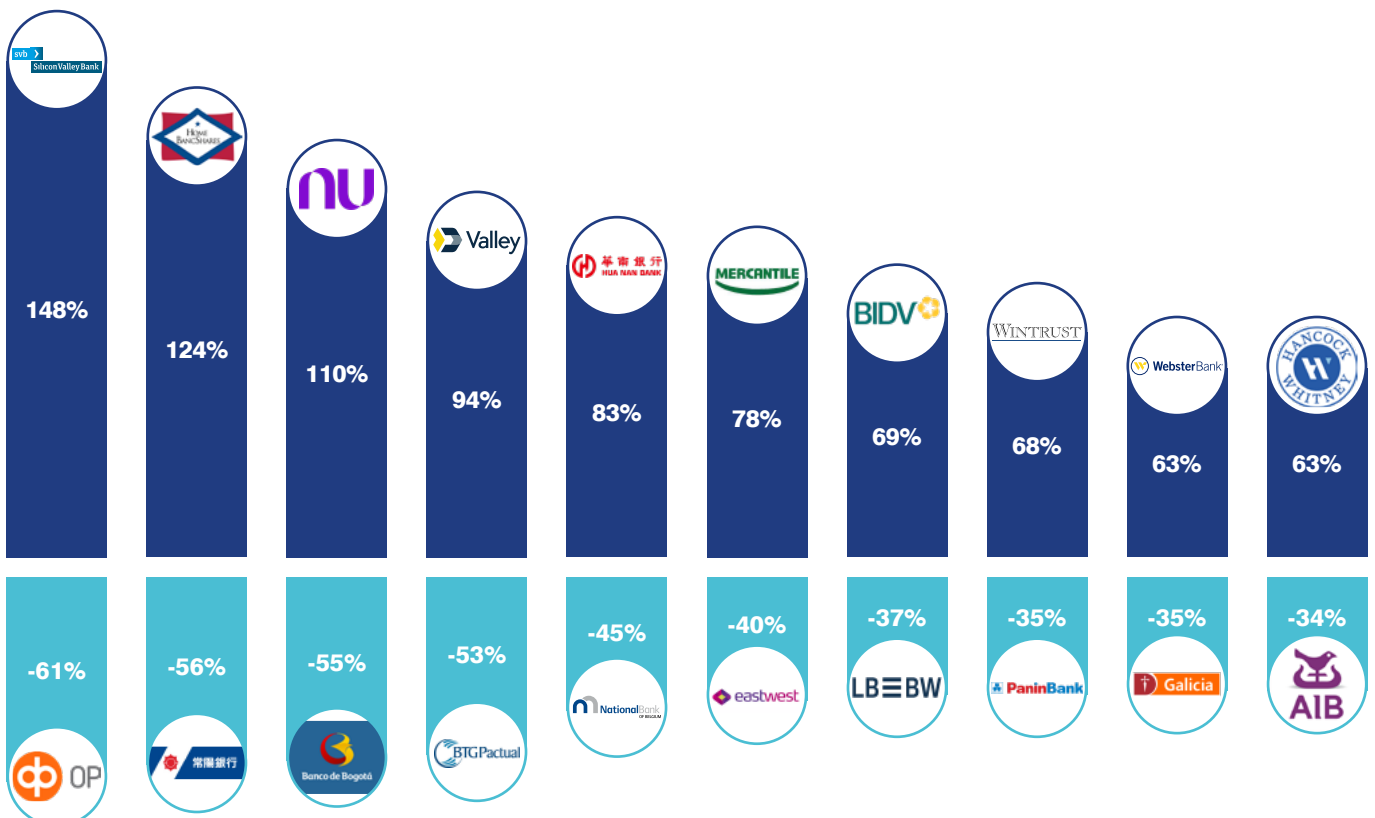
SVB (brand value up 148% to US\$2.8 billion) is the fastest-growing banking brand in the world, more than doubling in brand value this year. The bank specialises in providing banking services for venture capital firms to support the start-up ecosystem. In 2021, the bank completed a merger with **Boston Private** and has rebranded to be called **SVB Private**. SVB actively invests in entrepreneurial ventures including fintech firms like **Wise** and new healthtech ventures that are disrupting the industry.

Additionally, the bank is known for its expertise in the technology and innovation sectors, offering valuable insights and connections to its clients, the bank is well positioned to navigate the ever-evolving landscape of financial technology and innovation. Following SVP, **Home Bancshares** is second-fastest growing brand in the ranking, growing at a rate of 124% year-on-year, more than doubling its brand value from 2022.



Brand Value Change 2022-2023 (%)

© Brand Finance 2023



New age neobanks achieve 103% growth, more than doubling in value

Digital banks (also known as “neobanks”) have achieved success in the past few years by integrating the power of technology into banking. The fintech sector is growing globally with a number of service offerings in a competitive market. Digital bank brands like **Tymbank** and **Discovery Bank** in South Africa, **Nubank** (brand value up 110% to US\$1.0 billion) in Brazil, and **Maya Bank** in the Philippines are disrupting the industry, according to our research these brands score highly in innovation and sustainability – two key drivers of customer choice.

The value of neobanks in the Brand Finance Banking 500 2023 has grown from US\$795.6 million in 2022 to US\$1,611.9 million in 2023 - an increase of 102.6% (US\$816.3 million). US\$194 million of this value increase is due to **Revolut** entering the rankings for the first time this year. Revolut (brand value up 57% to US\$194 million) is one of the new entrants in this year’s ranking. The fintech bank recently announced its new growth strategy resulted in 25 million customers internationally. There has been global expansion in new markets including Brazil, Mexico and India and New Zealand in the near future. According to the research conducted by Brand Finance, entering new markets has contributed the significant brand value growth achieved by Revolut.

Sustainability perceptions account for 6.8% when driving brand consideration in the banking sector

Sustainability is a topic of growing importance in the banking sector, a number of stakeholders expect banks to be economically, socially, and environmentally responsible. Global banking brands including **HSBC**, **Lloyds Banking Group** and **Barclays** have responded to this by communicating their sustainability accreditations and commitment to sustainability in their marketing campaigns, albeit not always successfully.

According to Brand Finance research, **DBS** (brand value up 21% to US\$10.5 billion), **Bank of China** (brand value down 4% to US\$47.3 billion) and **AI-Rajhi** (brand value up 32% to US\$5.7 billion) have the highest sustainability perception scores in the industry.



Based on the findings from the Brand Finance Sustainability Perceptions Index 2023, these banks have sustainability driver scores of 9.2%, 8.5% and 8.4% respectively.

In addition to sustainability perceptions, Brand Finance’s research has found that trust is a dominant driver of customer choice when it comes to banking services. Customers are looking for guarantees that they can proceed with full reassurance. Other key drivers include ease of use, excellent website and apps, and great customer service.

These top 4 drivers highly influence consideration across regions, but there are nuances. For example, wide availability does not drive consideration strongly in the Americas, but it does in other regions like APAC and MENA. Convenient location of ATM/branches is important in APAC and MENA, and great value for money is key in South Africa.

QNB has the Highest Brand Value of All Middle Eastern Banks Again

QNB (brand value up 9% to US\$7.7 billion) remains the most valuable banking brand in the Middle East with a brand value of US\$7.7 billion. It has seen a 9% year-on-year growth and retained its position (45th) firmly within

the top 50 most valuable banking brands globally. This reflects the success of the banks continued efforts to expand its international presence and offering to increasingly diverse customer base.

Its sponsorship of the 2022 FIFA World Cup in Qatar also provided the chance for the bank to gain considerable exposure among the millions of viewers who tuned in during the month-long event from around the world. This has likely raised its awareness and familiarity amongst consumers and may in turn help to boost its current brand strength of 85 out of 100 (AAA) further in the future.

Saudi Arabian, **Riyad Bank** saw an impressive brand value increase, up 42% this year to a brand value of US\$1.8 billion, well above the average for Saudi banks. Riyad bank undertook a rebranding effort in September 2022 which personifies its commitment of becoming a bank for a new generation and future that will focus on technology and innovation in line with Saudi Vision 2030. The bank hopes that its new identity will drive its updated vision and mission to be "the most innovative and trustworthy financial solutions partner". This new customer-centric identity signals opportunities for the brand strength to grow, which is currently 74 out of 100 with a corresponding AA rating.

Brand Value by Country

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Country	Brand Value (US bn)	% of total	Number of Brands
China	440.7	31.3%	75
United States	336.5	23.8%	80
Canada	73.0	5.2%	10
United Kingdom	65.3	4.6%	19
France	35.0	2.5%	9
Japan	31.7	2.2%	16
Other	429.3	30.4%	291
Total	1,411.5	100.0%	500

First National Bank is strongest banking brand, earning AAA+ rating

In addition to 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. Compliant with ISO 20671, Brand Finance's assessment of stakeholder equity incorporates original market research data from over 150,000 respondents in 38 countries and across 31 sectors.

First National Bank (brand value down 3% to US\$1.5 billion) is the strongest banking brand in the ranking with a Brand Strength Index (BSI) score of 93 out of 100 and a corresponding AAA+ rating. It is one of the oldest and largest banks in South Africa, with a history dating back to 1838.











The bank also provides online and mobile banking services, making it easy for customers to access their accounts and manage their finances from anywhere. FNB has a strong presence in South Africa, with branches and ATMs in many cities and towns

across the country. FNB has also been recognized for its sustainable practices, receiving awards for its environmental, social and governance performance. The bank has also been consistently ranked among the top banks in South Africa in terms of customer satisfaction and trust.



Top 10 Strongest Banking Brands
















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<p>1 ↑ 4</p>  <p>93.0 +1.0 AAA+</p>	<p>2 ← 2</p>  <p>93.0 +0.6 AAA+</p>	<p>3 ↓ 1</p>  <p>92.9 -1.1 AAA+</p>	<p>4 ↑ 5</p>  <p>92.4 +1.6 AAA+</p>	<p>5 ↑ 23</p>  <p>90.8 +4.7 AAA+</p>
<p>6 ↑ 15</p>  <p>90.4 +2.7 AAA+</p>	<p>7 ↓ 6</p>  <p>89.7 -0.3 AAA+</p>	<p>8 ↓ 3</p>  <p>88.2 -4.1 AAA</p>	<p>9 ↑ 10</p>  <p>88.1 -1.0 AAA</p>	<p>10 ↑ 17</p>  <p>87.5 +0.3 AAA</p>

Asset Management Analysis.

The World's Top 10 Most Valuable Asset Management Brands

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<p>1 </p> <p>Brookfield</p> <p>65.4 A+</p> <p>US\$9.0 bn +11.7%</p>	<p>2 </p> <p>Fidelity INVESTMENTS</p> <p>71.5 AA</p> <p>US\$8.4 bn -</p>	<p>3 </p> <p>BlackRock</p> <p>73.5 AA</p> <p>US\$6.6 bn +11.6%</p>	<p>4 </p> <p>Blackstone</p> <p>69.5 AA-</p> <p>US\$4.9 bn +21.5%</p>	<p>5 </p> <p></p> <p>70.2 AA-</p> <p>US\$3.2 bn +21.6%</p>
<p>6 </p> <p>Vanguard</p> <p>81.7 AAA-</p> <p>US\$2.9 bn -</p>	<p>7 </p> <p></p> <p>64.1 A+</p> <p>US\$2.3 bn +24.1%</p>	<p>8 </p> <p></p> <p>69.2 AA-</p> <p>US\$2.1 bn +37.3%</p>	<p>9 </p> <p></p> <p>72.8 AA</p> <p>US\$2.0 bn +18.8%</p>	<p>10 </p> <p></p> <p>66.6 AA-</p> <p>US\$1.5 bn +2.0%</p>

Brookfield is the world's most valuable asset management brand after seeing a solid 12% growth since 2022, taking its total brand value to US\$9 billion. The Canadian alternative asset manager continues to set ambitious growth targets and utilize its global reach, large-scale capital, and operational expertise to enhance its offering to stakeholders. This includes several high value infrastructure deals, such as a multi-billion-dollar investment in Intel Corp to finance a new Arizona factory for advanced semiconductor chips, highlighting Brookfield's capacity for growth, despite volatile global economic conditions.

Brookfield has also particularly emphasized its commitment to supporting and enhancing the communities in which it operates. This has become an increasingly important consideration for asset management companies who look to use impact investing to help build a better future while also creating sustainable returns for clients. As one of the largest investors in renewable power, the brand is actively contributing towards the global transition to net zero. As it looks to further expand this and leverage its impact, Brookfield may be able to build on their brand strength, which currently sits at 65.4 out of 100, with a correlated A+ rating.

Franklin Templeton Investments (brand value up 37% to US\$2.1 billion) is the fastest-growing asset

management brand in the world. The asset management brand has grown at a significant rate over the course of the year by providing its customers with new service offerings and learning opportunities through the platform. Recently, the Franklin Academy introduced the new Alternatives Education Learning Platform which offers training courses on private equity, real estate and hedge strategies among other topics. The brand has also increased its scale by completing an acquisition of **O'Shaughnessy Asset Management**, which has enabled the brand to expand its services with tax management capabilities and ESG customisation.

According to the new research conducted by Brand Finance, Vanguard (brand value of US\$2.9 billion) is the strongest asset management in the world. The US based asset management brand has a Brand Strength Index (BSI) score of 81.7 out of 100 and a corresponding AAA-brand rating. The brand is a trusted platform for personal investments, it recently onboarded 60,000 new clients on the United Kingdom Personal Investment (UKPI) platform. The brand is also aiming to digitise its solutions in various markets, most recently **Vanguard** launched the Vanguard Invest Anlageservice which is a new digital investment platform for investors in the German market. Vanguard's very good reputation for low-cost and accessible investment services is reflected in its high brand strength.

Brand Value Ranking (USDm).

The world's top 500 most valuable banking brands 1-50

2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
1	1	←	ICBC	China	\$69,545	-7.4%	\$75,119	AAA	AAA+
2	2	←	China Construction Bank	China	\$62,681	-4.4%	\$65,547	AAA	AAA
3	3	←	Agricultural Bank Of China	China	\$57,691	-7.0%	\$62,031	AAA-	AAA
4	4	←	Bank of China	China	\$47,336	-4.5%	\$49,553	AAA	AAA
5	5	←	Bank of America	United States	\$38,647	+5.2%	\$36,719	AA+	AA+
6	8	↑	Wells Fargo	United States	\$32,970	+9.7%	\$30,054	AA	AA
7	9	↑	J.P Morgan	United States	\$31,807	+10.1%	\$28,888	AA+	AAA-
8	7	↓	Chase	United States	\$31,332	+3.9%	\$30,148	AA+	AA
9	6	↓	Citi	United States	\$30,551	-11.3%	\$34,443	AA+	AAA-
10	10	←	China Merchants Bank	China	\$24,536	+0.7%	\$24,370	AA+	AA+
11	14	↑	TD	Canada	\$20,404	+16.5%	\$17,513	AAA-	AAA-
12	12	←	HSBC	United Kingdom	\$19,851	+10.3%	\$18,005	AA	AA
13	13	←	Bank of Communications	China	\$18,947	+6.8%	\$17,738	AAA-	AAA-
14	16	↑	Goldman Sachs	United States	\$18,603	+13.7%	\$16,368	AA+	AA+
15	15	←	Capital One	United States	\$18,348	+5.0%	\$17,472	AAA-	AAA-
16	17	↑	Postal Savings Bank	China	\$17,039	+4.3%	\$16,336	AAA-	AAA-
17	18	↑	Santander	Spain	\$16,924	+9.7%	\$15,424	AA	AA
18	11	↓	RBC	Canada	\$14,742	-22.6%	\$19,040	AA+	AAA-
19	22	↑	Morgan Stanley	United States	\$14,215	+13.4%	\$12,538	AA	AA+
20	21	↑	China CITIC Bank	China	\$12,621	-1.4%	\$12,805	AA+	AA+
21	25	↑	Ping An Bank	China	\$12,448	+9.0%	\$11,421	AA-	AA
22	26	↑	Barclays	United Kingdom	\$12,383	+10.5%	\$11,209	AA-	A+
23	20	↓	Sber	Russia	\$11,950	-6.7%	\$12,812	AAA	AAA+
24	24	←	Scotiabank	Canada	\$11,949	+0.2%	\$11,928	AAA-	AAA
25	23	↓	BNP Paribas	France	\$11,207	-8.4%	\$12,240	A+	A+
26	29	↑	Industrial Bank	China	\$11,115	+5.2%	\$10,563	A+	AA-
27	19	↓	Shanghai Pudong Development Bank	China	\$11,074	-22.6%	\$14,313	AA+	AAA-
28	32	↑	BMO	Canada	\$10,831	+8.9%	\$9,942	AA	AA+
29	39	↑	DBS	Singapore	\$10,509	+21.2%	\$8,674	AAA	AAA
30	38	↑	Truist	United States	\$10,061	+13.7%	\$8,851	AA	AA
31	37	↑	PNC	United States	\$10,055	+8.9%	\$9,232	AA	AA
32	30	↓	China Everbright Bank	China	\$9,931	-2.8%	\$10,221	AA	AA+
33	36	↑	UBS	Switzerland	\$9,769	+3.3%	\$9,456	AA-	AA-
34	35	↑	ING	Netherlands	\$9,712	+1.0%	\$9,619	AA+	AA+
35	34	↓	Intesa Sanpaolo	Italy	\$9,312	-4.4%	\$9,744	AA+	AAA-
36	31	↓	U.S. Bank	United States	\$9,264	-8.5%	\$10,121	A+	AA
37	28	↓	MUFG	Japan	\$9,007	-14.9%	\$10,577	AA	AA
38	51	↑	Itaú	Brazil	\$8,717	+32.0%	\$6,603	AAA-	AAA-
39	44	↑	Standard Chartered	United Kingdom	\$8,582	+20.2%	\$7,140	AA	AA
40	40	←	CIBC	Canada	\$8,284	-0.4%	\$8,317	AA+	AAA-
41	42	↑	Merrill	United States	\$8,276	+8.0%	\$7,662	AA+	AA+
42	27	↓	SMBC	Japan	\$8,232	-22.9%	\$10,671	AA+	AA+
43	46	↑	Discover	United States	\$7,980	+13.4%	\$7,040	AAA-	AAA-
44	50	↑	Commonwealth Bank	Australia	\$7,673	+15.9%	\$6,619	AAA	AA+
45	45	←	QNB	Qatar	\$7,666	+8.6%	\$7,056	AAA	AAA-
46	33	↓	China Minsheng Bank	China	\$7,523	-23.5%	\$9,839	AA	AA
47	55	↑	NatWest	United Kingdom	\$7,401	+30.9%	\$5,656	AA	AA
48	43	↓	State Bank of India	India	\$7,335	-2.4%	\$7,517	AAA	AAA-
49	47	↓	HDFC Bank	India	\$6,790	-1.5%	\$6,895	AAA	AAA
50	52	↑	Lloyds Bank	United Kingdom	\$6,651	+5.6%	\$6,297	AA+	AA+

The world's top 500 most valuable banking brands 51-100

2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
51	48	↓	BBVA	Spain	\$6,631	-2.9%	\$6,829	AAA	AAA
52	41	↓	Rabobank	Netherlands	\$6,174	-20.1%	\$7,724	AA	AA+
53	69	↑	Al-Rajhi Bank	Saudi Arabia	\$5,658	+32.2%	\$4,279	AAA	AAA-
54	49	↓	Credit Suisse	Switzerland	\$5,625	-15.9%	\$6,688	AA-	AA
55	54	↓	Crédit Agricole	France	\$5,553	-2.6%	\$5,703	AA	AA
56	61	↑	UOB	Singapore	\$5,540	+12.6%	\$4,920	AAA-	AAA-
57	63	↑	OCBC Bank	Singapore	\$5,412	+12.9%	\$4,795	AAA-	AAA-
58	68	↑	KBC	Belgium	\$5,392	+24.6%	\$4,327	AAA-	AA+
59	66	↑	NAB	Australia	\$5,342	+23.1%	\$4,339	AA+	AA
60	65	↑	ANZ	Australia	\$5,139	+10.9%	\$4,634	AA	AA
61	59	↓	Charles Schwab	United States	\$5,129	+0.2%	\$5,118	AA-	AA
62	57	↓	Nordea	Sweden	\$5,094	-4.0%	\$5,306	AA	AA+
63	78	↑	Bradesco	Brazil	\$5,092	+33.3%	\$3,820	AAA-	AA+
64	73	↑	Crédit Mutuel	France	\$5,070	+29.8%	\$3,907	AA+	AA
65	58	↓	CITIC Securities	China	\$4,985	-3.3%	\$5,157	AA-	AA
66	62	↓	Société Générale	France	\$4,961	+3.2%	\$4,805	A+	A+
67	67	←	CaixaBank	Spain	\$4,914	+13.3%	\$4,338	AA	AA+
68	70	↑	Mizuho Financial Group	Japan	\$4,905	+15.1%	\$4,263	A+	A+
69	81	↑	Banco do Brasil	Brazil	\$4,904	+33.9%	\$3,662	AAA-	AA+
70	64	↓	Hua Xia Bank	China	\$4,686	-1.3%	\$4,747	AA	AA
71	72	↑	Bank of Jiangsu	China	\$4,656	+18.8%	\$3,918	AA-	AA-
72	56	↓	KB Financial Group	South Korea	\$4,635	-14.5%	\$5,419	AA+	AAA
73	60	↓	BNY Mellon	United States	\$4,620	-7.0%	\$4,965	AA	AA+
74	53	↓	Shinhan Financial Group	South Korea	\$4,488	-26.5%	\$6,104	AA+	AAA-
75	79	↑	Deutsche Bank	Germany	\$4,352	+15.1%	\$3,779	AA-	AA-
76	94	↑	SNB	Saudi Arabia	\$4,326	+36.4%	\$3,172	AA	AA
77	77	←	China Guangfa Bank	China	\$4,318	+11.7%	\$3,867	A+	A+
78	80	↑	BRI	Indonesia	\$4,258	+15.1%	\$3,698	AAA	AAA
79	76	↓	Bank of Ningbo	China	\$4,147	+6.9%	\$3,880	A+	AA-
80	85	↑	Citizens	United States	\$4,058	+15.6%	\$3,510	AA	AA+
81	74	↓	Maybank	Malaysia	\$3,946	+1.1%	\$3,903	AAA	AAA
82	88	↑	FAB	United Arab Emirates	\$3,943	+19.1%	\$3,312	AA-	AA-
83	83	←	Emirates NBD	United Arab Emirates	\$3,899	+8.8%	\$3,585	AAA-	AAA-
84	90	↑	Bank of Shanghai	China	\$3,786	+15.4%	\$3,281	AA+	AA+
85	91	↑	Erste	Austria	\$3,678	+12.8%	\$3,260	AAA	AAA
86	96	↑	VTB Bank	Russia	\$3,566	+16.1%	\$3,071	AA+	AA+
87	82	↓	State Street	United States	\$3,545	-2.0%	\$3,617	AA	AA+
88	92	↑	Desjardins	Canada	\$3,521	+10.3%	\$3,193	AA-	AA-
89	93	↑	Fifth Third Bank	United States	\$3,489	+9.9%	\$3,174	AA-	AA
90	75	↓	Westpac	Australia	\$3,472	-10.6%	\$3,882	AA-	AA
91	89	↓	Bank of Beijing	China	\$3,440	+4.8%	\$3,282	AA	AA-
92	105	↑	KeyBank	United States	\$3,421	+17.8%	\$2,904	AA	AA
93	87	↓	ICICI Bank	India	\$3,391	-0.4%	\$3,405	AAA-	AA+
94	95	↑	Bank Mandiri	Indonesia	\$3,375	+7.3%	\$3,146	AAA-	AAA+
95	86	↓	Hana Financial Group	South Korea	\$3,327	-2.5%	\$3,413	AA	AA+
96	107	↑	Huntington	United States	\$3,294	+16.1%	\$2,838	AA	AA+
97	100	↑	DNB	Norway	\$3,252	+7.9%	\$3,013	AA	AA
98	109	↑	Nationwide Building Society	United Kingdom	\$3,105	+12.3%	\$2,764	AAA-	AAA-
99	110	↑	Caixa	Brazil	\$3,090	+13.5%	\$2,723	AAA-	AAA-
100	84	↓	Macquarie	Australia	\$3,087	-12.3%	\$3,521	A+	AA-

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
101	71	↓	JP Bank	Japan	🔒	🔒	🔒	🔒	🔒
102	99	↓	ABN AMRO	Netherlands	🔒	🔒	🔒	🔒	🔒
103	111	↑	Regions Financial Corporation	United States	🔒	🔒	🔒	🔒	🔒
104	102	↓	BCA	Indonesia	🔒	🔒	🔒	🔒	🔒
105	108	↑	China Zheshang Bank	China	🔒	🔒	🔒	🔒	🔒
106	123	↑	M&T Bank	United States	🔒	🔒	🔒	🔒	🔒
107	97	↓	Hang Seng Bank	China	🔒	🔒	🔒	🔒	🔒
108	179	↑	SVB	United States	🔒	🔒	🔒	🔒	🔒
109	118	↑	Raymond James	United States	🔒	🔒	🔒	🔒	🔒
110	129	↑	CIC	France	🔒	🔒	🔒	🔒	🔒
111	130	↑	UniCredit	Italy	🔒	🔒	🔒	🔒	🔒
112	101	↓	Swedbank	Sweden	🔒	🔒	🔒	🔒	🔒
113	117	↑	ADCB	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
114	114	↔	First Republic Bank	United States	🔒	🔒	🔒	🔒	🔒
115	116	↑	Northern Trust	United States	🔒	🔒	🔒	🔒	🔒
116	103	↓	Halifax	United Kingdom	🔒	🔒	🔒	🔒	🔒
117	98	↓	Bank of Nanjing	China	🔒	🔒	🔒	🔒	🔒
118	132	↑	Axis Bank	India	🔒	🔒	🔒	🔒	🔒
119	120	↑	CIMB	Malaysia	🔒	🔒	🔒	🔒	🔒
120	113	↓	National Bank of Canada	Canada	🔒	🔒	🔒	🔒	🔒
121	126	↑	PKO Bank Polski	Poland	🔒	🔒	🔒	🔒	🔒
122	115	↓	SEB	Sweden	🔒	🔒	🔒	🔒	🔒
123	104	↓	Svenska Handelsbanken	Sweden	🔒	🔒	🔒	🔒	🔒
124	139	↑	La Banque Postale	France	🔒	🔒	🔒	🔒	🔒
125	112	↓	Woori Bank	South Korea	🔒	🔒	🔒	🔒	🔒
126	152	↑	BDO	Philippines	🔒	🔒	🔒	🔒	🔒
127	125	↓	Ally	United States	🔒	🔒	🔒	🔒	🔒
128	141	↑	CTBC Bank	China	🔒	🔒	🔒	🔒	🔒
129	122	↓	Guotai Junan Securities	China	🔒	🔒	🔒	🔒	🔒
130	124	↓	Danske Bank	Denmark	🔒	🔒	🔒	🔒	🔒
131	134	↑	Kasikornbank	Thailand	🔒	🔒	🔒	🔒	🔒
132	127	↓	Siam Commercial Bank	Thailand	🔒	🔒	🔒	🔒	🔒
133	106	↓	Haitong Securities	China	🔒	🔒	🔒	🔒	🔒
134	131	↓	Industrial Bank of Korea	South Korea	🔒	🔒	🔒	🔒	🔒
135	128	↓	DZ Bank	Germany	🔒	🔒	🔒	🔒	🔒
136	147	↑	Kotak Mahindra	India	🔒	🔒	🔒	🔒	🔒
137	162	↑	Vietcombank	Vietnam	🔒	🔒	🔒	🔒	🔒
138	137	↓	Dubai Islamic Bank	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
139	119	↓	Raiffeisen Bank international	Austria	🔒	🔒	🔒	🔒	🔒
140	133	↓	Nomura	Japan	🔒	🔒	🔒	🔒	🔒
141	135	↓	Public Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
142	136	↓	Chongqing Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
143	151	↑	Commerzbank	Germany	🔒	🔒	🔒	🔒	🔒
144	168	↑	Riyad Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
145	145	↔	Standard Bank	South Africa	🔒	🔒	🔒	🔒	🔒
146	149	↑	Bank Leumi	Israel	🔒	🔒	🔒	🔒	🔒
147	153	↑	Bank of Hangzhou	China	🔒	🔒	🔒	🔒	🔒
148	140	↓	Julius Baer	Switzerland	🔒	🔒	🔒	🔒	🔒
149	148	↓	Krung Thai Bank	Thailand	🔒	🔒	🔒	🔒	🔒
150	166	↑	Bank Hapoalim	Israel	🔒	🔒	🔒	🔒	🔒

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
151	121	↓	Natixis	France	🔒	🔒	🔒	🔒	🔒
152	155	↑	Huishang Bank	China	🔒	🔒	🔒	🔒	🔒
153	173	↑	Bank of Ireland	Ireland	🔒	🔒	🔒	🔒	🔒
154	150	↓	China Bohai Bank	China	🔒	🔒	🔒	🔒	🔒
155	146	↓	First National Bank	South Africa	🔒	🔒	🔒	🔒	🔒
156	142	↓	BNI	Indonesia	🔒	🔒	🔒	🔒	🔒
157	164	↑	Banorte	Mexico	🔒	🔒	🔒	🔒	🔒
158	154	↓	Absa	South Africa	🔒	🔒	🔒	🔒	🔒
159	157	↓	Agribank	Vietnam	🔒	🔒	🔒	🔒	🔒
160	161	↑	Canara Bank	India	🔒	🔒	🔒	🔒	🔒
161	212	↑	Bank for Investment and Development of Vietnam (BIDV)	Vietnam	🔒	🔒	🔒	🔒	🔒
162	165	↑	Bancolombia	Colombia	🔒	🔒	🔒	🔒	🔒
163	196	↑	Techcombank	Vietnam	🔒	🔒	🔒	🔒	🔒
164	183	↑	Comerica	United States	🔒	🔒	🔒	🔒	🔒
165	159	↓	NH Bank	South Korea	🔒	🔒	🔒	🔒	🔒
166	178	↑	Banco de Chile	Chile	🔒	🔒	🔒	🔒	🔒
167	144	↓	Jefferies	United States	🔒	🔒	🔒	🔒	🔒
168	180	↑	Bank Of Baroda	India	🔒	🔒	🔒	🔒	🔒
169	160	↓	Bangkok Bank	Thailand	🔒	🔒	🔒	🔒	🔒
170	175	↑	Banco BPM	Italy	🔒	🔒	🔒	🔒	🔒
171	184	↑	VietinBank	Vietnam	🔒	🔒	🔒	🔒	🔒
172	169	↓	NBK	Kuwait	🔒	🔒	🔒	🔒	🔒
173	205	↑	VP Bank	Vietnam	🔒	🔒	🔒	🔒	🔒
174	163	↓	Bank Of Changsha	China	🔒	🔒	🔒	🔒	🔒
175	176	↑	Bank of the Philippine Islands	Philippines	🔒	🔒	🔒	🔒	🔒
176	187	↑	Sabadell	Spain	🔒	🔒	🔒	🔒	🔒
177	199	↑	Kuwait Finance House	Kuwait	🔒	🔒	🔒	🔒	🔒
178	167	↓	E.SUN Bank	China	🔒	🔒	🔒	🔒	🔒
179	189	↑	Zürcher Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
180	223	↑	SABB	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
181	138	↓	Allied Irish Banks (AIB)	Ireland	🔒	🔒	🔒	🔒	🔒
182	218	↑	Taipei Fubon Bank	China	🔒	🔒	🔒	🔒	🔒
183	217	↑	First Citizens	United States	🔒	🔒	🔒	🔒	🔒
184	188	↑	Guangzhou Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
185	171	↓	LCL	France	🔒	🔒	🔒	🔒	🔒
186	158	↓	St.George	Australia	🔒	🔒	🔒	🔒	🔒
187	185	↓	Mizrahi-Tefahot Bank	Israel	🔒	🔒	🔒	🔒	🔒
188	143	↓	Belfius	Belgium	🔒	🔒	🔒	🔒	🔒
189	156	↓	Krungsri	Thailand	🔒	🔒	🔒	🔒	🔒
190	181	↓	Metrobank	Philippines	🔒	🔒	🔒	🔒	🔒
191	172	↓	Signature Bank	United States	🔒	🔒	🔒	🔒	🔒
192	174	↓	Punjab National Bank	India	🔒	🔒	🔒	🔒	🔒
193	192	↓	mBank	Poland	🔒	🔒	🔒	🔒	🔒
194	208	↑	Shanghai Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
195	197	↑	Pictet	Switzerland	🔒	🔒	🔒	🔒	🔒
196	207	↑	First Horizon	United States	🔒	🔒	🔒	🔒	🔒
197	170	↓	Bank Pekao	Poland	🔒	🔒	🔒	🔒	🔒
198	286	↑	Nubank	Brazil	🔒	🔒	🔒	🔒	🔒
199	177	↓	Union Bank of India	India	🔒	🔒	🔒	🔒	🔒
200	214	↑	Bank of East Asia	China	🔒	🔒	🔒	🔒	🔒

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
201	211	↑	Mega	China	🔒	🔒	🔒	🔒	🔒
202	240	↑	City National Bank	United States	🔒	🔒	🔒	🔒	🔒
203	233	↑	East West Bank	United States	🔒	🔒	🔒	🔒	🔒
204	191	↓	Nedbank	South Africa	🔒	🔒	🔒	🔒	🔒
205	206	↑	Bank of Chengdu	China	🔒	🔒	🔒	🔒	🔒
206	213	↑	Abu Dhabi Islamic Bank	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
207	229	↑	Alinma Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
208	224	↑	Mashreq	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
209	193	↓	Investec	South Africa	🔒	🔒	🔒	🔒	🔒
210	194	↓	RHB Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
211	182	↓	Orient Securities	China	🔒	🔒	🔒	🔒	🔒
212	242	↑	Israel Discount Bank	Israel	🔒	🔒	🔒	🔒	🔒
213	237	↑	Bankinter	Spain	🔒	🔒	🔒	🔒	🔒
214	228	↑	Banco del Estado de Chile	Chile	🔒	🔒	🔒	🔒	🔒
215	201	↓	DekaBank	Germany	🔒	🔒	🔒	🔒	🔒
216	226	↑	Komerční banka	Czech Republic	🔒	🔒	🔒	🔒	🔒
217	204	↓	IndusInd Bank	India	🔒	🔒	🔒	🔒	🔒
218	220	↑	Millennium BCP	Portugal	🔒	🔒	🔒	🔒	🔒
219	198	↓	HypoVereinsbank	Germany	🔒	🔒	🔒	🔒	🔒
220	202	↓	Bank of the West	United States	🔒	🔒	🔒	🔒	🔒
221	225	↑	Stifel Financial	United States	🔒	🔒	🔒	🔒	🔒
222	219	↓	Deutsche Postbank	Germany	🔒	🔒	🔒	🔒	🔒
223	195	↓	OTP Bank	Hungary	🔒	🔒	🔒	🔒	🔒
224	200	↓	Virgin Money	United Kingdom	🔒	🔒	🔒	🔒	🔒
225	215	↓	Bank Of Chongqing	China	🔒	🔒	🔒	🔒	🔒
226	190	↓	Daiwa Securities Group	Japan	🔒	🔒	🔒	🔒	🔒
227	236	↑	Bank of Zhengzhou	China	🔒	🔒	🔒	🔒	🔒
228	243	↑	Banque Saudi Fransi	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
229	321	↑	Valley National Bank	United States	🔒	🔒	🔒	🔒	🔒
230	247	↑	MB Bank	Vietnam	🔒	🔒	🔒	🔒	🔒
231	248	↑	Taiwan Cooperative Bank	China	🔒	🔒	🔒	🔒	🔒
232	210	↓	Taishin	China	🔒	🔒	🔒	🔒	🔒
233	209	↓	Bank of Scotland	United Kingdom	🔒	🔒	🔒	🔒	🔒
234	245	↑	Resona Bank	Japan	🔒	🔒	🔒	🔒	🔒
235	261	↑	Commercial bank	Qatar	🔒	🔒	🔒	🔒	🔒
236	273	↑	Garanti BBVA	Turkey	🔒	🔒	🔒	🔒	🔒
237	241	↑	BPER Group	Italy	🔒	🔒	🔒	🔒	🔒
238	257	↑	Bank Pasargad	Iran	🔒	🔒	🔒	🔒	🔒
239	231	↓	Hong Leong Financial	Malaysia	🔒	🔒	🔒	🔒	🔒
240	234	↓	Bank of Tianjin	China	🔒	🔒	🔒	🔒	🔒
241	279	↑	İşbank	Turkey	🔒	🔒	🔒	🔒	🔒
242	263	↑	ASB Bank	- Zealand	🔒	🔒	🔒	🔒	🔒
243	222	↓	Nykredit	Denmark	🔒	🔒	🔒	🔒	🔒
244	235	↓	PacWest	United States	🔒	🔒	🔒	🔒	🔒
245	253	↑	First Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
246	271	↑	Synovus	United States	🔒	🔒	🔒	🔒	🔒
247	315	↑	Webster	United States	🔒	🔒	🔒	🔒	🔒
248	268	↑	TTB	Thailand	🔒	🔒	🔒	🔒	🔒
249	246	↓	Caixa Geral de Depositos	Portugal	🔒	🔒	🔒	🔒	🔒
250	281	↑	Norinchukin Bank	Japan	🔒	🔒	🔒	🔒	🔒

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
251	216	↓	BNL	Italy	🔒	🔒	🔒	🔒	🔒
252	203	↓	BNK financial Group	South Korea	🔒	🔒	🔒	🔒	🔒
253	230	↓	Qatar Islamic Bank	Qatar	🔒	🔒	🔒	🔒	🔒
254	329	↑	Cadence Bank	United States	🔒	🔒	🔒	🔒	🔒
255	291	↑	Jyske Bank	Denmark	🔒	🔒	🔒	🔒	🔒
256	269	↑	People's United Bank	United States	🔒	🔒	🔒	🔒	🔒
257	254	↓	Tinkoff Bank	Russia	🔒	🔒	🔒	🔒	🔒
258	292	↑	KDB Group	South Korea	🔒	🔒	🔒	🔒	🔒
259	262	↑	First National bank	United States	🔒	🔒	🔒	🔒	🔒
260	232	↓	Davivienda	Colombia	🔒	🔒	🔒	🔒	🔒
261	264	↑	Bank Albilad	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
262	252	↓	Capitec Bank	South Africa	🔒	🔒	🔒	🔒	🔒
263	251	↓	Beijing Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
264	249	↓	Harbin Bank	China	🔒	🔒	🔒	🔒	🔒
265	239	↓	Lazard	United Kingdom (Bermuda)	🔒	🔒	🔒	🔒	🔒
266	285	↑	Arab National Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
267	300	↑	Pinnacle Financial	United States	🔒	🔒	🔒	🔒	🔒
268	258	↓	Bank Austria	Austria	🔒	🔒	🔒	🔒	🔒
269	327	↑	Hua Nan Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
270	309	↑	Bank of Qingdao	China	🔒	🔒	🔒	🔒	🔒
271	318	↑	South State Bank	United States	🔒	🔒	🔒	🔒	🔒
272	294	↑	Masraf Al Rayan	Qatar	🔒	🔒	🔒	🔒	🔒
273	311	↑	ACB	Vietnam	🔒	🔒	🔒	🔒	🔒
274	319	↑	Commerce Bank	United States	🔒	🔒	🔒	🔒	🔒
275	382	↑	Hua Nan Financial Holdings	China	🔒	🔒	🔒	🔒	🔒
276	266	↓	Qingdao Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
277	295	↑	BCP	Peru	🔒	🔒	🔒	🔒	🔒
278	310	↑	BNZ	- Zealand	🔒	🔒	🔒	🔒	🔒
279	278	↓	Helaba	Germany	🔒	🔒	🔒	🔒	🔒
280	238	↓	Alfa Bank	Russia	🔒	🔒	🔒	🔒	🔒
281	274	↓	Bank of India	India	🔒	🔒	🔒	🔒	🔒
282	304	↑	Ziraat Bankasi	Turkey	🔒	🔒	🔒	🔒	🔒
283	325	↑	Union Bank of the Philippines	Philippines	🔒	🔒	🔒	🔒	🔒
284	289	↑	Millennium	Poland	🔒	🔒	🔒	🔒	🔒
285	364	↑	Hancock Whitney	United States	🔒	🔒	🔒	🔒	🔒
286	255	↓	Finacobank	Italy	🔒	🔒	🔒	🔒	🔒
287	265	↓	Banca Mediolanum	Italy	🔒	🔒	🔒	🔒	🔒
288	256	↓	Bank Sinopac	China	🔒	🔒	🔒	🔒	🔒
289	379	↑	Wintrust Financial	United States	🔒	🔒	🔒	🔒	🔒
290	267	↓	LGT	Liechtenstein	🔒	🔒	🔒	🔒	🔒
291	338	↑	Equity Bank	Kenya	🔒	🔒	🔒	🔒	🔒
292	244	↓	Bank Of Guiyang	China	🔒	🔒	🔒	🔒	🔒
293	303	↑	Frost Bankers	United States	🔒	🔒	🔒	🔒	🔒
294	358	↑	Wing Lung Bank	China	🔒	🔒	🔒	🔒	🔒
295	361	↑	RBS	United Kingdom	🔒	🔒	🔒	🔒	🔒
296	275	↓	Shengjijng Bank	China	🔒	🔒	🔒	🔒	🔒
297	302	↑	Banca Transilvania	Romania	🔒	🔒	🔒	🔒	🔒
298	283	↓	Crédit du Nord	France	🔒	🔒	🔒	🔒	🔒
299	290	↓	Bankwest	Australia	🔒	🔒	🔒	🔒	🔒
300	306	↑	Deutsche Kreditbank	Germany	🔒	🔒	🔒	🔒	🔒

The world's top 500 most valuable banking brands 301-350

2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
301	305	↑	Inbursa	Mexico	🔒	🔒	🔒	🔒	🔒
302	259	↓	BAWAG PSK	Austria	🔒	🔒	🔒	🔒	🔒
303	280	↓	BCI	Chile	🔒	🔒	🔒	🔒	🔒
304	340	↑	The Shanghai Commercial & Savings Bank	China	🔒	🔒	🔒	🔒	🔒
305	-	New	Bank Syariah Indonesia	Indonesia	🔒	🔒	🔒	🔒	🔒
306	308	↑	CIT	United States	🔒	🔒	🔒	🔒	🔒
307	287	↓	York Community Bancorp	United States	🔒	🔒	🔒	🔒	🔒
308	307	↓	Akbank	Turkey	🔒	🔒	🔒	🔒	🔒
309	276	↓	Mediobanca	Italy	🔒	🔒	🔒	🔒	🔒
310	299	↓	Attijariwafa Bank	Morocco	🔒	🔒	🔒	🔒	🔒
311	320	↑	Umpqua Bank	United States	🔒	🔒	🔒	🔒	🔒
312	316	↑	Yapi Kredi	Turkey	🔒	🔒	🔒	🔒	🔒
313	250	↓	Vontobel	Switzerland	🔒	🔒	🔒	🔒	🔒
314	346	↑	Bandhan Bank	India	🔒	🔒	🔒	🔒	🔒
315	301	↓	National Bank of Egypt	Egypt	🔒	🔒	🔒	🔒	🔒
316	351	↑	Commercial Bank of Dubai	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
317	186	↓	Banco de Bogotá	Colombia	🔒	🔒	🔒	🔒	🔒
318	272	↓	DGB Financial Group	South Korea	🔒	🔒	🔒	🔒	🔒
319	334	↑	Monte dei Paschi di Siena	Italy	🔒	🔒	🔒	🔒	🔒
320	345	↑	Access Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
321	297	↓	Halyk Bank	Kazakhstan	🔒	🔒	🔒	🔒	🔒
322	227	↓	Landesbank Baden Wurttemberg	Germany	🔒	🔒	🔒	🔒	🔒
323	313	↓	IDBI Bank	India	🔒	🔒	🔒	🔒	🔒
324	367	↑	Zenith Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
325	335	↑	Houlihan Lokey Inc	United States	🔒	🔒	🔒	🔒	🔒
326	333	↑	Onesavings Bank	United Kingdom	🔒	🔒	🔒	🔒	🔒
327	372	↑	Emirates Islamic Bank	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
328	362	↑	Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
329	328	↓	FIBI	Israel	🔒	🔒	🔒	🔒	🔒
330	282	↓	Close Brothers Group	United Kingdom	🔒	🔒	🔒	🔒	🔒
331	360	↑	Bayerische Landesbank	Germany	🔒	🔒	🔒	🔒	🔒
332	365	↑	AmBank	Malaysia	🔒	🔒	🔒	🔒	🔒
333	293	↓	Indian Bank	India	🔒	🔒	🔒	🔒	🔒
334	284	↓	Shinsei Bank	Japan	🔒	🔒	🔒	🔒	🔒
335	277	↓	Abanca	Spain	🔒	🔒	🔒	🔒	🔒
336	353	↑	Arab Bank	Jordan	🔒	🔒	🔒	🔒	🔒
337	322	↓	Lombard Odier	Switzerland	🔒	🔒	🔒	🔒	🔒
338	296	↓	Popular	United States (Puerto Rico)	🔒	🔒	🔒	🔒	🔒
339	343	↑	City National Bank of Florida	United States	🔒	🔒	🔒	🔒	🔒
340	330	↓	Federal Bank	India	🔒	🔒	🔒	🔒	🔒
341	403	↑	Bank of Suzhou	China	🔒	🔒	🔒	🔒	🔒
342	344	↑	Bank Of Guizhou	China	🔒	🔒	🔒	🔒	🔒
343	368	↑	Banque Misr	Egypt	🔒	🔒	🔒	🔒	🔒
344	487	↑	Home Bancshares	United States	🔒	🔒	🔒	🔒	🔒
345	341	↓	Bank of Dongguan	China	🔒	🔒	🔒	🔒	🔒
346	342	↓	Bank Muscat	OMAN	🔒	🔒	🔒	🔒	🔒
347	388	↑	Sparebank 1	Norway	🔒	🔒	🔒	🔒	🔒
348	323	↓	CI Financial	Canada	🔒	🔒	🔒	🔒	🔒
349	337	↓	BCV	Switzerland	🔒	🔒	🔒	🔒	🔒
350	356	↑	J. Safra Sarasin	Switzerland	🔒	🔒	🔒	🔒	🔒

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
351	-	New	EFG International AG	Switzerland	🔒	🔒	🔒	🔒	🔒
352	288	↓	Banque Populaire du Maroc	Morocco	🔒	🔒	🔒	🔒	🔒
353	352	↓	UMB	United States	🔒	🔒	🔒	🔒	🔒
354	260	↓	Banco Galicia	Argentina	🔒	🔒	🔒	🔒	🔒
355	370	↑	Sacombank	Vietnam	🔒	🔒	🔒	🔒	🔒
356	326	↓	Compass	Italy	🔒	🔒	🔒	🔒	🔒
357	357	←	Alior Bank	Poland	🔒	🔒	🔒	🔒	🔒
358	394	↑	Rakbank	United Arab Emirates	🔒	🔒	🔒	🔒	🔒
359	389	↑	Flagstar Bank	United States	🔒	🔒	🔒	🔒	🔒
360	428	↑	Bank Rakyat	Malaysia	🔒	🔒	🔒	🔒	🔒
361	354	↓	Doha Bank	Qatar	🔒	🔒	🔒	🔒	🔒
362	407	↑	Prosperity Bancshares Inc	United States	🔒	🔒	🔒	🔒	🔒
363	366	↑	Kenya Commercial Bank	Kenya	🔒	🔒	🔒	🔒	🔒
364	332	↓	Old National Bank	United States	🔒	🔒	🔒	🔒	🔒
365	399	↑	Green Dot	United States	🔒	🔒	🔒	🔒	🔒
366	406	↑	Axos Bank	United States	🔒	🔒	🔒	🔒	🔒
367	387	↑	Associated Bank	United States	🔒	🔒	🔒	🔒	🔒
368	339	↓	Kutxabank	Spain	🔒	🔒	🔒	🔒	🔒
369	402	↑	Texas Capital Bank	United States	🔒	🔒	🔒	🔒	🔒
370	393	↑	United Bank for Africa	Nigeria	🔒	🔒	🔒	🔒	🔒
371	314	↓	Cathay United Bank	China	🔒	🔒	🔒	🔒	🔒
372	348	↓	CIMB Niaga	Indonesia	🔒	🔒	🔒	🔒	🔒
373	355	↓	Banco Macro	Argentina	🔒	🔒	🔒	🔒	🔒
374	363	↓	Taiwan Business Bank	China	🔒	🔒	🔒	🔒	🔒
375	392	↑	Bank AlJazira	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
376	423	↑	Changshu Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
377	312	↓	Seven Bank	Japan	🔒	🔒	🔒	🔒	🔒
378	347	↓	Bank Of Queensland	Australia	🔒	🔒	🔒	🔒	🔒
379	433	↑	Union Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
380	401	↑	Iccrea Banca	Italy	🔒	🔒	🔒	🔒	🔒
381	371	↓	Land Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
382	376	↓	Huarong Xiangjiang Bank	China	🔒	🔒	🔒	🔒	🔒
383	398	↑	Bank of the Ozarks	United States	🔒	🔒	🔒	🔒	🔒
384	486	↑	Mercantile Discount Bank	Israel	🔒	🔒	🔒	🔒	🔒
385	298	↓	Bank of Yokohama	Japan	🔒	🔒	🔒	🔒	🔒
386	377	↓	Security Bank	Philippines	🔒	🔒	🔒	🔒	🔒
387	381	↓	CIB	Egypt	🔒	🔒	🔒	🔒	🔒
388	350	↓	Ahli United Bank	Bahrain	🔒	🔒	🔒	🔒	🔒
389	349	↓	Lansforsakringar Bank	Sweden	🔒	🔒	🔒	🔒	🔒
390	336	↓	Chang Hwa Bank	China	🔒	🔒	🔒	🔒	🔒
391	414	↑	BankUnited	United States	🔒	🔒	🔒	🔒	🔒
392	452	↑	GT Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
393	457	↑	Luzerner Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
394	386	↓	Bank of Jinzhou	China	🔒	🔒	🔒	🔒	🔒
395	413	↑	Banco Safra	Brazil	🔒	🔒	🔒	🔒	🔒
396	397	↑	Interbank	Peru	🔒	🔒	🔒	🔒	🔒
397	440	↑	Fulton Financial	United States	🔒	🔒	🔒	🔒	🔒
398	385	↓	Rand Merchant Bank	South Africa	🔒	🔒	🔒	🔒	🔒
399	384	↓	Jiangxi Bank	China	🔒	🔒	🔒	🔒	🔒
400	430	↑	HD Bank	Vietnam	🔒	🔒	🔒	🔒	🔒

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2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
401	467	↑	Shawbrook Group	United Kingdom	🔒	🔒	🔒	🔒	🔒
402	221	↓	OP Bank	Finland	🔒	🔒	🔒	🔒	🔒
403	395	↓	Credito Emiliano	Italy	🔒	🔒	🔒	🔒	🔒
404	411	↑	NLB	Slovenia	🔒	🔒	🔒	🔒	🔒
405	378	↓	Banque Privee Edmond de Rothschild	Switzerland	🔒	🔒	🔒	🔒	🔒
406	324	↓	Bank Danamon	Indonesia	🔒	🔒	🔒	🔒	🔒
407	449	↑	TSB	United Kingdom	🔒	🔒	🔒	🔒	🔒
408	391	↓	Dah Sing Bank	China	🔒	🔒	🔒	🔒	🔒
409	420	↑	Saudi Investment Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
410	400	↓	Shizuoka Bank	Japan	🔒	🔒	🔒	🔒	🔒
411	373	↓	ApoBank	Germany	🔒	🔒	🔒	🔒	🔒
412	441	↑	Zions Bancorporation	United States	🔒	🔒	🔒	🔒	🔒
413	424	↑	China Bank Corp	Philippines	🔒	🔒	🔒	🔒	🔒
414	409	↓	Corficolombiana	Colombia	🔒	🔒	🔒	🔒	🔒
415	490	↑	Compartamos Banco	Mexico	🔒	🔒	🔒	🔒	🔒
416	417	↑	Yuanta Bank	China	🔒	🔒	🔒	🔒	🔒
417	410	↓	HBL	Pakistan	🔒	🔒	🔒	🔒	🔒
418	-	New	Alpha Bank	Greece	🔒	🔒	🔒	🔒	🔒
419	446	↑	Halkbank	Turkey	🔒	🔒	🔒	🔒	🔒
420	456	↑	Saigon Hanoi Bank (SHB)	Vietnam	🔒	🔒	🔒	🔒	🔒
421	415	↓	Bank BTN	Indonesia	🔒	🔒	🔒	🔒	🔒
422	427	↑	United Bank	United States	🔒	🔒	🔒	🔒	🔒
423	465	↑	Tesco Bank	United States	🔒	🔒	🔒	🔒	🔒
424	412	↓	RBL Bank	India	🔒	🔒	🔒	🔒	🔒
425	-	New	HSA Bank	Brazil	🔒	🔒	🔒	🔒	🔒
426	437	↑	Banco BPI	Portugal	🔒	🔒	🔒	🔒	🔒
427	408	↓	Bank Islam	Malaysia	🔒	🔒	🔒	🔒	🔒
428	436	↑	Bank Of Hawaii	United States	🔒	🔒	🔒	🔒	🔒
429	462	↑	First Bank of Nigeria	Nigeria	🔒	🔒	🔒	🔒	🔒
430	374	↓	Chiba Bank	Japan	🔒	🔒	🔒	🔒	🔒
431	359	↓	Investors Bank	United States	🔒	🔒	🔒	🔒	🔒
432	375	↓	Sparebank 1 Sr B	Norway	🔒	🔒	🔒	🔒	🔒
433	459	↑	Aareal Bank	Germany	🔒	🔒	🔒	🔒	🔒
434	481	↑	Boubyan	Kuwait	🔒	🔒	🔒	🔒	🔒
435	472	↑	Wash Fed	United States	🔒	🔒	🔒	🔒	🔒
436	454	↑	The Bank of Fukuoka	Japan	🔒	🔒	🔒	🔒	🔒
437	421	↓	Coventry Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
438	369	↓	Indian Overseas Bank	India	🔒	🔒	🔒	🔒	🔒
439	270	↓	BTG Pactual	Brazil	🔒	🔒	🔒	🔒	🔒
440	434	↓	Spar Nord Bank	Denmark	🔒	🔒	🔒	🔒	🔒
441	448	↑	Vanquis Bank	United Kingdom	🔒	🔒	🔒	🔒	🔒
442	418	↓	Vakifbank	Turkey	🔒	🔒	🔒	🔒	🔒
443	464	↑	Bank of Hope	United States	🔒	🔒	🔒	🔒	🔒
444	442	↓	RCBC	Philippines	🔒	🔒	🔒	🔒	🔒
445	491	↑	Banco do Nordeste	Brazil	🔒	🔒	🔒	🔒	🔒
446	435	↓	Bank Of Gansu	China	🔒	🔒	🔒	🔒	🔒
447	485	↑	Sella	Italy	🔒	🔒	🔒	🔒	🔒
448	-	New	Alliance Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
449	390	↓	Otkritie FC Bank	Russia	🔒	🔒	🔒	🔒	🔒
450	416	↓	Canadian Western Bank	Canada	🔒	🔒	🔒	🔒	🔒

The world's top 500 most valuable banking brands 451-500

2023 Rank	2022 Rank		Brand	Country	2023 Brand Value	Brand Value Change	2022 Brand Value	2023 Brand Rating	2022 Brand Rating
451	478	↑	First Midwest Bank	United States	🔒	🔒	🔒	🔒	🔒
452	455	↑	Oberbank	Austria	🔒	🔒	🔒	🔒	🔒
453	450	↓	Banque Internationale a Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒
454	419	↓	Philippine National Bank	Philippines	🔒	🔒	🔒	🔒	🔒
455	463	↑	Columbia Bank	United States	🔒	🔒	🔒	🔒	🔒
456	426	↓	QIIB	Qatar	🔒	🔒	🔒	🔒	🔒
457	444	↓	First Bancorp	United States (Puerto Rico)	🔒	🔒	🔒	🔒	🔒
458	495	↑	BRD	Romania	🔒	🔒	🔒	🔒	🔒
459	480	↑	Valiant Bank	Switzerland	🔒	🔒	🔒	🔒	🔒
460	447	↓	Moneta Money Bank	Czech Republic	🔒	🔒	🔒	🔒	🔒
461	404	↓	Bank of Xi`An	China	🔒	🔒	🔒	🔒	🔒
462	498	↑	Banrisul	Brazil	🔒	🔒	🔒	🔒	🔒
463	477	↑	Rathbones	United Kingdom	🔒	🔒	🔒	🔒	🔒
464	425	↓	Bendigo and Adelaide Bank	Australia	🔒	🔒	🔒	🔒	🔒
465	432	↓	BCEE Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒
466	451	↓	St.Galler Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
467	445	↓	Skipton Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
468	483	↑	Banca Popolare di Sondrio	Italy	🔒	🔒	🔒	🔒	🔒
469	466	↓	Bank of Africa	Morocco	🔒	🔒	🔒	🔒	🔒
470	431	↓	Banca Generali	Italy	🔒	🔒	🔒	🔒	🔒
471	438	↓	Affin Bank	Malaysia	🔒	🔒	🔒	🔒	🔒
472	380	↓	Panin Bank	Indonesia	🔒	🔒	🔒	🔒	🔒
473	470	↓	Gulf Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
474	453	↓	Sun Hung Kai	China	🔒	🔒	🔒	🔒	🔒
475	-	New	California Bank & Trust	United States	🔒	🔒	🔒	🔒	🔒
476	461	↓	Hankou Bank	China	🔒	🔒	🔒	🔒	🔒
477	-	New	Community Bank	United States	🔒	🔒	🔒	🔒	🔒
478	482	↑	TotalKredit	Denmark	🔒	🔒	🔒	🔒	🔒
479	-	New	Amegy Corporation	United States	🔒	🔒	🔒	🔒	🔒
480	-	New	IBC Bank	United States	🔒	🔒	🔒	🔒	🔒
481	-	New	Revolut	United Kingdom	🔒	🔒	🔒	🔒	🔒
482	488	↑	Banca IFIS	Italy	🔒	🔒	🔒	🔒	🔒
483	493	↑	Burgan Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
484	317	↓	Joyo Bank	Japan	🔒	🔒	🔒	🔒	🔒
485	497	↑	Piraeus Bank	Greece	🔒	🔒	🔒	🔒	🔒
486	-	New	Gazprombank	Russia	🔒	🔒	🔒	🔒	🔒
487	-	New	BCR	Romania	🔒	🔒	🔒	🔒	🔒
488	-	New	Ibercaja	Spain	🔒	🔒	🔒	🔒	🔒
489	443	↓	Sydbank	Denmark	🔒	🔒	🔒	🔒	🔒
490	-	New	Bank Mega	Indonesia	🔒	🔒	🔒	🔒	🔒
491	499	↑	Northwest Savings Bank	United States	🔒	🔒	🔒	🔒	🔒
492	-	New	VIB	Vietnam	🔒	🔒	🔒	🔒	🔒
493	-	New	Nishi-Nippon City Bank	Japan	🔒	🔒	🔒	🔒	🔒
494	396	↓	EastWest Bank	Philippines	🔒	🔒	🔒	🔒	🔒
495	-	New	Banco PAN	Brazil	🔒	🔒	🔒	🔒	🔒
496	496	←	Hamburg Commercial Bank	Germany	🔒	🔒	🔒	🔒	🔒
497	-	New	Laurentian Bank	Canada	🔒	🔒	🔒	🔒	🔒
498	-	New	Bank Of Georgia	Georgia	🔒	🔒	🔒	🔒	🔒
499	422	↓	SNS	Netherlands	🔒	🔒	🔒	🔒	🔒
500	383	↓	National Bank of Belgium	Belgium	🔒	🔒	🔒	🔒	🔒

Brand Spotlights.





Rank
45 ←

Brand Value
US\$7.7 bn
+8.6%

Rank
26 ↑

Brand Strength
85.2
+1.7



Interview with Mrs. Heba Ali Al Tamimi.



Mrs. Heba Ali Al Tamimi,
Senior Executive
Vice President,
QNB Group
Communications

Given the QNB brand is spread across different regions, how does the measurement, tracking, and communication of the value of the QNB brand impact various stakeholders in the business?

Currently, QNB is ranked as the most valuable banking brand (USD 7.1 Billion) in the MEA region according to the Brand Finance Global Survey. This reflects the Group's continuous strong performance, expanding international presence and growing brand recognition. QNB will continue to invest in its brand by further expanding internationally and strive to serve the needs of its growing and diverse customer base across the markets it operates in. This allows QNB Group to track, optimize and position itself as relevant to core segments and markets.

QNB has had a series of high-profile sports sponsorships: Paris St Germain in France and more recently the FIFA World Cup in Qatar. What makes sponsorship activity so successful for QNB?

As Qatar's leading Bank we reflect the country's continued commitment to sport and its endeavors. Sports enables us to project excellence, commitment, expertise and ambition. Qatar has the financial resources, commitment, and drive necessary to meet the opportunities and challenges presented by hosting such an important and worldwide event. ensure their success.

QNB, as a major sponsor of sporting events, will continue to support this national drive to make Qatar a leading international hub for sport. As its role as the official Middle East and Africa supporter of the FIFA World Cup 2022™ the Group was able to deliver a remarkable experience for customers and visitors from all over the world as we continue to act as a financial intermediary by providing tailored financing solutions.

QNB's sustainability strategy is rooted in 3 pillars: sustainable finance (for clients), sustainably operations (for the bank) and beyond banking (serving the community). How important is sustainability in the industry, and do you believe it is a factor in which banking brands can differentiate themselves?

In this regard, QNB Group is considered a pioneer in sustainable financing for both corporate and retail sectors. Hence, QNB Group took the lead as the first Qatari bank ever to issue green bonds at a value of \$600million. Further, it issued the first green private placement investment worth USD 50 million between QNB Finansbank A.S. and European Bank for Reconstruction and Development (EBRD). In another unprecedented step, QNB Group participated in the first green repurchase agreement (REPO) in Qatar.



A blurred background image showing a laptop keyboard on the left, a pen on the right, and a document with a bar chart in the center. The bar chart has a vertical axis with labels 0, 50, and 100, and several bars of varying heights. A yellow rectangular overlay is positioned in the upper left quadrant, containing the word "Insights." in white text.

Insights.

Key reputation drivers in the banking sector.



Carine Guillou
Research Director,
Brand Finance

The Banking sector comprises the largest number of brands in the Brand Finance's Global Brand Equity Monitor study (GBEM). This year, we interviewed 29,259 customers to assess 741 banking service brands across 5 regions and 39 markets.

Since the beginning of the COVID-19 pandemic, the banking sector went through a digital transformation. Brands have focused on highlighting the innovative use of technology by creating sophisticated apps in which customers can use a wide range of banking services.

However, despite slow improvements, banking brands are still suffering from the reputational damage incurred as a result of the global financial crisis of 2008. In many markets, banking services still score much lower on this metric than brands in other sectors.

Reputation Score 2023

Higher score (Luxury Apparel) = 7.9 / 10

Banking services = 6.9 / 10

Lower score (Telecoms) = 6.6 / 10

Base: Those familiar with each brand

Likely resulting from this difficulty to build a strong reputation in the banking sector, Brand Finance's research has found that Trust is a dominant driver of choice. When considering banking services, customers are after guarantees that they can proceed with confidence.

Other key drivers are Easy to deal with, Excellent website & apps and Great customer service. This suggests that investing in initiatives that facilitate quality interaction can drive customer acquisition – that is both online and face to face.

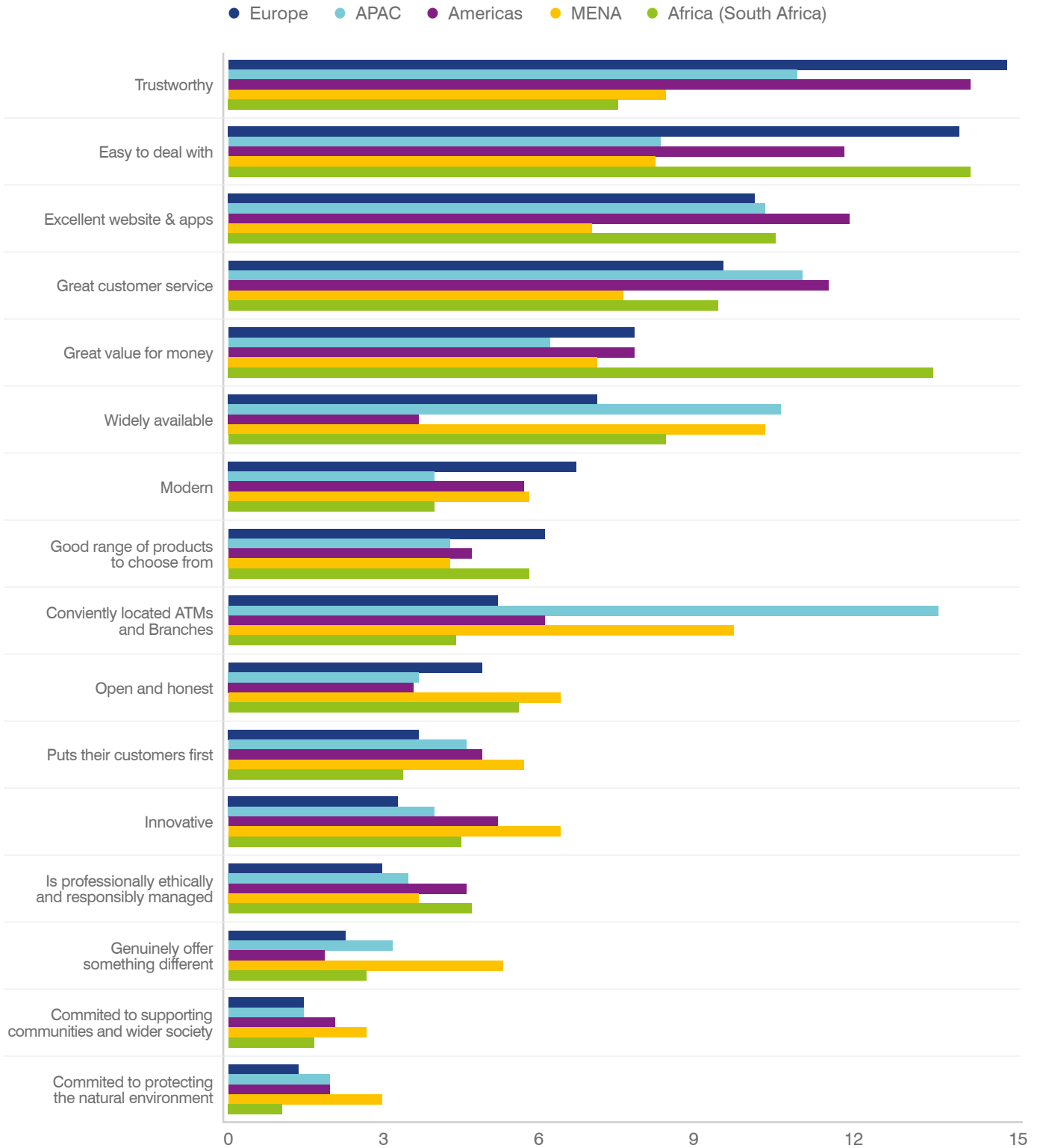
While these top 4 drivers highly influence consideration across regions, there are nuances, with other attributes coming into play:

- + Wide availability does not drive consideration strongly in the Americas. However, it does in other regions, especially in APAC and MENA.
- + Convenient location of ATM/branches is important in APAC and MENA.
- + Great value for money is key in South Africa.

Meanwhile, the least important drivers of choice are the sustainability attributes related to protecting the environment and supporting communities (as well as Genuinely offering something different) – although these elements can drive a positive image, they are less top of mind when it comes to the final selection of consumer banking services. Showcasing sustainable efforts is a good idea but this shouldn't take centre stage in consumer-facing brand communication.

Role of Sustainability in Driving Consideration by Sector

© Brand Finance Plc 2023



Respondents were asked to rate brands on various image attributes. Running key driver analysis with these attributes against Consideration, we can see how each attribute contributes to driving customers' choice.

Base: Those familiar with each brand

Key reputation drivers in the banking sector.

Top Drivers in our Key Markets

Looking closer at differences within regions across our key markets, our research identified that:

- + Building trust is not a top priority in India where Great value for money is more attractive to customers.
- + Wide availability has some importance in France and the UK.
- + Convenient location of ATM/branches is something people look at in Spain.

		1	2	3	4	5
Americas	Brazil	Excellent website & apps	Easy to deal with	Trustworthy	Great customer services	-
	Canada	Trustworthy	Easy to deal with	Excellent website & apps	Great customer services	-
	USA	Trustworthy	Easy to deal with	Great customer services	Excellent website & apps	
APAC	Australia	Great customer services	Easy to deal with	Excellent website & apps	Good range of products to choose from	Trustworthy
	China	Trustworthy	Widely available	Easy to deal with	Conveniently located ATMs and Branches	-
	India	Great customer services	Great value for money	Conveniently located ATMs and Branches	Excellent website & apps	-
	Japan	Conveniently located ATMs and Branches	Easy to deal with	Widely available	Trustworthy	-
Europe	France	Easy to deal with	Excellent website & apps	Trustworthy	Widely available	-
	Spain	Trustworthy	Excellent website & apps	Puts their customers first	Conveniently located ATMs and Branches	-
	United Kingdom	Easy to deal with	Trustworthy	Excellent website & apps	Great customer services	Widely available

Focus on the UK Market

In the UK, Nationwide Building Society is the strongest brand and a leader on most key drivers. It achieves a top score of 80% in Consideration among those Familiar with the brand.

Trust matters mostly for wealthier customers and Excellent website and apps tend to attract middle earners.

Easy to deal with strongly influences consideration across income groups and it is the most important driver of choice for lower-income customers.

Performance of strongest brands (BSI) on the top drivers of Consideration - UK

© Brand Finance Plc 2023



Top drivers of consideration by level of income - UK

© Brand Finance Plc 2023



Do customers care about the state of their bank's poor 'green' perceptions?



Declan Ahern
Director,
Brand Finance

- + Green perceptions of banking brands have very little effect on customer acquisition among retail banking consumers.
- + However, among small-to-medium sized businesses green perceptions are vital.
- + Banking brands should focus on more important drivers of brand consideration to differentiate themselves in the market and improve customer acquisition.

A few days ago, the UK Advertising Standards Authority (ASA) – the UK advertising watchdog, banned a series of climate-orientated adverts by HSBC for misleading the public. The adverts were centred around the message, “climate change doesn’t do borders, neither do we” in reference to the bank’s tree planting and net zero financing goals. However, the watchdog concluded that the adverts failed to disclose material information regarding HSBC’s financing of projects that many experts argue contribute to the climate crisis.

Now, whether the adverts accurately portrayed reality, or indeed mislead the public is not for us to say. However, we can explore why HSBC - and other UK banks - are choosing to advertise around the theme of being green.

First, if we look at data from Brand Finance’s UK consumer banking survey, which includes 2 green metrics for banks:

Care about Sustainability and the Community (%) - UK Banking © Brand Finance Plc 2023

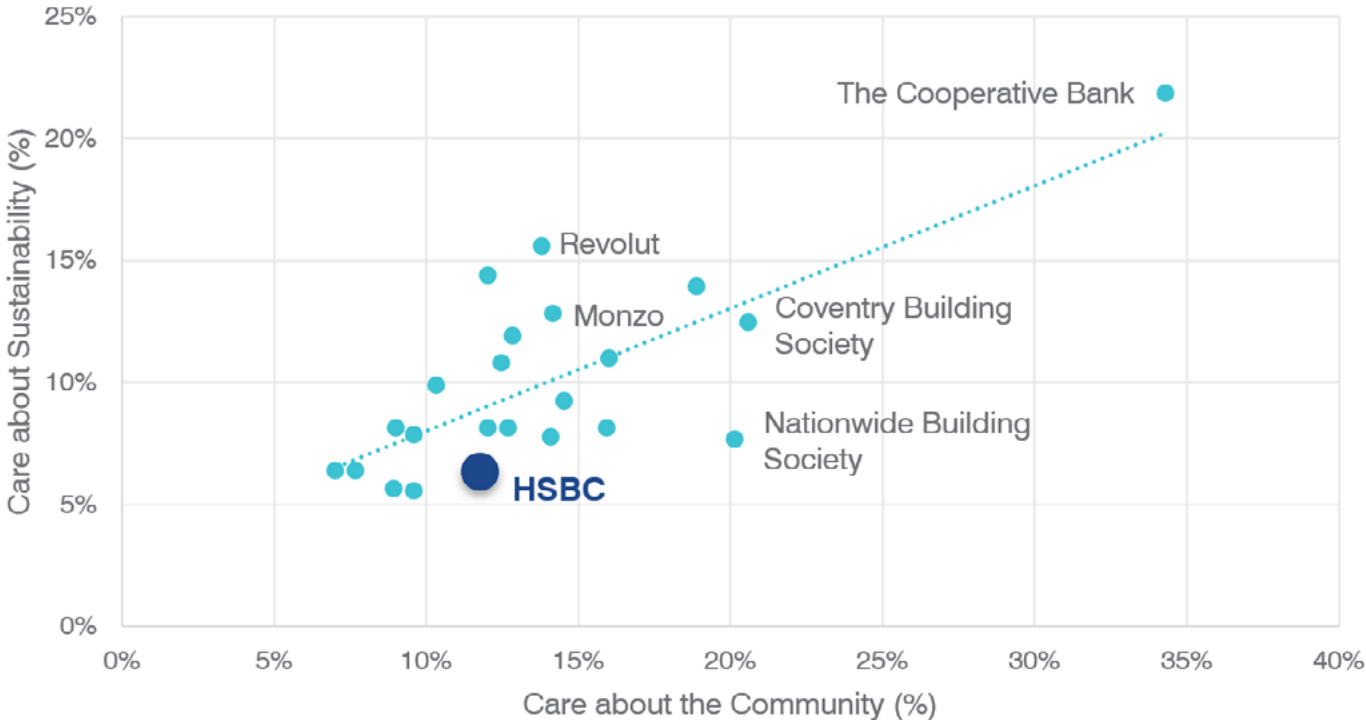


Figure 1: Proportion of UK consumers who associated caring about sustainability / community with each respective bank

Do customers care about the state of their bank's poor 'green' perceptions?

Unsurprisingly there is a strong correlation between how brands are rated for “Caring about the Community” and “Caring about Sustainability.”

Interestingly, banks that position their offering around community (and not necessarily around being a traditional bank) such as The Cooperative Bank, Nationwide Building Society and Coventry Building Society are performing well in the community metric. Whereas Neo banks without the physical footprint and historic baggage of traditional banks are over indexing in the sustainability metric. HSBC is performing poorly in both metrics.

Some readers might look at the above data and think that it is not necessarily a significant issue that a bank scores poorly on certain green metrics given the nature of the services a bank provides. This contrasts with industries such as automobiles where emissions can be assessed directly by the consumer. However, if we look at Brand Reputation for UK banks among UK consumers, we see that green scores are correlated with overall reputation:



Reputation – UK Banking

© Brand Finance Plc 2023



Figure 2: Consumer rating of overall reputation

HSBC is languishing in 18th place with an average reputation score of 6.2, whereas the likes of Nationwide, Starling, Revolut, Monzo and Coventry Building Society have the highest reputation scores among all banking brands. Therefore, it is no surprise that HSBC is attempting to rectify the situation by running advertising campaigns around green positioning (Although, the fact that The Cooperative Bank has a relatively poor reputation suggests there is something other than green perceptions driving reputation scores for that brand).

Anecdotally, there appears to be a connection between green perceptions and reputation. However, one must pose a more commercially minded question when it comes to green metrics – does a banking brand’s green efforts impact consumer choice and drive business performance? Is the commercial performance of the bank likely to be affected because it has low consumer perceptions around sustainability and community?

To answer that question, we can once again look at the data. Running a regression analysis, typically known as “Brand Drivers,” allows us to see which brand attributes are the most important in driving consumer consideration, and by extension customer acquisition.

Drivers of Brand Consideration - B2C banking

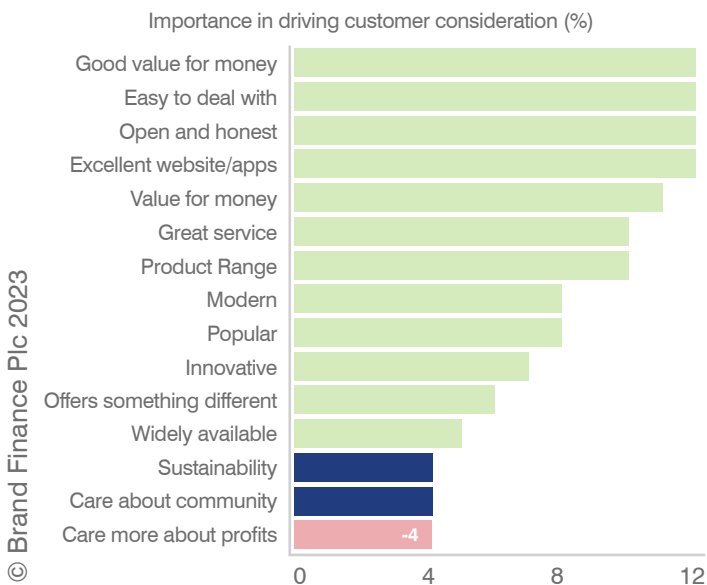


Figure 3: Inferred importance of each respective image attribute in driving brand consideration



© Brand Finance Plc 2023

Do customers care about the state of their bank's poor 'green' perceptions?

Given the role of banks in the Global Financial Crisis it is interesting that “open and honest” ranks third in attributes driving consumer choice, behind “good value for money,” and being “easy to deal with,” but ahead of having “excellent websites/apps” and “great service.” “Sustainability” and “community” are ranked 2nd and 3rd last respectively when it comes to correlation with brand consideration, only ahead of “caring more about profits than customers” which is negatively correlated with consideration.

This then indicates that performance on green metrics is not necessarily driving consumers decision making when it comes to which brand to bank with.

Finally, if we examine HSBC's performance more extensively using an Importance vs Performance graph:



Attribute importance in driving choice (%) vs HSBC performance © Brand Finance Plc 2023

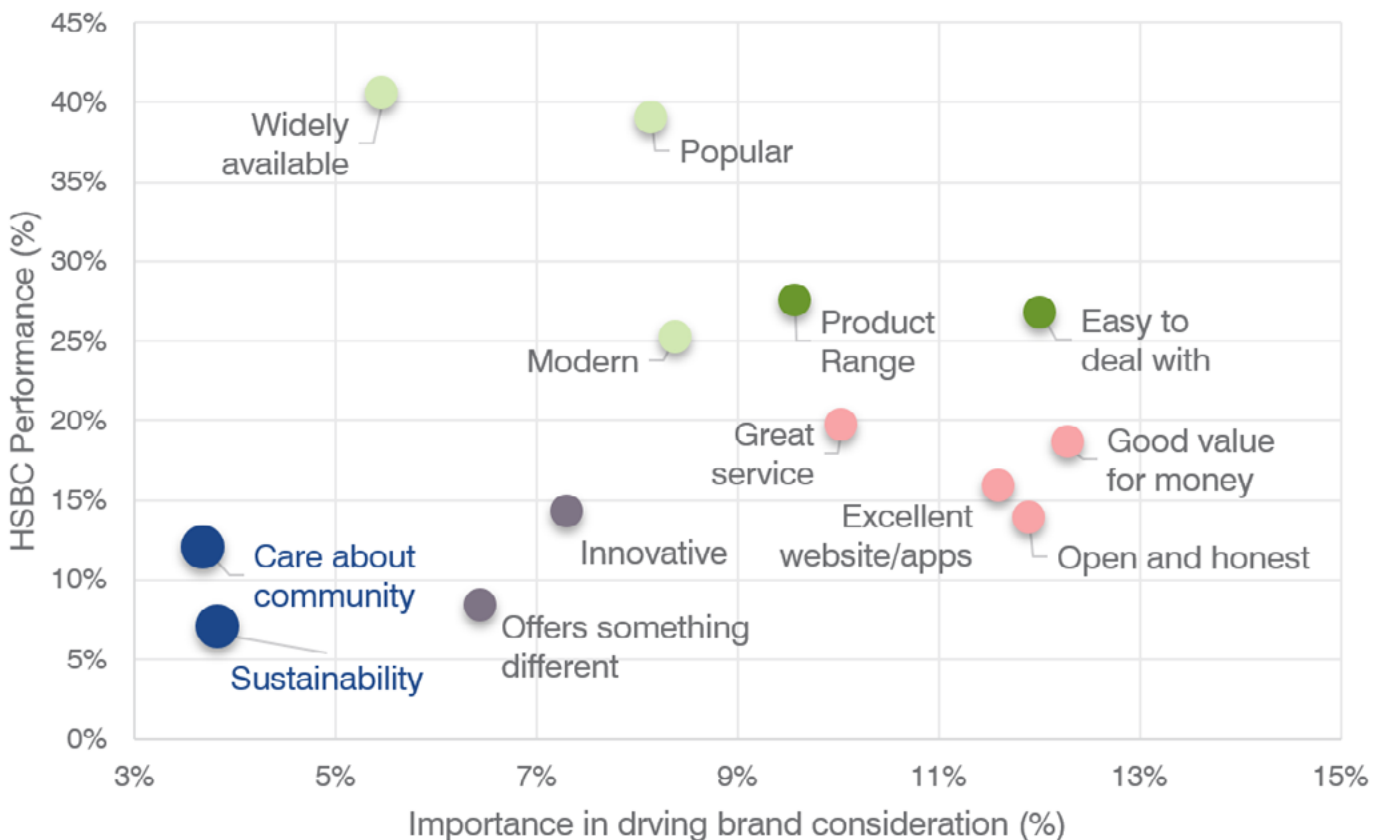


Figure 4: Inferred importance of each respective image attribute in driving brand consideration vs HSBC's perceived performance

Do customers care about the state of their bank's poor 'green' perceptions?

As mentioned earlier, HSBC does not perform well in the community and sustainability metrics. But those metrics are not the most important when driving consumer choice, regardless of whether consumers might insist they care very much about “sustainability”. What the data does indicate, is that HSBC underperforms for the most important metrics in the eyes of the consumer: value for money, open and honest, Great service, and excellent websites and apps. It is under performance here that is leading to lower consideration and reputation for HSBC among UK consumers.

This data is a classic example of consumers stated good intentions to support causes like sustainability, being overtaken by more pragmatic concerns. When push comes to shove, a bank offering better rates, service or products will generally win greater market share. One may argue that there is often a gap between stated (or derived) importance and actual consumer behaviour. Fortunately, we have actual data supplied by the current account switching service in the UK, which tracked net current account gains over the same period of Brand Finance’s banking research (October – December 2021):

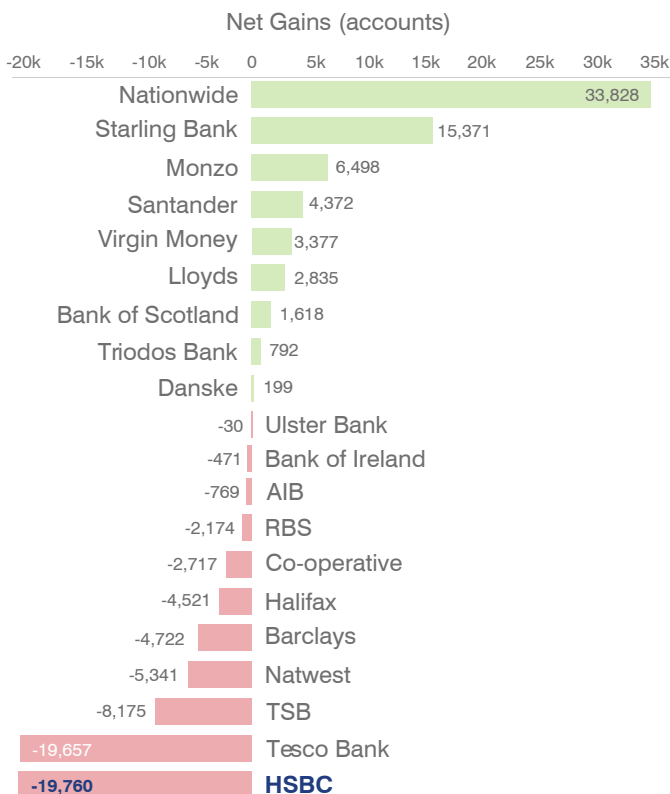


Table 1: Current Account Switching Service Net Gains October - December 2021

As you can see from the table, the brands the perform poorest in the derived importance metrics (HSBC) has the lowest net current account gain out of all participating banks. The banks the perform the best in the same attributes (and therefore have the highest brand consideration) – Nationwide, Starling, and Monzo, have the highest net current account gain.

What About Business Banking?

Many retail banking brands in the UK, HSBC included, have not yet worked out how to credibly differentiate themselves on sustainability.

However, this does not mean they have not been trying. HSBC for example conducted an extensive worldwide study in 2021, with the firm Mintel, to uncover insights and deliver green banking products to consumers. HSBC say that the study led to new products being launched and future products being put into development.

One could argue that HSBC's recent adverts were focussed on the brand's B2B services – highlighting for example how the bank had committed to investing \$1



Drivers of Brand Consideration – B2B Banking

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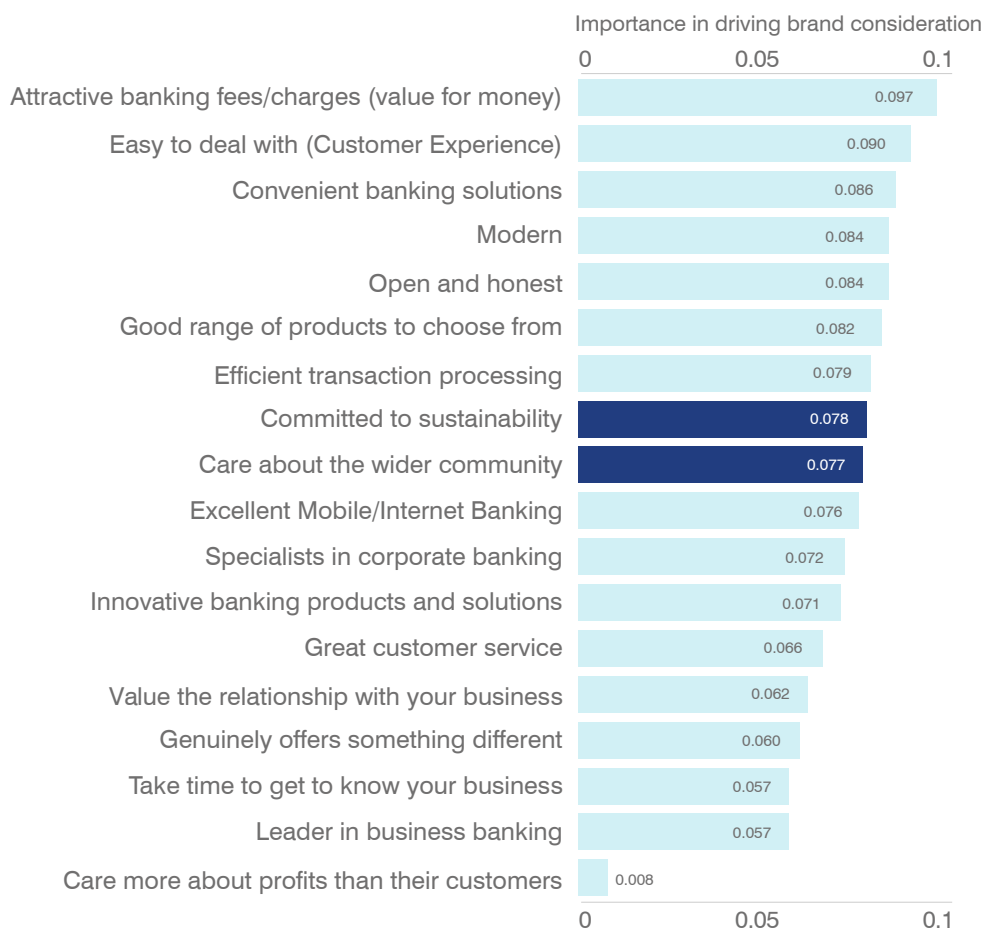


Figure 5: Inferred importance of each respective image attribute in driving brand consideration

trillion in helping clients transition to Net-Zero. So perhaps green positioning is important in the B2B space?

According to research conducted by Brand Finance (and supported by further qualitative research) B2B customers are much more concerned about a banking brand’s credibility in green metrics. The B2B space perhaps provides more credible ways a brand can demonstrate green credentials (funding of green projects or underwriting green bonds for example) than in the consumer space, which is why we see greater importance placed on green metrics among B2B customers.

There are other stakeholders for the business of course, which should not be ignored. Attracting and retaining good talent and adhering to the requirements of the investor community are all reasons to take part in sustainable projects and market your credentials.



Do customers care about the state of their bank's poor 'green' perceptions?

However, perhaps more focus should be placed on the green credentials of the actual products and the banks in question, rather than those of the bank's customers. For example, many banking brands continuously refer to net-zero financing goals or the issuance of green bonds, but this is aimed at the activities of the project being funded or of the specific client in question, and not at the green credentials of the bank themselves.

What about the profitability of the banks?

Finally, the true motivating factor for a bank on whether to pursue sustainable practices or not is surely driven by profits. If we look at the Return on Equity (ROE) of UK banks in the 2021 fiscal year.

Profitability appears to indicate mixed results when it comes to sustainability perceptions. For example, HSBC is more profitable than Nationwide – despite Nationwide having the best reputation in the market, as well as the highest net account acquisitions.

Whereas the likes of Starling, Halifax and Co-operative bank are highly reputable and highly profitable. HSBC themselves are unlikely to be too concerned about the volume of accounts switching away from the bank, as the hypothesis here is that these are very low value customers, with low deposits and uncomplicated banking needs (and so are not a priority for them). These results would advocate for why the importance of strong governance and regulation is necessary to enforce good sustainability practices in the UK banking industry.

Ultimately, brand-building needs to focus at the intersection of emotional advocacy and rational proof points. Too little emotional advocacy and the brand is under leveraging the power of good advertising, but not enough rational proof points and a brand might be viewed as inauthentic by the customer (not to mention other key stakeholders). What the above analysis does confirm is that there is an opportunity for all banking brands in both the B2C and B2B space to credibly show their credentials in the green space and differentiate their brands products and services from those of their competitors.

Return on Equity (ROE) 2021

© Brand Finance Plc 2023

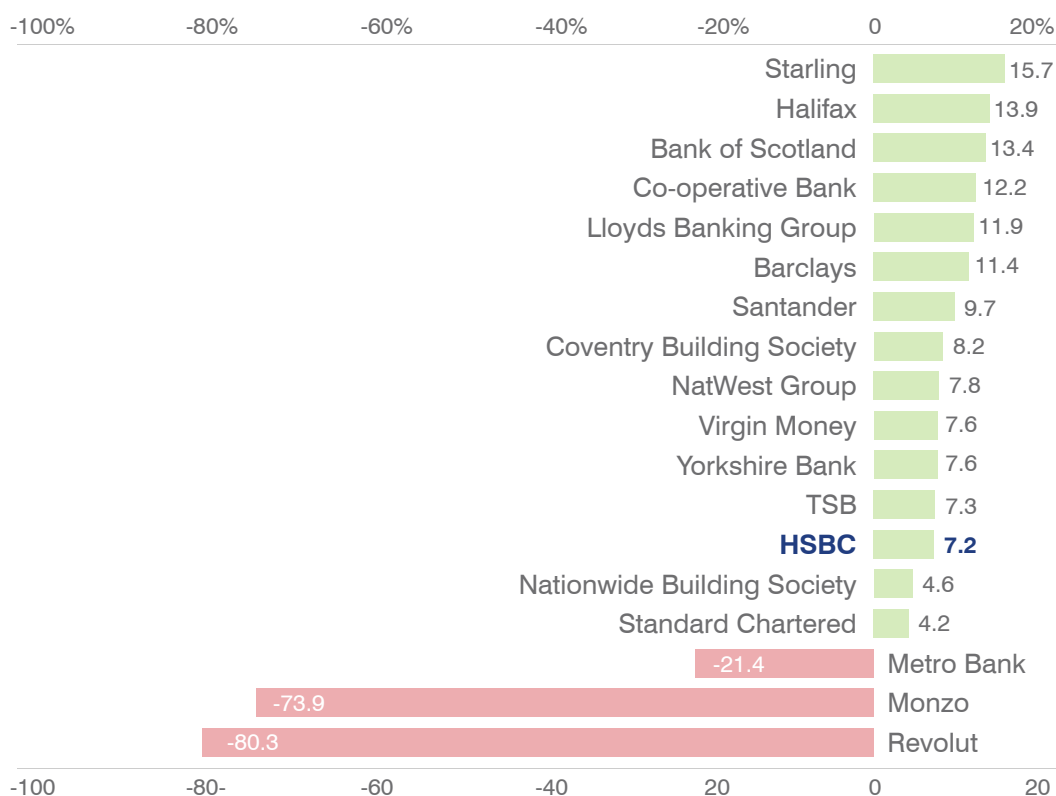
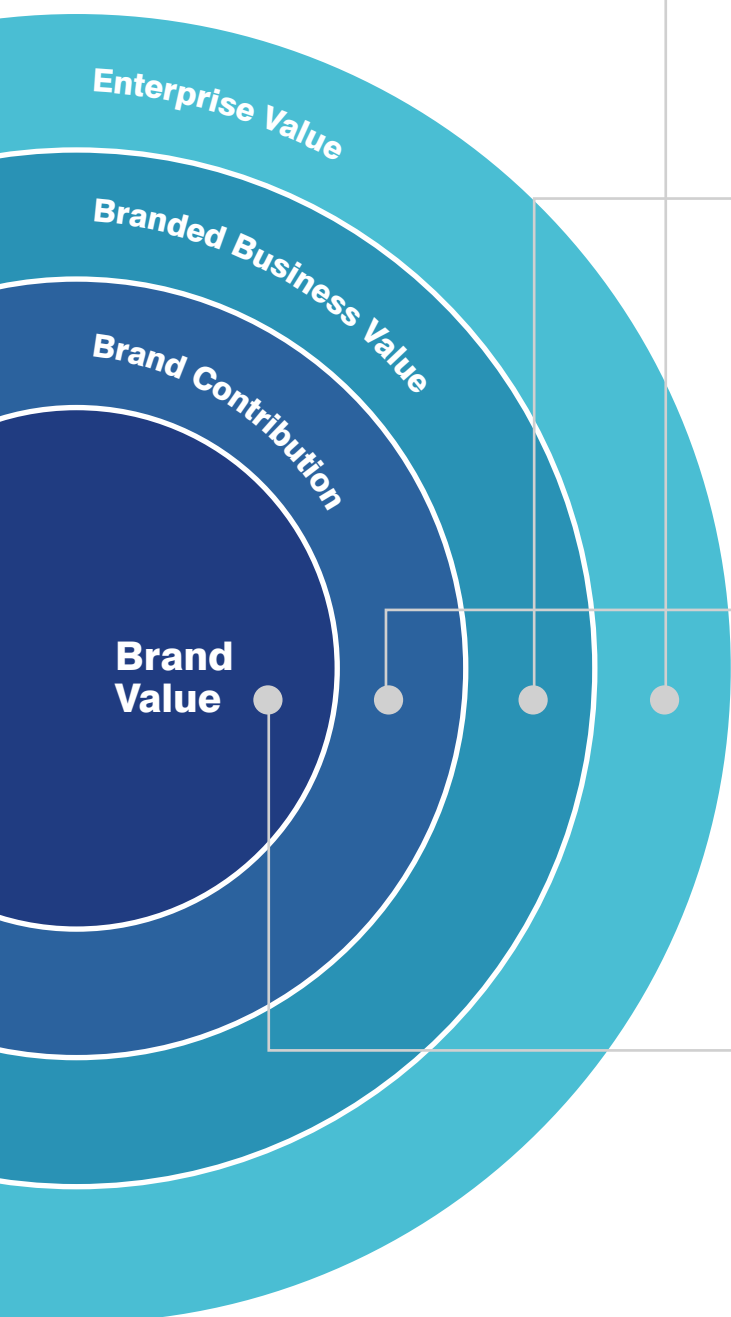


Table 2: Return on Common Equity 2021 UK Banks



Methodology.

Definitions.



Brand Value

LLOYDS BANK
[Lloyds Bank]



+ 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'.



[Halifax]

+ 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.



[Halifax]

+ 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.



[Halifax]

+ 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 bundle of trademarks and associated IP which can be used to take advantage of the perceptions of all stakeholders to provide a variety of economic benefits to the entity.

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.

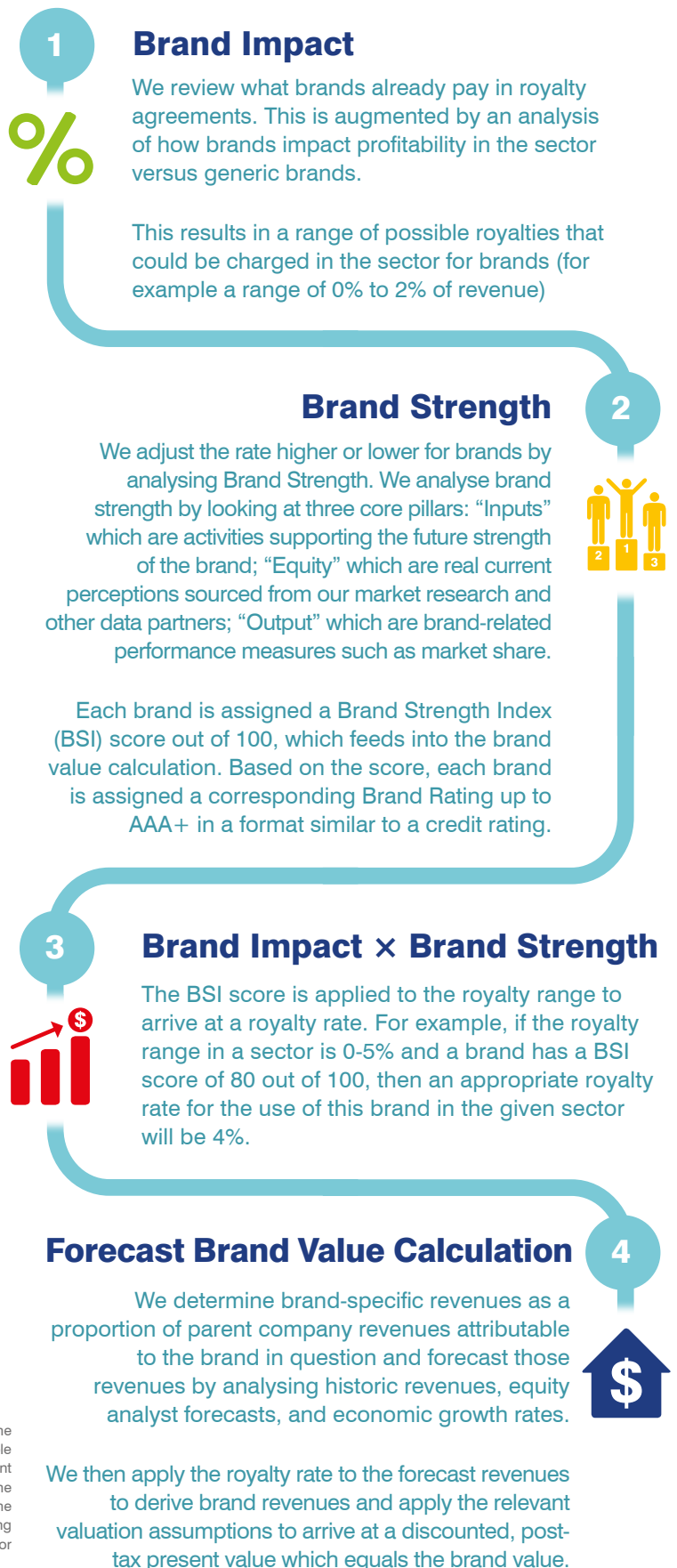
As a result, Brand Finance always incorporates a review of what users of brands actually pay for the use of brands in the form of brand royalty agreements, which are found in more or less every sector in the world.

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.



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 including Australia.

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.

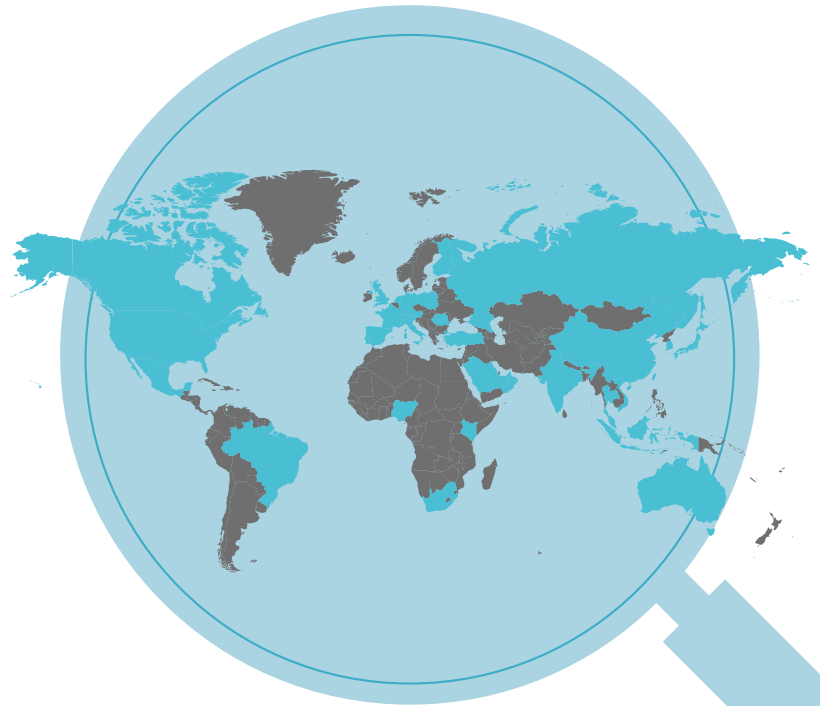
Original market research in 38 countries and across 31 sectors with over 150,000 consumers rating over 5,000 brands.

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

Highlights from the Global Brand Equity Monitor.

Brand Finance’s proprietary market research provides a robust assessment of brand health on key equity measures, allowing comparison both within and across product and service categories. Benchmarking against brands outside your sector is especially helpful in assessing the real strength of brand – not just the ‘best of a bad bunch’ in a category where brands are generally weaker.

What makes a brand great?

Amazon is undoubtedly one of the world’s strongest brands, one of just a handful achieving the highest AAA+ rating. It has an extremely strong brand funnel, with near-universal familiarity, and consideration, and while its reputation score is not best-in-class, it is stronger than many of its critics might think.

Every strong brand has its own winning formula, and our research highlights Amazon’s particular advantages. Top of that list is the outstanding value which shoppers believe Amazon delivers. Amazon ranks on this measure in big markets such as Brazil, USA, UK, and is #1 among retailers in many more. Value has always been a big driver of consumer behaviour, but Amazon also delivers a slick shopping experience (“excellent website/apps”), and this powerful combination is irresistible for many consumers, even those who question Amazon’s values and broader corporate reputation.





Does brand purpose deliver?

Argument rages among CMOs and marketing leaders over this issue. The jury is out – our data suggests that being seen to “care about the wider community” does correlate somewhat with higher Consideration levels, and is an asset particularly for local favourites such as **Jio** (India) or **Bunnings** (Australia). But brands like **McDonald’s** and **Nike** (as well as Amazon) are liked and desired despite somewhat moderate reputations on sustainability and values.

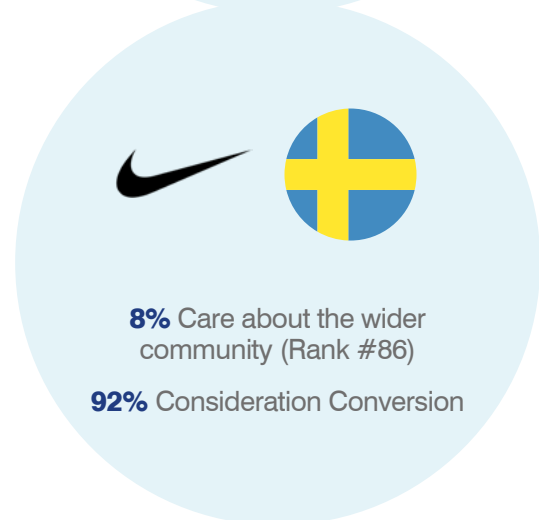
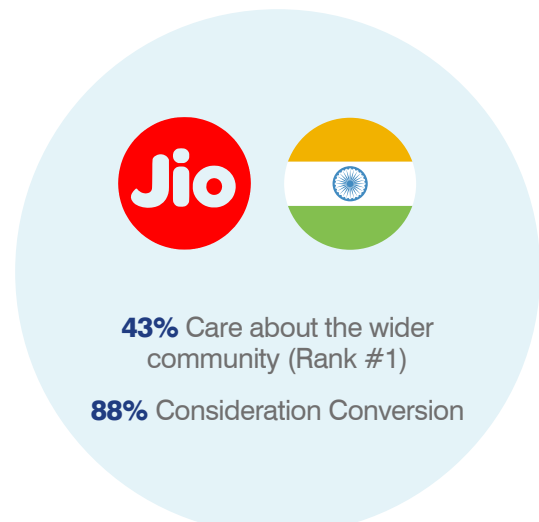
Who's the coolest cat?

In categories like apparel, tech and automotive, sustainability can make you cool, but it’s not the only way. **Porsche** wins relatively few plaudits for sustainability, but its übercoolness is very apparent.

Selected Rankings for Amazon – All Non-Luxury Brands

	Great value for money	Excellent website/apps
	5	5
	1	1
	8	1
	6	1

© Brand Finance Plc 2023



Highlights from the Global Brand Equity Monitor.

Similarly in the apparel category (especially footwear), the correlation between coolness and sustainability is not especially high.

Meanwhile in France, the epitome of chic, the 2nd-highest highest scorer among non-luxury brands is.... **Burger King.**

Get your brand talked-about

Cool brands get talked about, and word-of-mouth (WOM) is another key asset some brands possess. It has proven impact on brand growth, hence WOM's inclusion in our Brand Strength Index model.

In an absolute sense, big brands get talked about a lot more than small ones – their sheer mass presence and relevance ensures that. But deeper analysis reveals a number of challenger brands who look set to profit from above-expectation WOM levels and positive consumer sentiment. Keep an eye on **Tim Horton's** in Spain, **Peros Garment Factory** (Canada), **SAIC** in, yes, the USA and **iinet** in Singapore.



Top-ranked brands for being “Cool” (Among Category Users) © Brand Finance Plc 2023

	1 st	2 nd	3 rd
	 PORSCHE	Jeep	
	 CONVERSE		 PORSCHE
		 PORSCHE	 UNDER ARMOUR

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



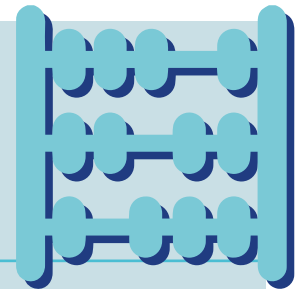
- + Are we building our brands' strength effectively?
- + How do I track and develop my brand equity?
- + How strong are my competitors' brands?
- + Are there any holes in my existing brand tracker?
- + What do different stakeholders think of my brand?

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.

Brand Dialogue®



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).

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 Network.

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

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