

Bloomberg Markets

JUNE 2013

The World's Strongest Banks

	OVERALL SCORE	TIER 1 CAPITAL TO RISK-WEIGHTED ASSETS	NONPERFORMING ASSETS TO TOTAL ASSETS	LOAN-LOSS RESERVES TO NONPERFORMING ASSETS	DEPOSITS TO FUNDING	EFFICIENCY (COSTS TO REVENUE)
	▼	▲	▼	▲	▲	▼
	▼	▲	▼	▲	▲	▼
1 QATAR NATIONAL BANK (QATAR)	13.8	21.0	0.9	135.6	86.6	17.2
2 OVERSEA-CHINESE BANKING (SINGAPORE)	14.1	16.6	0.4	141.1	81.7	41.5
3 CANADIAN IMPERIAL BANK OF COMMERCE (CANADA)	14.9	13.8	0.3	136.3	92.0	56.0
4 ROYAL BANK OF CANADA (CANADA)	17.4	13.1	0.1	203.2	81.8	57.2
5 DBS GROUP HOLDINGS (SINGAPORE)	19.9	14.0	0.8	121.4	83.1	39.8
6 UNITED OVERSEAS BANK (SINGAPORE)	21.4	14.7	1.1	106.7	83.5	42.8
7 BANK OF NOVA SCOTIA (CANADA)	22.5	13.6	0.5	82.9	84.2	55.9
8 TORONTO-DOMINION BANK (CANADA)	23.5	12.6	0.3	105.0	86.0	60.5
9 CITIGROUP (U.S.)	23.8	14.1	0.6	212.7	59.9	73.2
10 HANG SENG BANK (HONG KONG)	23.9	12.2	0.1	90.8	93.8	56.3
11 SVENSKA HANDELSBANKEN (SWEDEN)	24.7	21.0	0.3	56.4	33.0	46.3
12 CHINA CONSTRUCTION BANK (CHINA)	25.4	11.3	0.5	271.3	90.8	37.0
13 MALAYAN BANKING (MALAYSIA)	26.0	13.5	1.2	103.6	83.6	47.8
14 CREDIT SUISSE GROUP (SWITZERLAND)	26.9	19.4	0.2	53.3	48.3	91.9
15 JPMORGAN CHASE (U.S.)	27.1	12.6	0.5	186.9	63.2	62.8
16 SKANDINAVISKA ENSKILDA BANKEN (SWEDEN)	28.7	17.5	0.6	64.1	49.3	60.9
17 NATIONAL BANK OF CANADA (CANADA)	28.8	12.0	0.2	149.1	69.9	59.7
18 INDUSTRIAL & COMMERCIAL BANK OF CHINA (CHINA)	29.2	10.6	0.4	295.5	87.0	36.5
— TURKIYE GARANTI BANKASI (TURKEY)	29.2	15.5	1.5	78.0	66.9	41.6
20 BANK OF COMMUNICATIONS (CHINA)	29.4	11.2	0.5	250.7	78.2	39.7

Source: Bloomberg

HOW WE CRUNCHED THE NUMBERS

To identify the world's strongest banks, we used the Equity Screening (EQS) function on the Bloomberg Professional Service to obtain a list of the 78

banks with total assets of \$100 billion or more as of mid-March. The ratio of a bank's Tier 1 capital to its risk-weighted assets accounted for 40 percent of each bank's overall score. The ratio of nonperforming assets to total assets got a weighting of 20 percent, as did

the ratio of reserves for loan losses to nonperforming assets. The ratio of deposits to funding accounted for 15 percent of the score. And the efficiency ratio, which compares costs with revenues, received a 5 percent weighting.

Banks were ranked on each

criterion, and the ranking positions were weighed and combined to determine the banks' overall scores. Lenders that reported a loss in net income for 2012 or that failed the Federal Reserve's most recent stress test were excluded. All data are for the

banks' 2012 fiscal year, which in most cases ended on Dec. 31. Banks that hadn't reported data for fiscal year 2012 by March 31 weren't included.

BLOOMBERG RANKINGS
RANKINGS@BLOOMBERG.NET