

*Global Finance* Presents  
THE WORLD'S SAFEST BANKS 2014

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# Global Finance

## WORLD'S SAFEST BANKS 2014

All of the results from **Global Finance's 2014 World's Safest Banks** evaluation will be published in a **Special Safest Banks Issue** this November.

The rankings include:

- \* World's Top 50 Safest Banks 2014
- \* 2014 Safest Banks by Region
- \* World's Top 50 Safest Commercial Banks 2014
- \* 2014 Safest Banks in 100+ Countries - *NEW*
- \* Top 50 Safest Emerging Markets Banks 2014
- \* 2014 Safest Emerging Markets Banks by Region
- \* Safest Islamic Financial Institutions In The GCC



# *Global Finance*

## WORLD'S SAFEST BANKS 2014

### Methodology:

- \* World's 500 largest banks
- \* Ratings from Fitch, Moody's and S&P
- \* Long-term foreign currency ratings
- \* Scored by ratings/assets
- \* Holding company ratings, where possible
- \* Wholly-owned banks excluded



# WORLD'S SAFEST BANKS 2014

# A Selection From The TOP 50 GLOBAL SAFEST BANKS 2014

* Rank	Bank	Country
* 1	KfW	Germany
* 2	Zürcher Kantonalbank	Switzerland
* 3	Landwirtschaftliche Rentenbank	Germany
* 4	L-Bank	Germany
* 5	Bank Nederlandse Gemeenten	Netherlands
* 6	Nederlandse Waterschapsbank	Netherlands
* 7	NRW.BANK	Germany
* 8	Caisse des Dépôts et Consignations	France
* 9	Banque et Caisse d'Épargne de l'État	Luxembourg
* 10	Société de Financement Local (SFIL)	France



# A Selection From The TOP 50 GLOBAL SAFEST BANKS 2014

* Rank	Bank	Country
* 11	TD Bank Group	Canada
* 12	DBS Bank	Singapore
* 13	Oversea-Chinese Banking Corporation	Singapore
* 14	United Overseas Bank	Singapore
* 15	Rabobank	Netherlands



# KEY CHANGES IN THE TOP 50

- \* Five banks that made the ranking in 2013 were not included this year: Northern Trust, Bank of Taiwan, Banco de Chile, Bank of Tokyo-Mitsubishi UFJ and LGT.
- \* New to the list in 2014: Société de Financement Local (SFIL), HSBC France, Banque Cantonale Vaudoise, Export-Import Bank of China, and Export-Import Bank of Korea (KEXIM).



# SAFEST BANKS BY REGION





# 2014 SAFEST BANKS IN NORTH AMERICA

* Rank	Bank	Country
* 1	TD Bank Group	Canada
* 2	Royal Bank of Canada	Canada
* 3	Bank of Nova Scotia	Canada
* 4	Caisse centrale Desjardins	Canada
* 5	Bank of Montreal	Canada
* 6	CIBC	Canada
* 7	CoBank	United States
* 8	AgriBank	United States
* 9	Agfirst	United States
* 10	BNY Mellon	United States
* 11	U.S. Bancorp	United States



# 2014 SAFEST BANKS IN WESTERN EUROPE

* Rank	Bank	Country
* 1	KfW	Germany
* 2	Zürcher Kantonalbank	Switzerland
* 3	Landwirtschaftliche Rentenbank	Germany
* 4	L-Bank	Germany
* 5	Bank Nederlandse Gemeenten	Netherlands
* 6	Nederlandse Waterschapsbank	Netherlands
* 7	NRW.BANK	Germany
* 8	Caisse des Dépôts et Consignations	France
* 9	Banque et Caisse d'Épargne de l'État	Luxembourg
* 10	Société de Financement Local (SFIL)	France



# 2014 SAFEST BANKS IN CENTRAL & EASTERN EUROPE

* Rank	Bank	Country
* 1	Česká spořitelna	Czech Republic
* 2	Komerční banka	Czech Republic
* 3	PKO Bank Polski	Poland
* 4	Bank Pekao	Poland
* 5	ING Bank Śląski	Poland
* 6	mBank	Poland
* 7	Bank Zachodni WBK	Poland
* 8	Sberbank	Russia
* 9	Vnesheconombank	Russia
* 10	VTB Bank	Russia



# 2014 SAFEST BANKS IN LATIN AMERICA

* Rank	Bank	Country
* 1	BancoEstado	Chile
* 2	Banco de Chile	Chile
* 3	Banco Santander Chile	Chile
* 4	Banco de Crédito e Inversiones	Chile
* 5	HSBC Mexico	Mexico
* 6	Banobras	Mexico
* 7	Banco de Crédito BCP	Peru
* 8	Banco Santander Mexico	Mexico
* 9	BBVA Continental	Peru
* 10	Scotiabank Inverlat	Mexico



# 2014 SAFEST BANKS IN ASIA

* Rank	Bank	Country
* 1	DBS Bank	Singapore
* 2	Oversea-Chinese Banking Corporation	Singapore
* 3	United Overseas Bank	Singapore
* 4	Hang Seng Bank	Hong Kong
* 5	China Development Bank	China
* 6	Agricultural Development Bank of China	China
* 7	Export-Import Bank of China	China
* 8	Korea Finance Corporation	South Korea
* 9	Industrial Bank of Korea	South Korea
* 10	Korea Development Bank	South Korea
* 11	Export-Import Bank of Korea (KEXIM)	South Korea



# 2014 SAFEST BANKS IN MIDDLE EAST & AFRICA

* Rank	Bank	Country
* 1	National Bank Of Abu Dhabi	UAE
* 2	National Bank of Kuwait	Kuwait
* 3	Qatar National Bank	Qatar
* 4	Samba Financial Group	Saudi Arabia
* 5	National Commercial Bank	Saudi Arabia
* 6	Al Rajhi Bank	Saudi Arabia
* 7	Riyadh Bank	Saudi Arabia
* 8	Abu Dhabi Commercial Bank	UAE
* 9	SABB	Saudi Arabia
* 10	Banque Saudi Fransi	Saudi Arabia
* 11	Union National Bank	UAE



# 2014 SAFEST BANKS IN AUSTRALIA & NEW ZEALAND

* Rank	Bank	Country
* 1	National Australia Bank	Australia
* 2	Commonwealth Bank of Australia	Australia
* 3	ANZ Group	Australia
* 4	Westpac	Australia
* 5	Suncorp Metway	Australia
* 6	Bendigo and Adelaide Bank	Australia
* 7	Bank of Queensland	Australia
* 8	Macquarie	Australia



# WORLD'S SAFEST COMMERCIAL BANKS





# WORLD'S SAFEST COMMERCIAL BANKS

## Methodology:

- \* World's 500 largest banks
- \* Ratings from Fitch, Moody's and S&P
- \* Long-term foreign currency ratings
- \* Scored by ratings/assets
- \* Holding company ratings, where possible
- \* Wholly-owned banks excluded
- \* >50% government-owned excluded



# A Selection From The TOP 50 SAFEST COMMERCIAL BANKS 2014

* Rank	Bank	Country
* 1	TD Bank Group	Canada
* 2	DBS Bank	Singapore
* 3	Oversea-Chinese Banking Corporation	Singapore
* 4	United Overseas Bank	Singapore
* 5	Rabobank	Netherlands
* 6	Royal Bank of Canada	Canada
* 7	National Australia Bank	Australia
* 8	Commonwealth Bank of Australia	Australia
* 9	ANZ Group	Australia
* 10	Westpac	Australia



# A Selection From The TOP 50 SAFEST COMMERCIAL BANKS 2014

* Rank	Bank	Country
* 11	Nordea	Sweden
* 12	Bank of Nova Scotia	Canada
* 13	Svenska Handelsbanken	Sweden
* 14	Hang Seng Bank	Hong Kong
* 15	Caisse centrale Desjardins	Canada



# SAFEST EMERGING MARKETS BANKS



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## SAFEST EMERGING MARKETS BANKS 2014

### Methodology:

- \* 500 largest emerging markets banks
- \* Ratings from Fitch, Moody's and S&P
- \* Long-term foreign currency ratings
- \* Scored by ratings/assets
- \* Holding company ratings, where possible
- \* Wholly-owned banks excluded



# A Selection From The TOP 50 SAFEST EMERGING MARKETS BANKS 2014

* Rank	Bank	Country
* 1	National Bank Of Abu Dhabi	UAE
* 2	China Development Bank	China
* 3	Agricultural Development Bank of China	China
* 4	Export-Import Bank of China	China
* 5	Korea Finance Corporation	South Korea
* 6	Industrial Bank of Korea	South Korea
* 7	Korea Development Bank	South Korea
* 8	National Bank of Kuwait	Kuwait
* 9	Export-Import Bank of Korea (KEXIM)	South Korea
* 10	BancoEstado	Chile



# A Selection From The TOP 50 SAFEST EMERGING MARKETS BANKS 2014

* Rank	Bank	Country
* 11	Qatar National Bank	Qatar
* 12	Samba Financial Group	Saudi Arabia
* 13	Bank of Taiwan	Taiwan
* 14	Banco de Chile	Chile
* 15	National Commercial Bank	Saudi Arabia



# SAFEST EMERGING MARKETS BANKS BY REGION





# 2014 SAFEST EMERGING MARKETS BANKS IN ASIA

* Rank	Bank	Country
* 1	China Development Bank	China
* 2	Agricultural Development Bank of China	China
* 3	Export-Import Bank of China	China
* 4	Korea Finance Corporation	South Korea
* 5	Industrial Bank of Korea	South Korea
* 6	Korea Development Bank	South Korea
* 7	Export-Import Bank of Korea (KEXIM)	South Korea
* 8	Bank of Taiwan	Taiwan
* 9	Industrial and Commercial Bank of China	China
* 10	China Construction Bank	China
* 11	Agricultural Bank of China	China
* 12	Bank of China	China
* 13	Kookmin Bank	South Korea
* 14	Shinhan Bank	South Korea
* 15	Nonghyup Bank	South Korea



# 2014 SAFEST EMERGING MARKETS BANKS IN THE MIDDLE EAST

* Rank	Bank	Country
* 1	National Bank Of Abu Dhabi	UAE
* 2	National Bank of Kuwait	Kuwait
* 3	Qatar National Bank	Qatar
* 4	Samba Financial Group	Saudi Arabia
* 5	National Commercial Bank	Saudi Arabia
* 6	Al Rajhi Bank	Saudi Arabia
* 7	Riyadh Bank	Saudi Arabia
* 8	Abu Dhabi Commercial Bank	UAE
* 9	SABB	Saudi Arabia
* 10	Banque Saudi Fransi	Saudi Arabia
* 11	Union National Bank	UAE



# 2014 SAFEST EMERGING MARKETS BANKS IN SUB-SAHARAN AFRICA

* Rank	Bank	Country
* 1	Standard Bank of South Africa	South Africa
* 2	FirstRand Bank	South Africa
* 3	Nedbank	South Africa
* 4	Investec Bank	South Africa



# SAFEST BANKS BY COUNTRY



# SAFEST BANKS BY COUNTRY

## Methodology:

- \* World's 1000 largest banks
- \* Ratings from Fitch, Moody's and S&P
- \* Long-term foreign currency ratings
- \* Scored by ratings/assets
- \* Holding company ratings, where possible
- \* Wholly-owned banks excluded
- \* Sovereign rating – acts as a ceiling
- \* Where banks have the same ratings, scored by assets



# SAFEST BANKS BY COUNTRY 2014

## North America

* Country	Bank
* Canada	TD Bank Group
* United States	CoBank

## Western Europe

* Andorra	Credit Andorra
* Austria	Raiffeisen Bank International
* Belgium	KBC
* Cyprus	Hellenic Bank
* Denmark	Danske Bank
* Finland	Pohjola
* France	Caisse des Dépôts et Consignations

* Country	Bank
* Germany	KfW
* Greece	National Bank of Greece
* Iceland	Landsbankinn
* Ireland	Bank of Ireland
* Italy	UniCredit
* Liechtenstein	LGT Bank
* Luxembourg	Banque et Caisse d'Epargne de l'Etat
* Malta	Bank of Valletta
* Netherlands	Bank Nederlandse Gemeenten
* Norway	DnB



# SAFEST BANKS BY COUNTRY 2014

* Country	Bank
* Portugal	Banco Santander Totta
* Spain	Santander
* Sweden	Nordea
* Switzerland	Zürcher Kantonalbank
* United Kingdom	HSBC

## Central & Eastern Europe

* Albania	Credins Bank
* Armenia	Ardshininvestbank
* Azerbaijan	International Bank of Azerbaijan
* Belarus	Belarusbank
* Bulgaria	Societe Generale Expressbank

* Country	Bank
* Croatia	Zagrebačka banka
* Czech Republic	Česká spořitelna
* Georgia	Bank of Georgia
* Hungary	OTP Bank
* Kazakhstan	Development Bank of Kazakhstan
* Latvia	Citadele banka
* Lithuania	Šiaulių bankas
* Poland	PKO Bank Polski
* Romania	BRD - Groupe Sociét� Générale



# SAFEST BANKS BY COUNTRY 2014

* Country	Bank	* Country	Bank
* Russia	Sberbank	* Colombia	BBVA Colombia
* Slovak Republic	VÚB banka	* Costa Rica	Banco Nacional De Costa Rica
* Slovenia	Banka Koper	* Dominican Republic	Banco de Reservas
* Turkey	Türk Ekonomi Bankası	* Ecuador	Banco Pichincha
* Ukraine	Ukrsotsbank	* El Salvador	Banco Agrícola
* Uzbekistan	Ipoteka Bank	* Guatemala	Banco Industrial
<b>South America</b>		* Jamaica	National Commercial Bank Jamaica
* Argentina	Banco Macro	* Mexico	HSBC Mexico
* Bermuda	Butterfield Bank	* Panama	Bladex
* Bolivia	Banco Mercantil Santa Cruz		
* Brazil	Itaú Unibanco		
* Chile	BancoEstado		





# SAFEST BANKS BY COUNTRY 2014

* Country	Bank	* Korea	Korea Finance Corporation
* Paraguay	Banco Continental	* Macau	Tai Fung Bank
* Peru	Banco de Crédito BCP	* Malaysia	Maybank
* Trinidad & Tobago	First Citizens Bank	* Mongolia	Trade and Development Bank of Mongolia
* Venezuela	Banesco Banco Universal	* Pakistan	Habib Bank
<b>Asia</b>		* Papua New Guinea	Bank South Pacific
* Brunei	Baiduri Bank Group	* Philippines	Metrobank
* Cambodia	Acleda Bank	* Singapore	DBS Bank
* China	China Development Bank	* Sri Lanka	National Savings Bank
* Hong Kong	Hang Seng Bank	* Taiwan	Bank of Taiwan
* India	State Bank of India	* Thailand	Bank of Ayudhya
* Indonesia	Bank Mandiri	* Vietnam	VietinBank
* Japan	Bank of Tokyo-Mitsubishi UFJ		



# SAFEST BANKS BY COUNTRY 2014

## Middle East

* Country	Bank
* Bahrain	Gulf International Bank
* Israel	Bank Hapoalim
* Jordan	Arab Bank
* Kuwait	National Bank of Kuwait
* Lebanon	Bank Audi
* Oman	BankMuscat
* Qatar	Qatar National Bank
* Saudi Arabia	Samba Financial Group
* UAE	National Bank Of Abu Dhabi

## Africa

* Country	Bank
* Angola	Banco Angolano de Investimentos
* Egypt	National Bank of Egypt
* Ghana	GCB Bank
* Mauritius	Mauritius Commercial Bank
* Morocco	Attijariwafa Bank
* Nigeria	FirstBank of Nigeria
* South Africa	Standard Bank
* Togo	Ecobank
* Tunisia	Arab Tunisian Bank



# SAFEST BANKS BY COUNTRY 2014

## Australia & New Zealand

- | * Country     | Bank                    |
|---------------|-------------------------|
| * Australia   | National Australia Bank |
| * New Zealand | Kiwibank                |



# SAFEST ISLAMIC BANKS IN THE GCC



# SAFEST ISLAMIC BANKS IN THE GCC

## Methodology:

- \* All GCC Islamic banks rated by the big three ratings agency
- \* Ratings from Fitch, Moody's and S&P
- \* Long-term foreign currency ratings
- \* Scored by ratings/assets
- \* Update from February 2014



# SAFEST ISLAMIC BANKS IN THE GCC

* Rank	Bank	Country
* 1	Al Rajhi Bank	Saudi Arabia
* 2	Al Hilal Bank	UAE
* 3	Kuwait Finance House	Kuwait
* 4	Abu Dhabi Islamic Bank	UAE
* 5	Qatar Islamic Bank	Qatar
* 6	Qatar International Islamic Bank	Qatar
* 7	Boubyan Bank	Kuwait
* 8	Dubai Islamic Bank	UAE
* 9	Bank AlJazira	Saudi Arabia
* 10	Sharjah Islamic Bank	UAE



# THE WORLD'S SAFEST BANKS 2014

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