TABInsights

World’s 1000 Strongest Bank

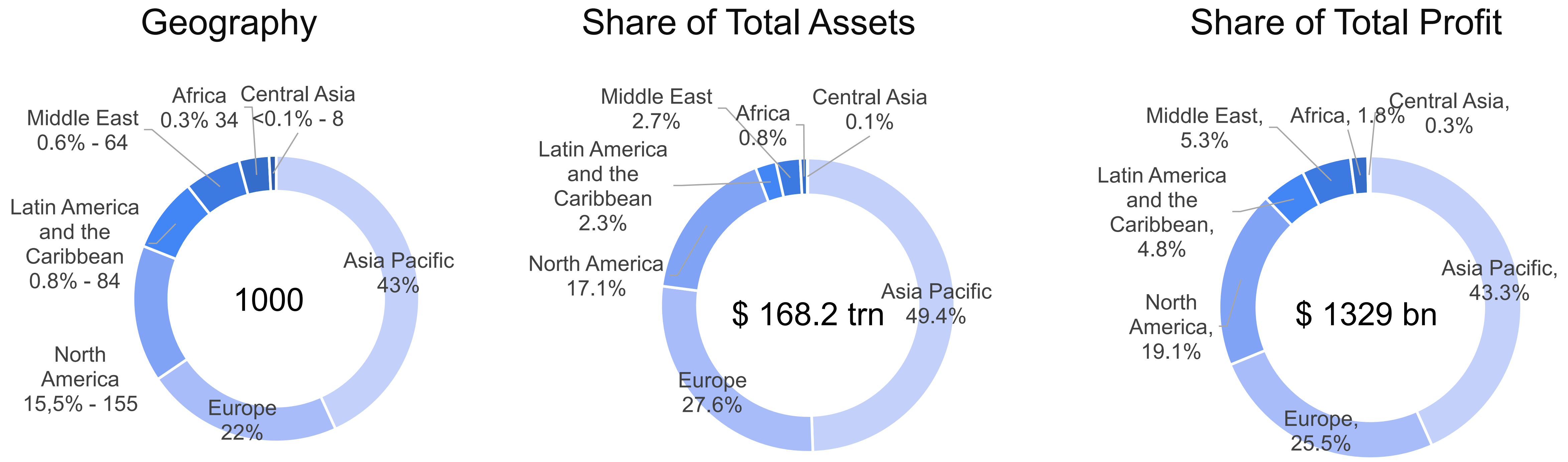
2026 Report and Outlook

Sample

Singapore | 25 Feb 2026

North and Latin America, the Middle East and Africa account for a higher share of profits despite holding a smaller share of total assets among the world's 1,000 strongest banks

Distribution Profile



Source: TABInsights

While acknowledging size, the assessment of the Global 1000 Strongest Banks uses a six-dimensional scorecard across 15 key indicators to determine strength

World's 1000 Strongest Banks Ranking 2025 - Balanced Scorecard Assessment

Strength is not defined by size alone. While scale matters, it is only one of several factors we assess. In addition, we measure:

- How sustainably a bank is able to generate profits (ROA, CIR, fee income)?
- How banks are able to manage risk and withstand shocks (CAR, LDR, NPL)
- How easily a bank can access enough cash or assets that can quickly be converted to cash, to meet its short-term needs (Liquid assets/total deposits n borrowings – LCR – NSFR)
- Growth matters both on the loan and funding side of the balance sheet equation

Asset Quality 25%

Gross NPL Ratio %

LLRs/Gross NPLs %

Profitability 20%

Operating Profit Growth %

Average Return on Assets (ROAA) %

Cost to Income Ratio (CIR) %

Non-Interest Income Ratio (NII) %

Risk 20%

Loan to Deposit Ratio (LDR) %

Capital Adequacy Ratio (CAR) %

Liquidity 15%

Liquid Assets /

Total Deposits and Borrowings %

Liquidity Ratio (LCR) %

Net Stable Funding Ratio (NSFR) %

Scale 15%

Assets %

Balance Sheet 5%

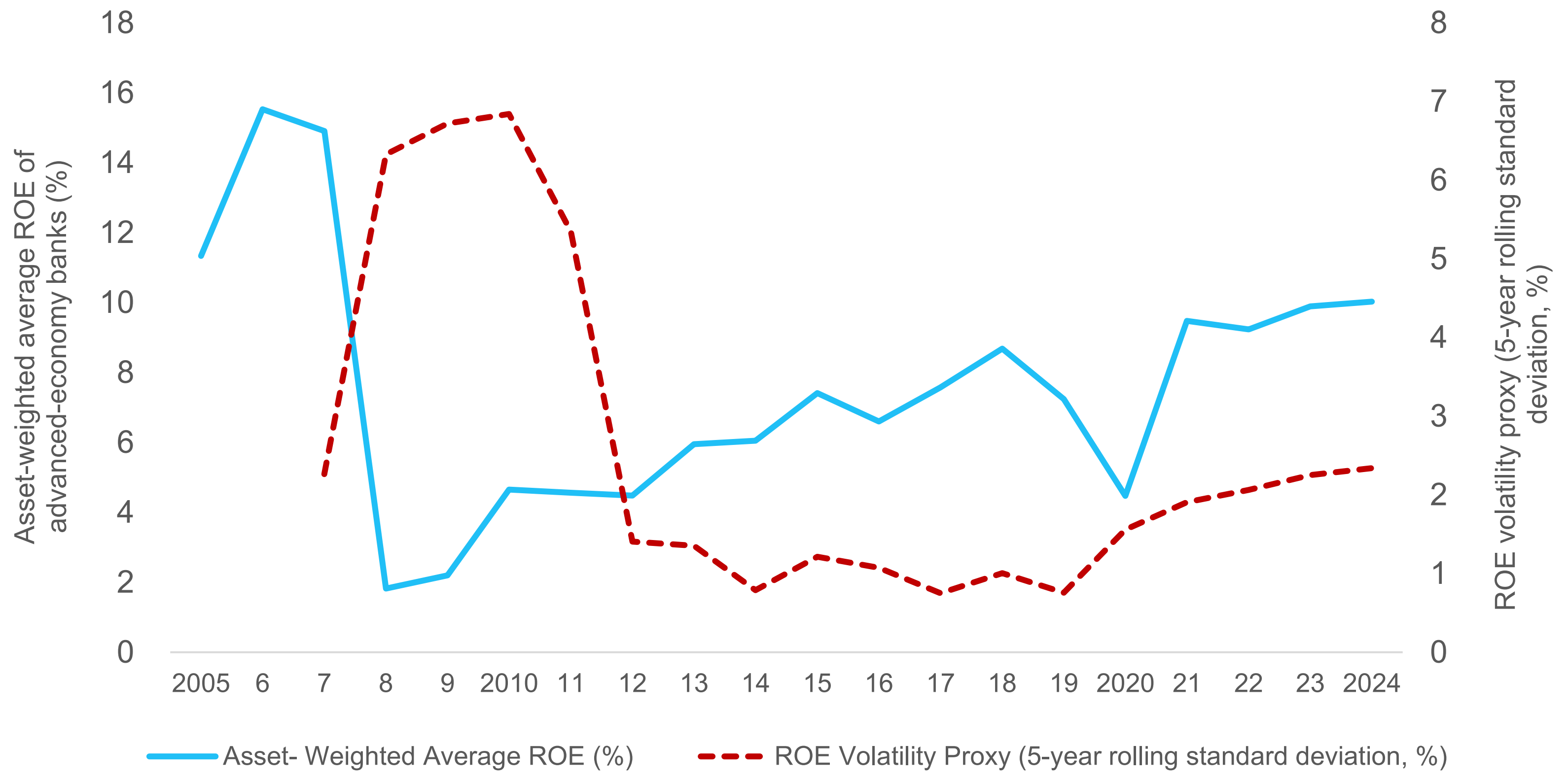
Loan Growth %

Deposit Growth %

Source: TABInsights

Profit generation increasingly affected by event driven shocks rather than cycles – lower returns and episodic event driven volatility are reshaping banking economics

Bank returns and earnings volatility in **advanced economies (2005–2024)**

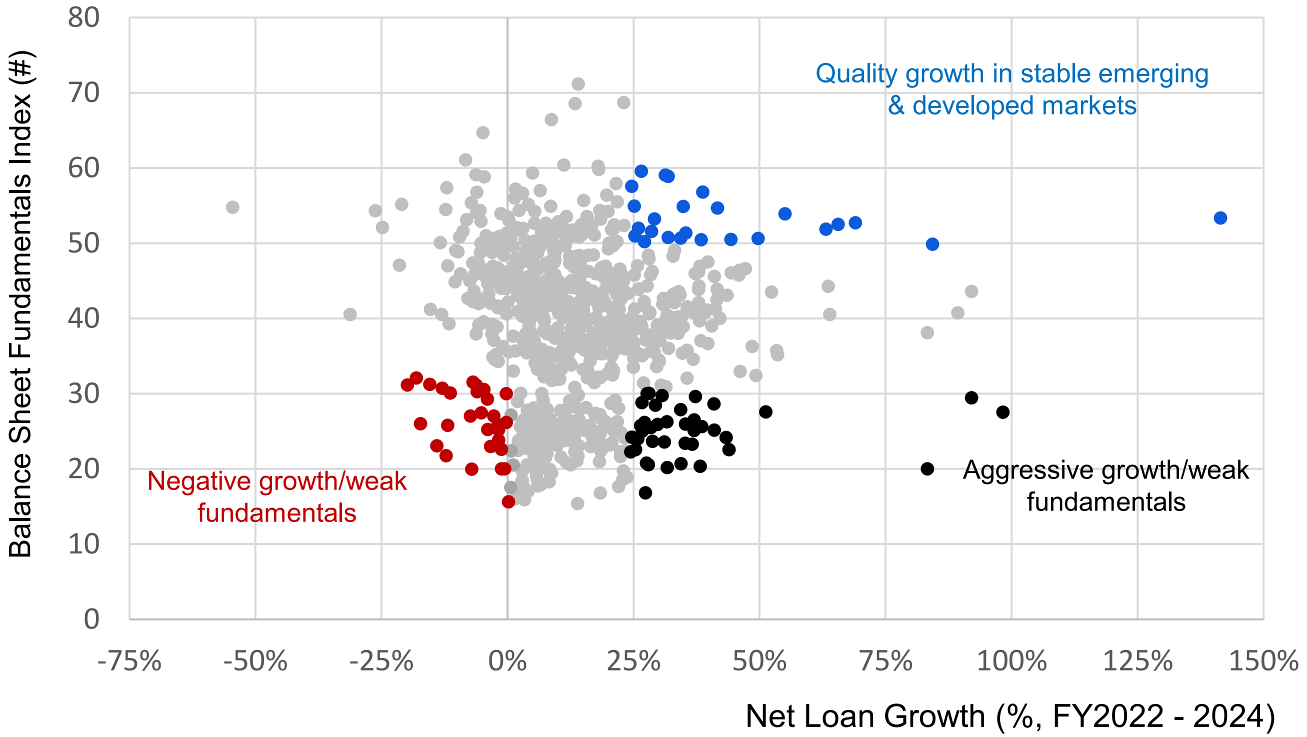


- **Technology changes quickly. Banking economics do not**. A review of successive banking cycles, read alongside forward-looking outlook analyses, suggests the industry is entering a structurally constrained phase shaped less by innovation cycles than by balance sheet limits, regulation and risk tolerance.
- **The chart highlights how bank returns have settled at lower post-crisis levels**, while volatility has become concentrated around periods of systemic disruption rather than trending persistently higher.
- **Earnings volatility has become increasingly shock-driven,** reflecting greater exposure to market credit shocks and operational risk. This pattern reinforces the view that modern banking risk is episodic and event-driven, rather than cyclical in the traditional sense

Notes: (1) ROE data are based on IMF FSI data, with volatility approximated by a proxy; (2) Data completeness was lower in 2005–2007 and exceeds 95% from 2010 onwards; (3) The ROE volatility proxy (5-year rolling standard deviation) is calculated using the current year and the previous four years, with three years used for 2007 and four years for 2008.
Source: TAbInsights; IMF Financial Soundness Indicators (FSI) database.

High quality loan growth - only a few banks worldwide show high loan growth and equally having strong balance sheet fundamentals

Net loan growth (%, 2022-2024) versus strong balance sheets (Risk Score/Liquidity Score, FY2024)



Notes:
(1) The 'Strong Balance Sheet Fundamentals Index' is the sum of the risk score (CAR, LDR, Tier 1 Capital Ratio) and the liquidity score (LCR, NSFR, Liquid Assets)
(2) n=862
(3) To identify banks that demonstrated genuine lending momentum and market share gains, not just inflation-driven nominal increases, banks were excluded from Argentine, Egypt, Turkey and Pakistan were culmulative inflation between 2022-2024 rose between 70% (Pakistan) to over 400% (Argentine)
(4) Banks also were excluded that did not disclose explicitly liquidity ratios (LCR, NSFR, .liquid assets)
(5) Net loan growth based on local currency between 2022 and 2024

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Thank you

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