TABInsights | DATABOOK

World's Largest and Strongest Banks

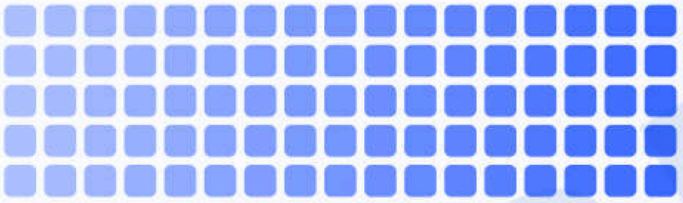
A comprehensive guide and global dataset assessing the state of balance-sheet strength and financial performance of the world's 1,000 largest banks.

S Strongest bank L Largest bank

ASIA PACIFIC

425

banks · score 5.87



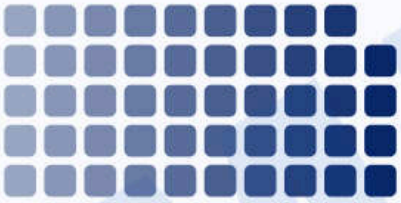
S OCBC Singapore

L ICBC China

EUROPE

241

banks · score 6.14



S Barclays United Kingdom

L BNP Paribas France

NORTH AMERICA

142

banks · score 5.86



S JPMorganChase United States

L JPMorganChase United States

LATIN AMERICA

87

banks · score 5.54



S BBVA Mexico

L Unibanco Brazil

MIDDLE EAST

65

banks · score 6.45



S SNB Saudi Arabia

L QNB Qatar

AFRICA

32

banks · score 5.47



S EIB Egypt

L Standard Bank South Africa

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About this sample. The full databook covers 1,000 banks across 102 markets in 29 pages. The pages in this free sample (plus the cover and back cover) are highlighted below, with bank names and values withheld on profitability leaders. Page numbers refer to the full databook. Visit **tabinsights.com** for access.

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How to read the rankings

The World's 1,000 Largest and Strongest Banks rankings give an annual, transparent assessment of balance-sheet strength and financial performance across the global banking industry.

How do we define and measure the strength of a bank?

A bank's strength is not determined by its size alone, but by its ability to build a profitable, resilient and sustainable business over the long term. While scale matters, we assess how effectively banks grow their balance sheets, generate sustainable earnings, manage risk and maintain sufficient liquidity to withstand financial and economic shocks.

5.0% Sovereign risk (NEW)
- Sovereign credit rating (rating)

14.2% Scale
- Total assets ($)

5.0% Balance-sheet growth
- Inflation-adjusted loan growth (%)
- Inflation-adjusted deposit growth (%)

18.9% Risk profile
- Loan-to-deposit ratio (%)
- Capital adequacy ratio (%)

16.6% Profitability
- Operating-profit growth (%)
- Return on assets (%)
- Cost-to-income ratio (%)
- Non-interest income ratio (%)

23.7% Asset quality
- Gross NPL ratio (%)
- Loan-loss reserves / gross NPLs (%)

16.6% Liquidity
- Liquid assets to total deposits & borrowings (%)
- Liquidity coverage ratio (%)
- Net stable funding ratio (%)

Who is covered in the ranking?

- **Initial universe:** The world's 1,500 largest banks, screened on the same framework.
- **Final ranking:** 1,000 banks across 102 countries, territories and special administrative regions.
- **Institutions covered:** Banks and financial holding companies with significant banking operations. Subsidiaries are included only if their parent is not ranked or if they are separately regulated and considered systemically important.
- **Exclusions:** Central banks, policy banks, finance companies and purely private or wealth-management banks. Institutions under sanctions that materially restrict correspondent banking are also excluded.
- **Financial reporting period:** Financial year 2025 (FY2025) results, including financial years ending up to March 2026. Only banks that published their FY2025 results by 31 August 2026 are included in the rankings.
- **New dimension – sovereign risk:** Introduced this year because a bank's strength cannot be fully separated from the jurisdiction in which it operates.

How to read the figures?

- **Purpose:** The rankings help banks and corporations evaluate counterparties for credit, transactional and trade purposes, and show how balance sheets and profits develop under varying economic conditions.
- **Medians:** Ten banks hold a quarter of the 1,000 banks' assets, so a few groups, particularly China's state-owned banks, dominate totals. The report therefore uses medians to reflect a typical bank.
- **Growth rates:** Calculated in each bank's reported currency unless stated otherwise; loan and deposit growth in the scorecard is inflation-adjusted.
- **High-inflation markets:** Banks in Argentina, Egypt, Ethiopia, Lebanon, Nigeria, Pakistan, Turkey and Ukraine are excluded from bank-level league tables, as nominal figures overstate their performance.

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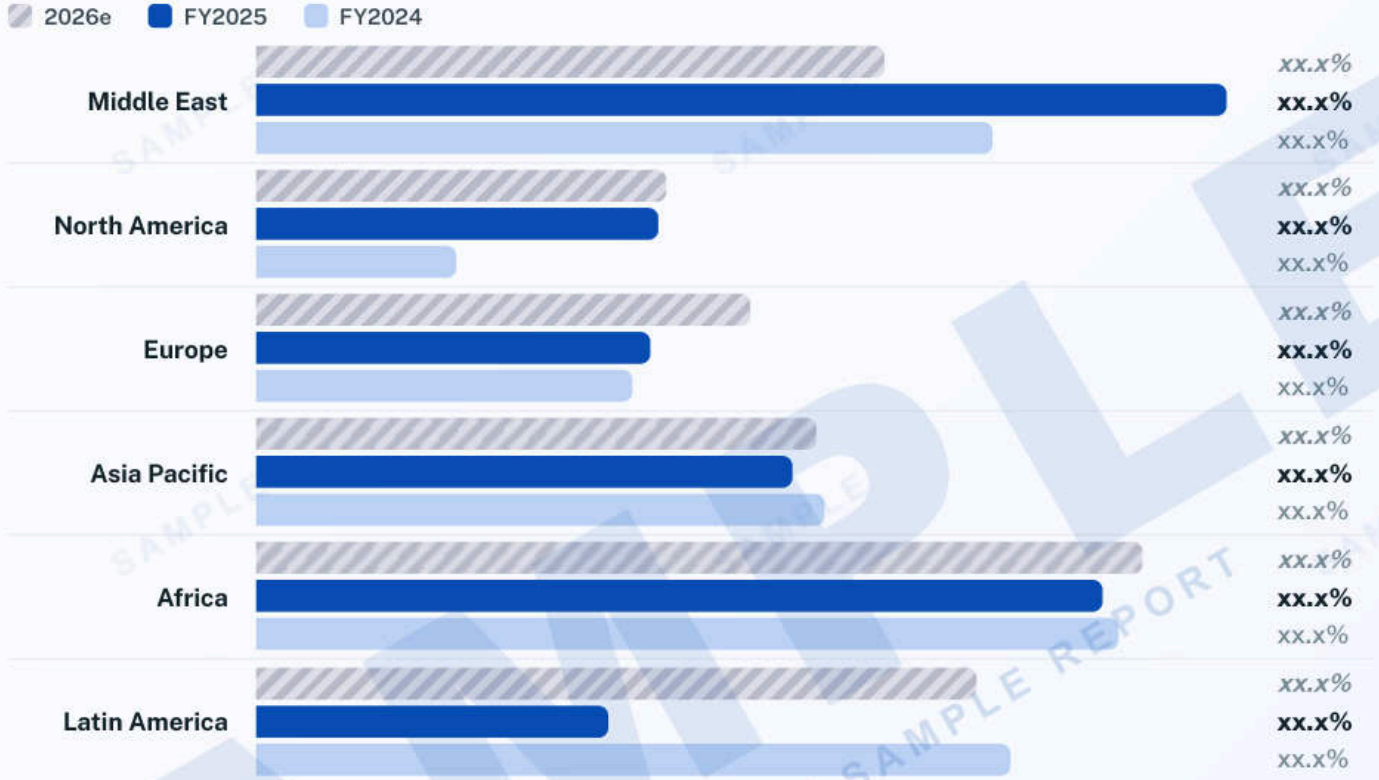
Balance-sheet growth by region

Growth accelerated in the Middle East and North America, but slowed sharply in Latin America.

Median asset growth by region (%, FY2024 and FY2025) and 2026e. Central Asia (eight banks) is not shown; its median asset growth was xx.x% in FY2025 (2026e: xx.x%).



Asia Pacific

Asset growth eased from xx.x% in FY2024 to xx.x% in FY2025. Indian banks grew fastest, with a median of xx.x%, while Chinese banks held steady at xx.x%. Japanese banks picked up to xx.x% from xx.x% as interest rates began to rise.

Middle East

Asset growth accelerated from xx.x% to xx.x%, the fastest among the major regions. UAE banks grew by a median xx.x% and Saudi banks by xx.x%, supported by government-backed investment and economic diversification programmes.

Europe

Growth rose for a second consecutive year, from xx.x% in FY2023 to xx.x% in FY2024 and xx.x% in FY2025. With the highest median capital adequacy ratio (CAR) of any region (xx.x%), European banks had room to expand their balance sheets.

North America

Median asset growth doubled from xx.x% to xx.x% (US banks: xx.x%), as loan demand recovered and banks rebuilt their securities portfolios.

Africa

Growth held steady at xx.x%, second only to the Middle East. Excluding high-inflation markets, the median was xx.x%.

Latin America

Growth slowed from xx.x% to xx.x%, the sharpest slowdown of any region. Brazilian banks grew by a median xx.x% (FY2024: xx.x%) and Mexican banks by xx.x% (FY2024: xx.x%).

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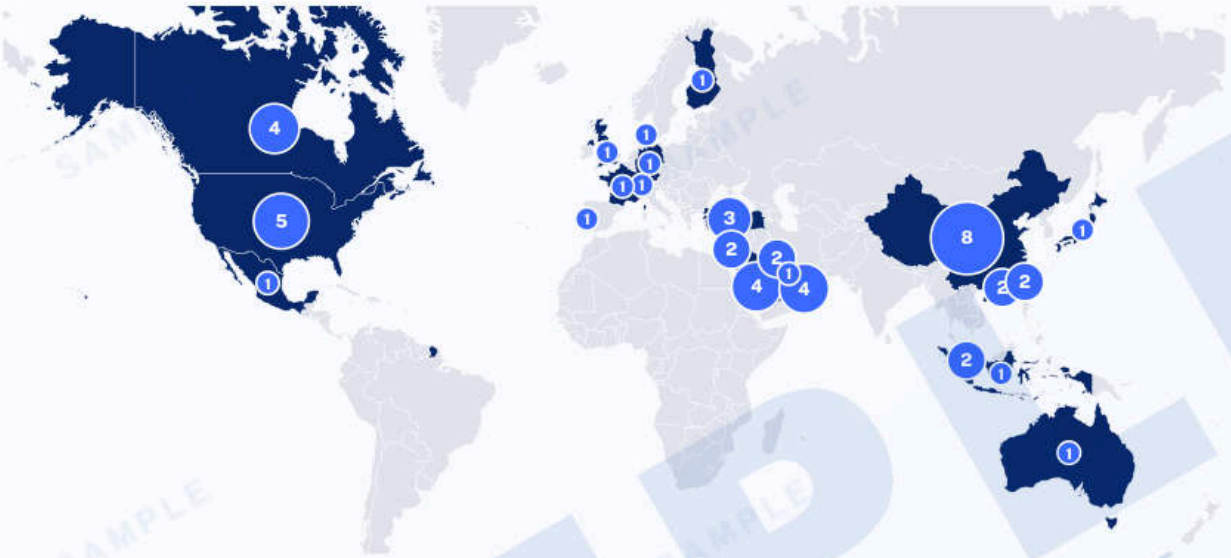
World's 50 strongest banks

The world's 50 strongest banks are concentrated in 23 markets, with China and the US hosting the most.

Markets hosting the World's 50 Strongest Banks (23 markets, n=1,000)



Market	Banks	Strongest bank	Rank
China	8	China Merchants Bank	4
US	5	JPMorgan Chase	1
Saudi Arabia	4	Saudi National Bank	2
Canada	4	Royal Bank of Canada	5
UAE	4	First Abu Dhabi Bank	7
Turkey	3	Türkiye Cumhuriyeti Ziraat Bankasi	27
Singapore	2	OCBC	3
Hong Kong	2	Bank of China (Hong Kong)	6
Israel	2	Bank Leumi	11
Taiwan	2	Bank of Taiwan	30
Kuwait	2	Kuwait Finance House	32
UK	1	Barclays	13

Market	Banks	Strongest bank	Rank
Switzerland	1	Zürcher Kantonalbank	15
Germany	1	Commerzbank	16
Japan	1	Mitsubishi UFJ Financial Group	25
Australia	1	Macquarie Bank	28
Denmark	1	AL Sydbank	31
Portugal	1	Caixa Geral de Depósitos	35
Indonesia	1	Bank Mandiri	40
France	1	Crédit Agricole Group	42
Mexico	1	BBVA México	44
Qatar	1	Qatar Islamic Bank	45
Finland	1	Nordea Bank	48

The Gulf leads

Saudi Arabia (4), the UAE (4), Kuwait (2) and Qatar (1) account for 11 of the 50 strongest banks. China has 8, the US 5 and Canada 4. The 11 Gulf banks are much smaller than the other banks in the top 50, with median assets of $139 billion against $669 billion. However, they are considerably more profitable and efficient, with a median ROA of 2.1% against 0.9% and a CIR of 30% against 46%. Their capital adequacy and reserve coverage are comparable to those of their peers, while their median sovereign-risk score is identical.

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Profitability leaders

The strongest banks in each region outperform their regional peers in return on equity.

Median return on equity by region and strength group (%, FY2025)



The most profitable banks in each region with assets above $50 billion (return on equity, %, FY2025) – names and values withheld in this sample

	1	2	3
Africa	**Bank A** Country withheld ROE: xx.x%	**Bank B** Country withheld ROE: xx.x%	**Bank C** Country withheld ROE: xx.x%
Latin America	**Bank D** Country withheld ROE: xx.x%	**Bank E** Country withheld ROE: xx.x%	**Bank F** Country withheld ROE: xx.x%
Middle East	**Bank G** Country withheld ROE: xx.x%	**Bank H** Country withheld ROE: xx.x%	**Bank I** Country withheld ROE: xx.x%
Europe	**Bank J** Country withheld ROE: xx.x%	**Bank K** Country withheld ROE: xx.x%	**Bank L** Country withheld ROE: xx.x%
Asia Pacific	**Bank M** Country withheld ROE: xx.x%	**Bank N** Country withheld ROE: xx.x%	**Bank O** Country withheld ROE: xx.x%
North America	**Bank P** Country withheld ROE: xx.x%	**Bank Q** Country withheld ROE: xx.x%	**Bank R** Country withheld ROE: xx.x%

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- We create communities for the industry to respond to global trends in the most creative way possible.
- We create programmes for organisations to communicate with their clients or their own employees.
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TABInsights is the global research and consulting arm of TAB Global, interacting with a wide spectrum of financial institutions across the Asia-Pacific, Middle East and African regions. TABInsights provides a wide range of bespoke research for financial institutions in emerging and established markets to facilitate management decision-making and guide business strategy. TABInsights provides strategic analysis and recommendations to institutions across all verticals including retail, transaction, risk and technology functions.

CONTACT

For questions on the methodology, the underlying data or a tailored briefing on the findings in this report, please contact our lead analyst, **Wendy Weng**, at wweng@tab.global.

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