



Banking

500

2021

The annual report on the most valuable and strongest banking brands
February 2021

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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 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 5,000 of the world's biggest brands to the test every year. Ranking brands across all sectors and countries, we publish nearly 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.



Get in Touch.

For business enquiries, please contact:

Declan Ahern
Valuation Director
d.ahern@brandfinance.com

For media enquiries, please contact:

Florina Cormack-Loyd
Senior Communications Manager
+44 207 389 9444
f.cormackloyd@brandfinance.com

For all other enquiries, please contact:

enquiries@brandfinance.com
+44 (0)207 389 9400

For more information, please visit our website:
www.brandfinance.com

linkedin.com/company/brand-finance

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Brand Finance®

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 business performance and offers a cost-effective way to gaining a better understanding of your position against competitors.

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

Brand Valuation Summary

Brand Strength Tracking

Royalty Rates

Cost of Capital Analysis

Customer Research Findings

Competitor Benchmarking

Benchmarking

Education

Communication

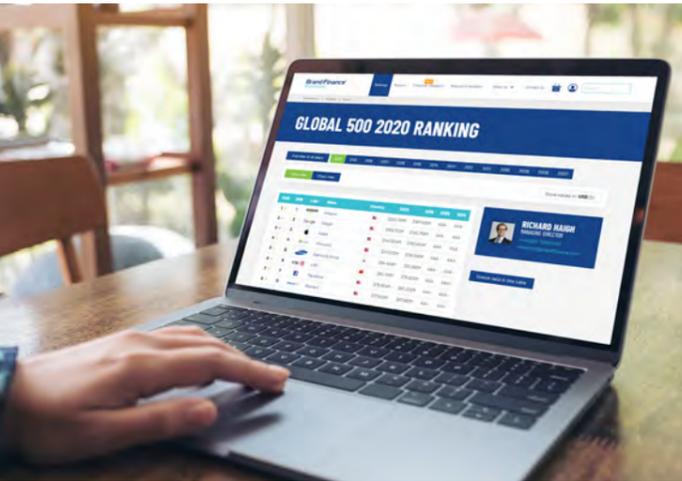
Understanding

Insight
 Strategy

Contents

Benefits

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

Visit brandirectory.com to find out more.

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 **2,500 brands**
- 29 countries** and **23 sectors** covered
- More than **50,000 respondents** surveyed annually
- We are now **in our 5th consecutive year** conducting the study

Visit brandirectory.com/consumer-research or email enquiries@brandfinance.com



Foreword.



David Haigh
CEO, Brand Finance

What is the purpose of a strong brand: to attract customers, to build loyalty, to motivate staff? All true, but for a commercial brand at least, the first answer must always be 'to make money'.

Huge investments are made in the design, launch, and ongoing promotion of brands. Given their potential financial value, this makes sense. Unfortunately, most organisations fail to go beyond that, missing huge opportunities to effectively make use of what are often their most important assets. Monitoring of brand performance should be the next step, but is often sporadic. Where it does take place, it frequently lacks financial rigour and is heavily reliant on qualitative measures, poorly understood by non-marketers.

As a result, marketing teams struggle to communicate the value of their work and boards then underestimate the significance of their brands to the business. Sceptical finance teams, unconvinced by what they perceive as marketing mumbo jumbo, may fail to agree necessary investments. What marketing spend there is, can end up poorly directed as marketers are left to operate with insufficient financial guidance or accountability. The end result can be a slow but steady downward spiral of poor communication, wasted resources, and a negative impact on the bottom line.

Brand Finance bridges the gap between marketing and finance. Our teams have experience across a wide range of disciplines from market research and visual identity, to tax and accounting. We understand the importance of design, advertising, and marketing, but we also believe that the ultimate and overriding purpose of brands is to make money. That is why we connect brands to the bottom line.

By valuing brands, we provide a mutually intelligible language for marketing and finance teams. Marketers then have the ability to communicate the significance of what they do, and boards can use the information to chart a course that maximises profits. Without knowing the precise, financial value of an asset, how can you know if you are maximising your returns? If you are intending to license a brand, how can you know you are getting a fair price? If you are intending to sell, how do you know what the right time is? How do you decide which brands to discontinue, whether to rebrand and how to arrange your brand architecture? Brand Finance has conducted thousands of brand and branded business valuations to help answer these questions.

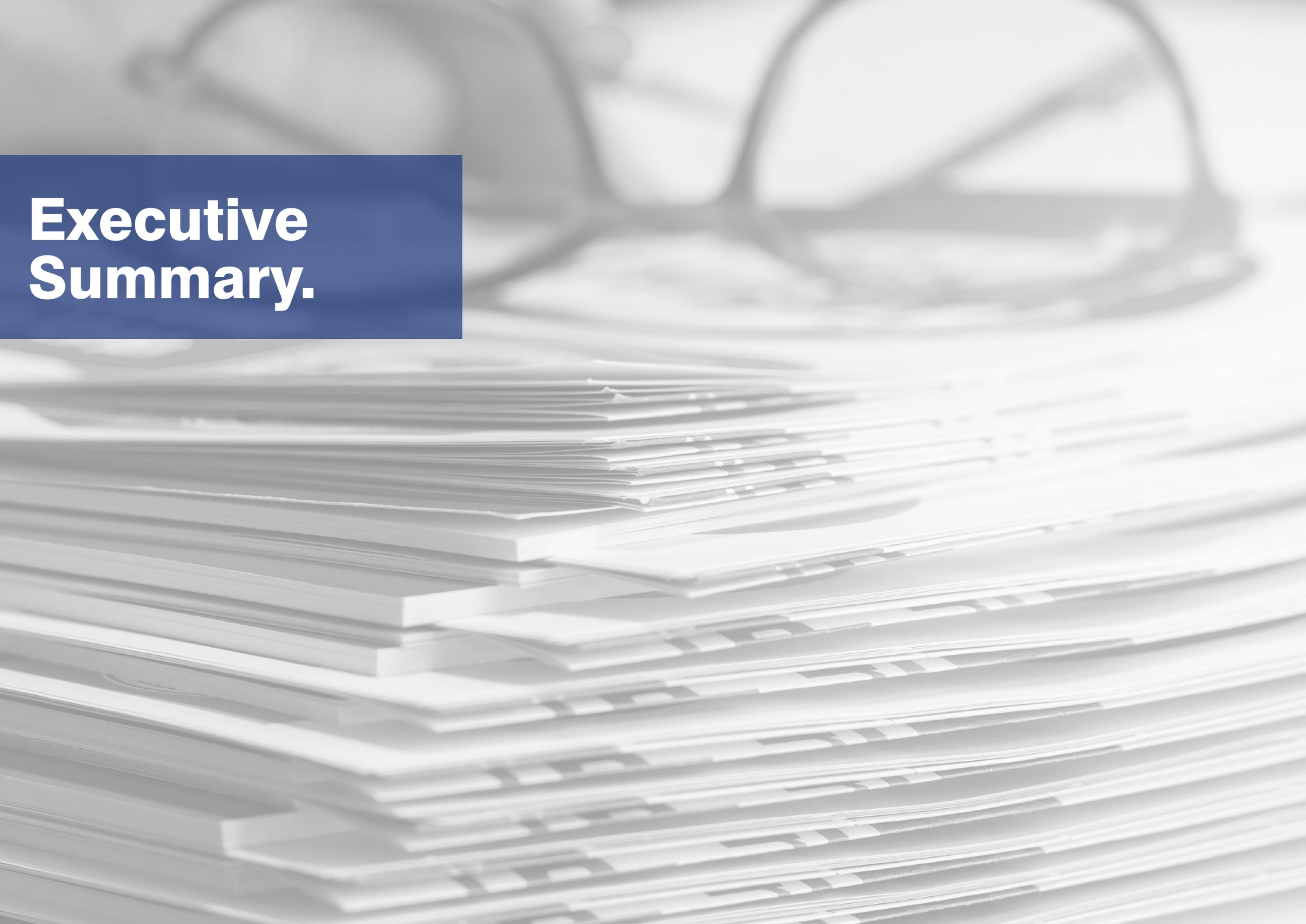
Brand Finance's research revealed the compelling link between strong brands and stock market performance. It was found that investing in highly-branded companies would lead to a return almost double that of the average for the S&P 500 as a whole.

Acknowledging and managing a company's intangible assets taps into the hidden value that lies within it. The following report is a first step to understanding more about brands, how to value them and how to use that information to benefit the business.

The team and I look forward to continuing the conversation with you.

Brand Value of World's Largest Banks Contracts for Second Year Running but Reputation Redemption Could Signal Road to Recovery in Pandemic Aftermath.

- + World's most valuable banking brands suffer severe decline in brand value following devastating effects of COVID-19 pandemic, two-thirds record brand value loss
- + Chinese banks make up one-third of total brand value in ranking, with **ICBC** retaining title of world's most valuable banking brand - brand value US\$72.8 billion
- + Five US banks claim spots in top 10, with Bank of America highest ranked in 5th. **JP Morgan** is only bank in top 10 to record brand value growth, up 3%
- + Vietnam's banking sector sees greatest year-on-year brand value growth at 23%
- + **Union Bank of India** is fastest growing in ranking, up by a staggering 163% to US\$1.2 billion, following **Andhra Bank** and **Corporation Bank** amalgamation
- + 23 new entrants in ranking this year, with **Truist** entering in 36th position
- + **Sber** overtakes **BCA** to become world's strongest banking brand, with a Brand Strength Index (BSI) score of 92.0 out of 100 and an elite AAA+ rating



Executive Summary.

Brand Value Analysis.



As governments scramble to stimulate economic growth in the face of the ongoing global health crisis, and profits and interest rates take a hit, nearly two-thirds of the world's 500 most valuable banking brands have recorded brand value losses.

The industry has seen a dramatic downturn in the past two years when compared with previous year-on-year performance. The total brand value in the Brand Finance Banking 500 ranking increased by 10% in 2018 (from US\$1.07 trillion to US\$1.18 trillion) and again by 15% in 2019 (US\$1.36 trillion), but decreased by 2% and 4% in 2020 (US\$1.33 trillion) and 2021 (US\$1.27 trillion), respectively.

The economic impacts of the COVID-19 pandemic are difficult to ignore, with global GDP forecasted to shrink by over 4%, which would signal the largest global recession since the Second World War.

Analyses conducted by Brand Finance on the world's most valuable brands over three recessionary periods indicate that, on average, of the 100 brands that lost the most brand value during each recession, 74 of them were banks. On the other hand, of the 100 most successful brands during the recessions, 30 were banks.

Apart from 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. Alongside revenue forecasts, brand strength is a crucial driver of brand

Banking institutions were the main culprit in the last financial crash; this time around they are a large part of helping people overcome the repercussions of COVID-19. Brand Finance research shows that banks' responses to the global pandemic have led to a year-on-year increase in overall reputation scores among customers, which no doubt could result in an uptick in brand values in the coming year.

David Haigh
CEO, Brand Finance

value. Banks with a Brand Strength Index (BSI) score below 60 out of 100 experienced an average decline in brand value of 20%, whereas of the banks with a BSI score above 70, the average fall in brand value was only 8% – proving just how important it is for banks to have stronger brands than their competitors during an economic downturn.

Chinese banks maintain dominance

Chinese banks maintain dominance of the Brand Finance Banking 500 2021 ranking, accounting for one-third of total brand value and seven of the ten top climbers by absolute brand value. Chinese banks have been largely impervious to the issues plaguing their counterparts elsewhere in the world – as two-thirds of brands in the ranking have experienced losses, Chinese banks recorded a healthy 3% average brand value growth. This is largely attributable to the banking sector's role in China's timely and effective response to COVID-19, which included regulatory policy adjustments for asset management, wealth management, and inter-banking, as well as increased investment into digitalisation.

Despite a 10% drop in brand value to US\$72.8 billion, ICBC remains the world's most valuable banking brand. As the biggest bank in China, ICBC continues to fare well with consumers, regardless of the bank's depreciating brand value due to the pandemic's negative impact on its investment portfolio return. Nonetheless, the brand maintains a healthy lead ahead of **China Construction Bank** (down 5% to US\$59.6 billion) and **Agricultural Bank of China** (down 3% to US\$53.1 billion), which come in at 2nd and 3rd place in the ranking, respectively.

China Guangfa Bank is also a remarkable addition to the country's portfolio, entering the Brand Finance Banking 500 2021 ranking for the first time at an impressive 84th position and valued at US\$3.3 billion. The Hong Kong Monetary Authority recently granted China Guangfa Bank a banking licence, widening its footprint outside of mainland China.

US banks five spots in top ten

US banks account for almost a quarter of the total brand value in the ranking - the nation's 74 banks reaching a cumulative brand value of US\$274.8

Top 10 Most Valuable Brands

	1 ← 1	
2021: \$72,788m	2020: \$80,791m	-9.9%
	2 ← 2	
2021: \$59,649m	2020: \$62,602m	-4.7%
	3 ← 3	
2021: \$53,134m	2020: \$54,658m	-2.8%
	4 ← 4	
2021: \$48,689m	2020: \$50,630m	-3.8%
	5 ↑ 6	
2021: \$32,787m	2020: \$35,361m	-7.3%
	6 ↑ 7	
2021: \$32,200m	2020: \$33,131m	-2.8%
	7 ↓ 5	
2021: \$31,805m	2020: \$40,881m	-22.2%
	8 ← 8	
2021: \$28,849m	2020: \$31,250m	-7.7%
	9 ↑ 10	
2021: \$23,565m	2020: \$22,826m	+3.2%
	10 ↓ 9	
2021: \$21,044m	2020: \$22,884m	-8.0%

Chinese banks have scored extremely well in Brand Finance's Global Brand Equity Monitor research this year, ranking highly for attributes such as recommendation. This is undoubtedly an effect of China's management of the COVID-19 pandemic, which has allowed its economy to continue functioning relatively unscathed, allowing space for banks to grow further.

David Haigh
CEO, Brand Finance

Brand Value Change 2020-2021 (%)



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billion. Five US brands feature in the top 10: Bank of America (down 7% to US\$32.8 billion), Citi (down 3% to US\$32.2 billion), Wells Fargo (down 22% to US\$31.8 billion), Chase (down 8% to US\$28.8 billion), and JP Morgan (up 3% to US\$23.6 billion). Bank of America remains the most valuable banking brand in the US, placing fifth overall, and JP Morgan is the only brand in the top 10 to record a positive value change.

Currently holding the lowest reputation score among all banks in the US, Wells Fargo experienced the largest decline in brand value – dropping two places to seventh overall, and third in the US – the result of failing to rebuild favour among customers in the wake of several past scandals.

Citi, the third largest US bank by assets, has emerged as the strongest retail bank in the US with a BSI score of 80.7 out of 100 and AAA- brand rating (up from AA+ in 2020). Citi has also climbed one place in the ranking to 6th position, following a rapid rebound in its profits in the third quarter of last year.

Spotlight on Vietnam

Vietnam's banking sector has seen the greatest year-on-year brand value growth compared to any other nation in the ranking, standing at 23%. Vietnam's ability to effectively control and constrain COVID-19 has allowed it to buck the sector-wide trend of declining brand value. Internal reforms have strengthened accountability of the Vietnamese financial sector, which has had the knock-on effect of boosting not just revenues, but brand reputation and trust. Vietnam's banking sector has also recorded a 753% 5-year cumulative brand value growth, the second fastest national growth in the ranking.

Union Bank of India cashes in, up 163%

The Union Bank of India saw the fastest year-on-year growth of any bank globally, growing by 163% to US\$1.2 billion and simultaneously soaring 128 places to claim 169th spot.

The amalgamation between Andhra Bank and Corporation Bank is primarily responsible for this

growth - borne as part of a nationwide effort to consolidate India's banking space. This success is also mirrored at the national level. Apart from China, India was the only nation in the top 10 countries by total brand value to see growth, with its cumulative brand value up 3% this year.

Ones to watch

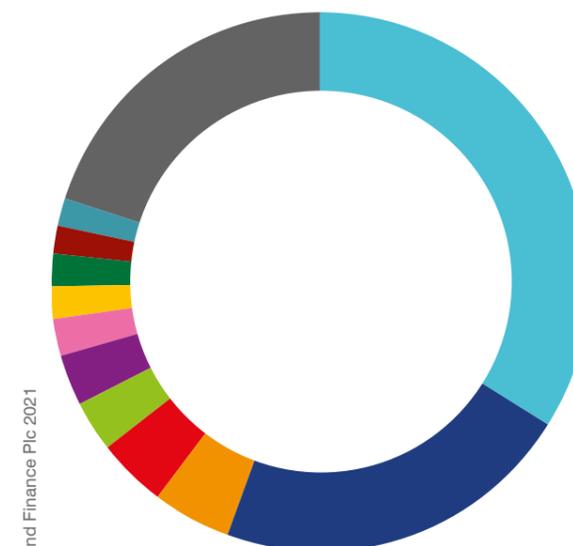
While some of the world's largest banks have floundered during the pandemic, 23 insurgent newcomers have joined the ranking, hailing from Europe, Asia, the US, and South America.

The highest new entrant is **Truist** at 36th position, with a brand value of US\$8.0 billion. Formed in 2019 – a result of a merger between BB&T and SunTrust, which sat in 68th and 86th in the 2019 iteration of the Brand Finance Banking 500 ranking, respectively, with a combined brand value of US\$7.2 billion. This merger is testament to the power of rebranding and a revised strategy, demonstrating that brands can be reinvigorated even in the face of a global crisis.

The widespread shift to digital has opened up opportunities for banks to deliver better customer service and faster innovations, which goes a long way in enhancing brand awareness and value. Those banks that have been investing time and resources in the digital transformation of their operations over the past few years have seen that investment pay off during the pandemic, as they were able to quickly respond to new customer needs.

Joy Macknight
Managing Editor, The Banker

Brand Value by Country



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Country	Brand Value (USD bn)	% of total	Number of Brands
China	430.4	33.9%	76
United States	274.8	21.6%	74
Canada	62.6	4.9%	9
United Kingdom	51.2	4.0%	17
Japan	41.3	3.3%	27
France	35.7	2.8%	9
Spain	29.5	2.3%	9
India	27.3	2.1%	18
Australia	23.2	1.8%	9
Netherlands	21.1	1.7%	4
Switzerland	20.7	1.6%	13
Other	252.9	19.9%	235
Total	1270.5	100.0%	500

Brand Strength Analysis.

Sber overtakes BCA as sector's strongest

Sber has been increasing in brand strength year-on-year to become the strongest brand in the Brand Finance Banking 500 2021 ranking and the world's third strongest brand across all sectors in the Brand Finance Global 500, with a Brand Strength Index (BSI) score of 92.0 out of 100 and a coveted AAA+ brand strength rating.

As the largest bank in Russia, Sber has benefitted from its stable brand and high levels of customer loyalty. These have only been boosted by the recent rebranding to consolidate its ecosystem of services – encompassing banking, health, and logistics, among others – around the Sber brand. Sber is poised for further success, as the company's pledge to spend more on its brand in the coming year is likely to further boost its BSI score.

In Brand Finance's original market research, Sber consistently outperforms its peers in overall reputation and familiarity – it is widely known, always top-of-mind, and well-regarded. As a result, recommendation is high. Its ubiquitous presence and – in consumers' eyes – by far the best digital offering ensure high mental and physical availability, which are strong foundations for brand strength.

Despite this success, Sber is not divorced from the wider issues stemming from the COVID-19 pandemic. Sber's 13% brand value drop in local currency terms has been exacerbated by the increased risk in the Russian economy, following the mid-year collapse in oil prices and the subsequent weakening of the Russian ruble, resulting in an overall 29% drop in USD terms to US\$9.4 billion.

Sber's successful rebranding as a cross-sector tech brand can be an example to other market leaders worldwide. While some rest on their laurels and are often surprised by disruptive challengers, Sber is focused on the future, innovating and modernising with their customers' best interests in mind.

David Haigh
CEO, Brand Finance



As the second strongest brand in the ranking, Indonesia's **BCA** has maintained its BSI score of 91.6 out of 100 and is the only brand aside from Sber to have been awarded an elite brand strength rating of AAA+. The brand remains one of the biggest banks in the ASEAN region and has the largest market capitalisation value on the Indonesian Stock Exchange.

South Africa provides the third strongest banking brand this year, **Capitec Bank**, which has maintained its BSI score of 89.2 out of 100 and corresponding AAA rating. Surpassing the 15 million client mark in December 2020, Capitec has more customers than any other South African bank, benefiting from its excellent customer service and personalised banking experience. Fellow South African brand, **First National Bank**, in 4th place for brand strength globally, is also the most valuable bank in all of Africa with a brand value of US\$1.3 billion.

Few sectors have been as detrimentally affected by the COVID-19 pandemic as the banking industry, reflected in the overall brand value decline this year. Within this context, Sber, BCA, and Capitec Bank have fared extremely well, retaining their elite brand strength ratings through positive reputations and consumer perceptions of their brands.

David Haigh
CEO, Brand Finance

Top 10 Strongest Brands

	1 ↑ 2		2021: 92.0 AAA+ 2020: 91.6 AAA+ +0.4
	2 ↓ 1		2021: 91.6 AAA+ 2020: 91.6 AAA+ 0.0
	3 ← 3		2021: 89.2 AAA 2020: 89.2 AAA 0.0
	4 ← 4		2021: 87.5 AAA 2020: 87.6 AAA -0.1
	5 ↑ 28		2021: 87.3 AAA 2020: 82.3 AAA- +5.0
	6 ← 6		2021: 87.1 AAA 2020: 85.6 AAA +1.5
	7 ↑ 9		2021: 86.9 AAA 2020: 85.1 AAA +1.7
	8 ↓ 5		2021: 86.8 AAA 2020: 86.0 AAA +0.7
	9 ↑ 18		2021: 86.3 AAA 2020: 84.2 AAA- +2.1
	10 ↑ 16		2021: 86.3 AAA 2020: 84.4 AAA- +1.9

Sector Reputation Analysis.

Benchmarking against the very best

Brand Finance's brand evaluations are designed to facilitate broader comparisons with brands across markets, and both within and across industries. This provides a more rounded assessment of brand strength, with benchmarking against the very best.

This perspective is particularly important as brand categories converge, with new technologies enabling disruption and brands seeking tactical entry into neighbouring categories. Brands with a strong reputation also have licensing opportunities in new sectors.

This year's global sector reputation rankings from our B2C research included a significantly larger number of product categories, with scores for over 2,500 brands.

Reputation on the up

Overall, reputation scores are slightly higher in 2021 across sectors covered both this year and last. In part, this reverses a small dip from 2020, but the impact of COVID-19 cannot be discounted. In a challenging year, consumers have relied upon and tested brands in different ways, and the best brands have stood up well to the challenge, keeping kitchens and wardrobes stocked, connections running, and essential services available.

Supermarkets, restaurants, and apparel shine

In many countries, being able to obtain basic groceries became a challenge for the first time in decades, as shopping was restricted and demand for online delivery slots surged. But by and large, supermarkets have responded well, and consumers have noted this. The average reputation score in the sector increased significantly year-on-year, and brands such as **Aldi**, **Lidl**, and **Migros** have improved already-strong reputations.

A similar dynamic has helped restaurants to a lesser degree, ensuring that brands in this sector maintain a positive reputation overall, despite reduced levels of in-store experiences. Apparel brands have also seemingly benefited from this dynamic, as the shift to online shopping accelerates.

Sectors Ranked by Reputation

	1= Cosmetics	7.6 _{/10}
	1= Food	7.6 _{/10}
	3 Appliances	7.5 _{/10}
	4= Hotels	7.4 _{/10}
	4= Retail	7.4 _{/10}
	6= Apparel	7.3 _{/10}
	6= Beers	7.3 _{/10}
	8= Supermarkets	7.2 _{/10}
	8= Pharma	7.2 _{/10}
	8= Oil & Gas	7.2 _{/10}

	8= Restaurants	7.2 _{/10}
	12= Auto	7.1 _{/10}
	12= Logistics	7.1 _{/10}
	12= Tech	7.1 _{/10}
	15 Real Estate	6.9 _{/10}
	16 Airlines	6.8 _{/10}
	17 Insurance	6.6 _{/10}
	18 Utilities	6.5 _{/10}
	19= Telecoms	6.3 _{/10}
	19= Banking	6.3 _{/10}

FMCG brands have outstanding reputation

Major cosmetics and food brands have the highest reputations, on average, a reminder of the enduring value of a strong brand – some of the top performers are over a century old. The positive reputations of global giants such as **Johnson's**, **Dove**, **Danone**, and (in some markets) **Nestlé** have been nurtured and refreshed over long periods. Local favourites, such as **Bimbo** (Mexico) and **Amul** (India), show that they can match their global counterparts.

The slight cloud for the food sector is the more 'average' reputation that some of the big brands have in a number of developed markets, such as the UK. Here, supermarkets have perhaps squeezed the big food brands somewhat.

Tech admired, but not universally

The overall ranking of the tech sector fell slightly, and while the biggest brands such as **YouTube**, **Google**, and **Apple** continue to enjoy strong reputations, not all consumers are in love with these brands. **Amazon**, for example, ranks high in some markets (#1 in the sector in the USA, #3 in Spain), but polarises in some markets (e.g. Sweden, France). Similarly, the mixed reputation of brands such as **Facebook** shows no sign of significant improvement. Many consumers may support the increasing regulation of tech giants, and it might also be the case that there is room for an upstart challenger with the right innovation, a fresh approach and perhaps a clean slate.

Banks and telecoms struggle to improve their standing

Banking and telecoms brands rank lowest of all in many markets for reputation and trust, and last year saw little improvement, though banks did at least pull level with telecoms. As with other sectors, many brands have arguably served customers well in difficult times (with connectivity even more vital in the case of telecoms), but this has not helped erode distrust appreciably. Frustrated CMOs may feel that their brands continue to be taken for granted – unfortunately for them, 'business as usual' means trading water in terms of reputation. Across 2,500 brands, seven of the ten lowest-ranked for reputation are banks, the most prominent being **Deutsche Bank** in its home country.

Brand Finance Banking 500 (USD m).

Top 500 most valuable banking brands 1-50

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
1	1	← ICBC	China	\$72,788	-9.9%	\$80,791	AAA	AAA
2	2	← China Construction Bank	China	\$59,649	-4.7%	\$62,602	AAA	AAA-
3	3	← Agricultural Bank Of China	China	\$53,134	-2.8%	\$54,658	AAA-	AAA-
4	4	← Bank of China	China	\$48,689	-3.8%	\$50,630	AAA	AAA-
5	6	↑ Bank of America	United States	\$32,787	-7.3%	\$35,361	AA+	AA+
6	7	↑ Citi	United States	\$32,200	-2.8%	\$33,131	AAA-	AA+
7	5	↓ Wells Fargo	United States	\$31,805	-22.2%	\$40,881	AA+	AAA-
8	8	← Chase	United States	\$28,849	-7.7%	\$31,250	AA+	AA+
9	10	↑ JP Morgan	United States	\$23,565	+3.2%	\$22,826	AAA	AAA-
10	9	↓ China Merchants Bank	China	\$21,044	-8.0%	\$22,884	AA+	AA+
11	11	← HSBC	United Kingdom	\$17,028	-12.5%	\$19,463	AA	AA-
12	13	↑ TD	Canada	\$15,968	-1.1%	\$16,149	AAA-	AAA-
13	14	↑ RBC	Canada	\$15,818	+1.6%	\$15,566	AAA	AAA-
14	15	↑ Bank of Communications	China	\$15,683	+3.4%	\$15,164	AA+	AA
15	17	↑ Shanghai Pudong Development Bank	China	\$15,053	+7.9%	\$13,947	AAA-	AA
16	21	↑ China CITIC Bank	China	\$14,500	+10.2%	\$13,159	AA+	AA
17	12	↓ Santander	Spain	\$14,271	-18.7%	\$17,556	AA+	AA+
18	23	↑ Goldman Sachs	United States	\$13,750	+21.3%	\$11,339	AA+	AA+
19	18	↓ Postal Savings Bank	China	\$13,593	-0.1%	\$13,611	AA+	AA
20	16	↓ Capital One	United States	\$13,034	-11.4%	\$14,719	AA+	AA+
21	29	↑ China Minsheng Bank	China	\$12,490	+29.3%	\$9,662	AA	AA-
22	19	↓ BNP Paribas	France	\$12,370	-7.0%	\$13,301	AA-	AA-
23	32	↑ MUFG	Japan	\$12,149	+29.0%	\$9,415	AAA-	A+
24	26	↑ Industrial Bank	China	\$12,131	+15.9%	\$10,466	AA	A+
25	28	↑ China Everbright Bank	China	\$10,325	+6.6%	\$9,689	AA	AA
26	24	↓ ING	Netherlands	\$9,972	-11.9%	\$11,312	AAA-	AAA-
27	37	↑ Ping An Bank	China	\$9,781	+15.6%	\$8,461	AA-	A+
28	34	↑ Morgan Stanley	United States	\$9,473	+6.6%	\$8,886	AAA-	AA-
29	20	↓ Sber	Russia	\$9,395	-29.0%	\$13,233	AAA+	AAA+
30	22	↓ SMBC	Japan	\$9,319	-23.9%	\$12,245	AA+	AAA
31	30	↓ BMO	Canada	\$9,077	-4.2%	\$9,478	AA+	AA
32	27	↓ Scotiabank	Canada	\$9,041	-10.6%	\$10,118	AAA-	AA+
33	25	↓ Barclays	United Kingdom	\$9,037	-15.2%	\$10,655	AA-	AA-
34	33	↓ UBS	Switzerland	\$8,671	-5.4%	\$9,169	AA-	AA+
35	35	← U.S. Bank	United States	\$8,351	-2.2%	\$8,540	AA	AA-
36	-	New Truist	United States	\$8,013	-	-	AA	-
37	36	↓ DBS	Singapore	\$7,811	-7.8%	\$8,473	AAA	AAA
38	31	↓ BBVA	Spain	\$7,678	-18.7%	\$9,448	AAA	AAA
39	39	← Rabobank	Netherlands	\$7,573	-1.8%	\$7,708	AAA-	AA+
40	50	↑ Intesa Sanpaolo	Italy	\$7,401	+14.3%	\$6,478	AAA-	AAA-
41	43	↑ Merrill	United States	\$7,273	+3.3%	\$7,038	AAA-	AA+
42	38	↓ CIBC	Canada	\$6,924	-12.1%	\$7,881	AA+	AA+
43	40	↓ PNC	United States	\$6,798	-11.2%	\$7,659	AA+	AA
44	54	↑ HDFC Bank	India	\$6,588	+11.2%	\$5,927	AAA	AAA-
45	42	↓ Commonwealth Bank	Australia	\$6,552	-7.0%	\$7,048	AAA	AAA
46	47	↑ Mizuho Financial Group	Japan	\$6,419	-4.7%	\$6,737	AA	AA
47	45	↓ Credit Suisse	Switzerland	\$6,286	-9.0%	\$6,909	AA-	AA
48	52	↑ QNB	Qatar	\$6,107	+1.3%	\$6,028	AAA-	AAA-
49	55	↑ Standard Chartered	United Kingdom	\$6,057	+6.2%	\$5,706	AA-	AA-
50	51	↑ State Bank of India	India	\$5,843	-9.2%	\$6,434	AAA-	AA+

Top 500 most valuable banking brands 51-100

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
51	49	↓ Discover	United States	\$5,576	-14.7%	\$6,534	AA	AA+
52	41	↓ Société Générale	France	\$5,082	-31.0%	\$7,360	AA-	AA-
53	46	↓ Banco Itaú	Brazil	\$5,065	-25.9%	\$6,832	AAA-	AAA-
54	70	↑ Hua Xia Bank	China	\$5,054	+24.7%	\$4,054	AA	A+
55	57	↑ Crédit Mutuel	France	\$5,050	+4.2%	\$4,844	AA+	AA+
56	63	↑ Shinhan Financial Group	South Korea	\$5,027	+7.6%	\$4,672	AA+	AA+
57	44	↓ Lloyds Bank	United Kingdom	\$4,949	-29.2%	\$6,993	AAA-	AAA-
58	56	↓ Crédit Agricole	France	\$4,834	-14.5%	\$5,652	A+	AA-
59	53	↓ NatWest	United Kingdom	\$4,822	-18.8%	\$5,939	AA	AA
60	67	↑ KB Financial Group	South Korea	\$4,690	+13.0%	\$4,149	AAA-	AA+
61	64	↑ ANZ	Australia	\$4,604	-1.3%	\$4,667	AA+	AA
62	58	↓ OCBC Bank	Singapore	\$4,561	-5.8%	\$4,841	AAA-	AAA-
63	73	↑ BNY Mellon	United States	\$4,367	+10.7%	\$3,946	AA+	AA
64	62	↓ Nordea	Sweden	\$4,105	-12.8%	\$4,708	AA-	AA
65	75	↑ Bank of Beijing	China	\$4,042	+3.4%	\$3,911	AA	AA-
66	65	↓ Banco do Brasil	Brazil	\$4,040	-11.3%	\$4,554	AAA-	AAA-
67	61	↓ UOB	Singapore	\$3,998	-15.3%	\$4,719	AAA-	AAA-
68	59	↓ Caixa	Brazil	\$3,954	-18.3%	\$4,838	AAA	AAA-
69	60	↓ nab	Australia	\$3,936	-17.2%	\$4,752	AA+	AA+
70	48	↓ Bradesco	Brazil	\$3,908	-41.6%	\$6,688	AA+	AAA-
71	112	↑ Bank of Ningbo	China	\$3,855	+63.3%	\$2,361	AA-	AA-
72	77	↑ Charles Schwab	United States	\$3,854	+4.2%	\$3,698	AA	AA
73	66	↓ KBC	Belgium	\$3,829	-11.2%	\$4,314	AA	AA
74	68	↓ Emirates NBD	Uae	\$3,730	-9.7%	\$4,130	AAA-	AA+
75	83	↑ Bank of Shanghai	China	\$3,681	+7.0%	\$3,441	AA+	AA
76	72	↓ Maybank	Malaysia	\$3,661	-8.0%	\$3,979	AAA	AAA
77	71	↓ First Abu Dhabi Bank	Uae	\$3,621	-10.1%	\$4,028	AA-	AA-
78	91	↑ ICICI Bank	India	\$3,539	+23.2%	\$2,872	AAA-	AA+
79	79	← Deutsche Bank	Germany	\$3,510	-1.3%	\$3,555	AA-	AA+
80	74	↓ Westpac	Australia	\$3,491	-11.4%	\$3,942	AA+	AA
81	82	↑ Al-Rajhi Bank	Saudi Arabia	\$3,449	-1.7%	\$3,507	AAA-	AAA
82	76	↓ JP Bank	Japan	\$3,389	-12.2%	\$3,861	AA	AA
83	86	↑ Bank of Jiangsu	China	\$3,363	+7.7%	\$3,121	AA	AA-
84	-	New China Guangfa Bank	China	\$3,344	-	-	A-	-
85	80	↓ CaixaBank	Spain	\$3,304	-6.8%	\$3,543	AA+	AA+
86	69	↓ ABN AMRO	Netherlands	\$3,289	-19.8%	\$4,100	AA	AA+
87	114	↑ CITIC Securities	China	\$3,132	+33.8%	\$2,341	A+	A+
88	93	↓ Desjardins	Canada	\$3,099	+12.0%	\$2,766	AA	AA
89	81	↓ BRI	Indonesia	\$3,098	-12.3%	\$3,531	AAA	AAA
90	104	↑ State Street	United States	\$3,008	+17.7%	\$2,557	AA+	AA-
91	78	↓ Fifth Third Bank	United States	\$2,921	-19.0%	\$3,605	AA	AA+
92	106	↑ Citizens	United States	\$2,830	+12.0%	\$2,527	AA+	AA-
93	102	↑ Hana Financial Group	South Korea	\$2,799	+7.1%	\$2,613	AA+	AA-
94	123	↑ China Zheshang Bank	China	\$2,731	+32.0%	\$2,070	AA-	A
95	105	↑ KeyBank	United States	\$2,700	+5.9%	\$2,550	AA	AA-
96	97	↑ DNB	Norway	\$2,686	+0.3%	\$2,679	AA	AA
97	84	↓ Hang Seng Bank	China	\$2,680	-21.2%	\$3,403	AA-	AA
98	94	↓ Natixis	France	\$2,673	-1.6%	\$2,716	AA	AA
99	113	↑ Woori Bank	South Korea	\$2,654	+12.4%	\$2,361	AA	AA-
100	90	↓ Swedbank	Sweden	\$2,614	-9.0%	\$2,873	AA+	AAA-

Top 500 most valuable banking brands 101-150

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
101	107	↑	Haitong Securities	China	🔒	🔒	🔒	🔒
102	99	↓	Erste Group	Austria	🔒	🔒	🔒	🔒
103	85	↓	Halifax	United Kingdom	🔒	🔒	🔒	🔒
104	96	↓	CIC	France	🔒	🔒	🔒	🔒
105	109	↑	Macquarie	Australia	🔒	🔒	🔒	🔒
106	89	↓	Nationwide Building Society	United Kingdom	🔒	🔒	🔒	🔒
107	87	↓	BCA	Indonesia	🔒	🔒	🔒	🔒
108	88	↓	Svenska Handelsbanken	Sweden	🔒	🔒	🔒	🔒
109	121	↑	Axis Bank	India	🔒	🔒	🔒	🔒
110	103	↓	NCB	Saudi Arabia	🔒	🔒	🔒	🔒
111	119	↑	Bank of Nanjing	China	🔒	🔒	🔒	🔒
112	95	↓	Bank Mandiri	Indonesia	🔒	🔒	🔒	🔒
113	127	↑	Nomura	Japan	🔒	🔒	🔒	🔒
114	100	↓	SEB	Sweden	🔒	🔒	🔒	🔒
115	101	↓	Regions Financial Corporation	United States	🔒	🔒	🔒	🔒
116	92	↓	VTB Bank	Russia	🔒	🔒	🔒	🔒
117	117	↔	National Bank of Canada	Canada	🔒	🔒	🔒	🔒
118	111	↓	UniCredit	Italy	🔒	🔒	🔒	🔒
119	140	↑	Guotai Junan Securities	China	🔒	🔒	🔒	🔒
120	98	↓	ADCB	Uae	🔒	🔒	🔒	🔒
121	110	↓	Industrial Bank of Korea	South Korea	🔒	🔒	🔒	🔒
122	118	↓	Raiffeisen Bank international	Austria	🔒	🔒	🔒	🔒
123	145	↑	Northern Trust	United States	🔒	🔒	🔒	🔒
124	115	↓	Siam Commercial Bank	Thailand	🔒	🔒	🔒	🔒
125	161	↑	First Republic Bank	United States	🔒	🔒	🔒	🔒
126	144	↑	DZ Bank	Germany	🔒	🔒	🔒	🔒
127	126	↓	M&T Bank	United States	🔒	🔒	🔒	🔒
128	171	↑	China Bohai Bank	China	🔒	🔒	🔒	🔒
129	125	↓	Raymond James	United States	🔒	🔒	🔒	🔒
130	124	↓	Kotak Mahindra Bank	India	🔒	🔒	🔒	🔒
131	108	↓	Danske Bank	Denmark	🔒	🔒	🔒	🔒
132	116	↓	PKO Bank Polski	Poland	🔒	🔒	🔒	🔒
133	137	↑	Banorte	Mexico	🔒	🔒	🔒	🔒
134	128	↓	Public Bank	Malaysia	🔒	🔒	🔒	🔒
135	142	↑	Chongqing Rural	China	🔒	🔒	🔒	🔒
136	131	↓	CIMB	Malaysia	🔒	🔒	🔒	🔒
137	132	↓	Ally	United States	🔒	🔒	🔒	🔒
138	135	↓	Huntington	United States	🔒	🔒	🔒	🔒
139	122	↓	Kasikornbank	Thailand	🔒	🔒	🔒	🔒
140	120	↓	Allied Irish Banks (AIB)	Ireland	🔒	🔒	🔒	🔒
141	138	↓	Huishang Bank	China	🔒	🔒	🔒	🔒
142	148	↑	BDO	Philippines	🔒	🔒	🔒	🔒
143	134	↓	La Banque Postale	France	🔒	🔒	🔒	🔒
144	155	↑	Belfius	Belgium	🔒	🔒	🔒	🔒
145	130	↓	Dubai Islamic Bank	Uae	🔒	🔒	🔒	🔒
146	139	↓	UBI Banca	Italy	🔒	🔒	🔒	🔒
147	133	↓	Bancolombia	Colombia	🔒	🔒	🔒	🔒
148	151	↑	Commerzbank	Germany	🔒	🔒	🔒	🔒
149	129	↓	Krung Thai Bank	Thailand	🔒	🔒	🔒	🔒
150	136	↓	Bangkok Bank	Thailand	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 151-200

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
151	141	↓	Krungsri	Thailand	🔒	🔒	🔒	🔒
152	154	↑	NBK	Kuwait	🔒	🔒	🔒	🔒
153	174	↑	CTBC Bank	China	🔒	🔒	🔒	🔒
154	179	↑	Bank of Hangzhou	China	🔒	🔒	🔒	🔒
155	156	↑	Julius Baer	Switzerland	🔒	🔒	🔒	🔒
156	165	↑	NH Bank	South Korea	🔒	🔒	🔒	🔒
157	146	↓	First National Bank	South Africa	🔒	🔒	🔒	🔒
158	149	↓	Bank Leumi	Israel	🔒	🔒	🔒	🔒
159	173	↑	Guangzhou Rural Commercial Bank	China	🔒	🔒	🔒	🔒
160	150	↓	BNI	Indonesia	🔒	🔒	🔒	🔒
161	170	↑	Bankia	Spain	🔒	🔒	🔒	🔒
162	162	↔	Standard Bank	South Africa	🔒	🔒	🔒	🔒
163	167	↑	Banco BPM	Italy	🔒	🔒	🔒	🔒
164	152	↓	ABSA	South Africa	🔒	🔒	🔒	🔒
165	160	↓	Bank Hapoalim	Israel	🔒	🔒	🔒	🔒
166	185	↑	Jefferies	United States	🔒	🔒	🔒	🔒
167	159	↓	Bank of the Philippine Islands	Philippines	🔒	🔒	🔒	🔒
168	163	↓	Bank of Ireland	Ireland	🔒	🔒	🔒	🔒
169	297	↑	Union Bank of India	India	🔒	🔒	🔒	🔒
170	197	↑	İşbank	Turkey	🔒	🔒	🔒	🔒
171	153	↓	Garanti BBVA	Turkey	🔒	🔒	🔒	🔒
172	158	↓	Metrobank	Philippines	🔒	🔒	🔒	🔒
173	190	↑	Agribank	Vietnam	🔒	🔒	🔒	🔒
174	143	↓	Banco de Chile	Chile	🔒	🔒	🔒	🔒
175	157	↓	Sabadell	Spain	🔒	🔒	🔒	🔒
176	164	↓	St.George	Australia	🔒	🔒	🔒	🔒
177	183	↑	Comerica	United States	🔒	🔒	🔒	🔒
178	166	↓	Banco de Bogotá	Colombia	🔒	🔒	🔒	🔒
179	172	↓	E.SUN Bank	China	🔒	🔒	🔒	🔒
180	207	↑	Vietcombank	Vietnam	🔒	🔒	🔒	🔒
181	168	↓	Zürcher Kantonalbank	Switzerland	🔒	🔒	🔒	🔒
182	200	↑	Bank Of Baroda	India	🔒	🔒	🔒	🔒
183	198	↑	SVB	United States	🔒	🔒	🔒	🔒
184	187	↑	Daiwa Securities Group	Japan	🔒	🔒	🔒	🔒
185	178	↓	Riyad Bank	Saudi Arabia	🔒	🔒	🔒	🔒
186	214	↑	HypoVereinsbank	Germany	🔒	🔒	🔒	🔒
187	193	↓	Shanghai Rural Commercial Bank	China	🔒	🔒	🔒	🔒
188	184	↓	Bank of Chengdu	China	🔒	🔒	🔒	🔒
189	176	↓	Bank Of Changsha	China	🔒	🔒	🔒	🔒
190	192	↑	LCL	France	🔒	🔒	🔒	🔒
191	147	↓	Ziraat Bankasi	Turkey	🔒	🔒	🔒	🔒
192	218	↑	Orient Securities	China	🔒	🔒	🔒	🔒
193	169	↓	Bank Pekao	Poland	🔒	🔒	🔒	🔒
194	211	↑	Bank of the West	United States	🔒	🔒	🔒	🔒
195	188	↓	Akbank	Turkey	🔒	🔒	🔒	🔒
196	180	↓	Kuwait Finance House	Kuwait	🔒	🔒	🔒	🔒
197	177	↓	Nedbank	South Africa	🔒	🔒	🔒	🔒
198	182	↓	Nykredit	Denmark	🔒	🔒	🔒	🔒
199	181	↓	Investec	South Africa	🔒	🔒	🔒	🔒
200	175	↓	IndusInd Bank	India	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 201-250

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
201	235	↑	DekaBank	Germany	🔒	🔒	🔒	🔒
202	226	↑	Canara Bank	India	🔒	🔒	🔒	🔒
203	186	↓	OTP Bank	Hungary	🔒	🔒	🔒	🔒
204	224	↑	Shengjing Bank	China	🔒	🔒	🔒	🔒
205	210	↑	Mizrabi-Tefahot Bank	Israel	🔒	🔒	🔒	🔒
206	259	↑	Bank Of Chongqing	China	🔒	🔒	🔒	🔒
207	201	↓	Yapi Kredi	Turkey	🔒	🔒	🔒	🔒
208	204	↓	Resona Bank	Japan	🔒	🔒	🔒	🔒
209	209	↔	RHB Bank	Malaysia	🔒	🔒	🔒	🔒
210	203	↓	Banco del Estado de Chile	Chile	🔒	🔒	🔒	🔒
211	266	↑	First Horizon	United States	🔒	🔒	🔒	🔒
212	199	↓	Samba Financial Group	Saudi Arabia	🔒	🔒	🔒	🔒
213	212	↓	Beijing Rural Commercial Bank	China	🔒	🔒	🔒	🔒
214	247	↑	BNK financial Group	South Korea	🔒	🔒	🔒	🔒
215	228	↑	Bank of Tianjin	China	🔒	🔒	🔒	🔒
216	277	↑	VietinBank	Vietnam	🔒	🔒	🔒	🔒
217	196	↓	Abu Dhabi Islamic Bank	Uae	🔒	🔒	🔒	🔒
218	213	↓	Bank of Jinzhou	China	🔒	🔒	🔒	🔒
219	-	New	BNL	Italy	🔒	🔒	🔒	🔒
220	219	↓	Bankinter	Spain	🔒	🔒	🔒	🔒
221	225	↑	Fubon Bank	China	🔒	🔒	🔒	🔒
222	205	↓	Davivienda	Colombia	🔒	🔒	🔒	🔒
223	237	↑	Caixa Geral de Depositos	Portugal	🔒	🔒	🔒	🔒
224	216	↓	Bank Of Guiyang	China	🔒	🔒	🔒	🔒
225	189	↓	Bank of Scotland	United Kingdom	🔒	🔒	🔒	🔒
226	195	↓	Bank of East Asia	China	🔒	🔒	🔒	🔒
227	232	↑	Virgin Money	United Kingdom	🔒	🔒	🔒	🔒
228	230	↑	Deutsche Postbank	Germany	🔒	🔒	🔒	🔒
229	222	↓	Banco Azteca	Mexico	🔒	🔒	🔒	🔒
230	253	↑	Hong Leong Financial	Malaysia	🔒	🔒	🔒	🔒
231	252	↑	Punjab National Bank	India	🔒	🔒	🔒	🔒
232	231	↓	Qatar Islamic Bank	Qatar	🔒	🔒	🔒	🔒
233	221	↓	BCP	Peru	🔒	🔒	🔒	🔒
234	223	↓	Millennium BCP	Portugal	🔒	🔒	🔒	🔒
235	215	↓	Komerční banka	Czech Republic	🔒	🔒	🔒	🔒
236	217	↓	Pictet	Switzerland	🔒	🔒	🔒	🔒
237	208	↓	SABB	Saudi Arabia	🔒	🔒	🔒	🔒
238	233	↓	Mega	China	🔒	🔒	🔒	🔒
239	244	↑	First Citizens	United States	🔒	🔒	🔒	🔒
240	240	↔	Bank of Zhengzhou	China	🔒	🔒	🔒	🔒
241	194	↓	Israel Discount Bank	Israel	🔒	🔒	🔒	🔒
242	290	↑	Vontobel	Switzerland	🔒	🔒	🔒	🔒
243	280	↑	VP Bank	Vietnam	🔒	🔒	🔒	🔒
244	245	↑	Signature Bank	United States	🔒	🔒	🔒	🔒
245	248	↑	Banca Mediolanum	Italy	🔒	🔒	🔒	🔒
246	276	↑	BIDV	Vietnam	🔒	🔒	🔒	🔒
247	255	↑	First Commercial Bank	China	🔒	🔒	🔒	🔒
248	238	↓	Thanachart Bank	Thailand	🔒	🔒	🔒	🔒
249	250	↑	Landesbank Baden Wurttemberg	Germany	🔒	🔒	🔒	🔒
250	288	↑	TCF	United States	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 251-300

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
251	227	↓	East West Bank	United States	🔒	🔒	🔒	🔒
252	-	New	Banco Galicia	Argentina	🔒	🔒	🔒	🔒
253	284	↑	Taishin	China	🔒	🔒	🔒	🔒
254	344	↑	TMB Bank	Thailand	🔒	🔒	🔒	🔒
255	229	↓	RBS	United Kingdom	🔒	🔒	🔒	🔒
256	258	↑	Taiwan Cooperative Bank	China	🔒	🔒	🔒	🔒
257	311	↑	Pacific Western Bank	United States	🔒	🔒	🔒	🔒
258	320	↑	KDB Group	South Korea	🔒	🔒	🔒	🔒
259	263	↑	Stifel Financial	United States	🔒	🔒	🔒	🔒
260	242	↓	Arab National Bank	Saudi Arabia	🔒	🔒	🔒	🔒
261	191	↓	Harbin Bank	China	🔒	🔒	🔒	🔒
262	202	↓	BCI	Chile	🔒	🔒	🔒	🔒
263	241	↓	Banque Saudi Fransi	Saudi Arabia	🔒	🔒	🔒	🔒
264	239	↓	Bank of India	India	🔒	🔒	🔒	🔒
265	236	↓	Alinma Bank	Saudi Arabia	🔒	🔒	🔒	🔒
266	303	↑	Mediobanca	Italy	🔒	🔒	🔒	🔒
267	262	↓	Lazard	Bermuda	🔒	🔒	🔒	🔒
268	275	↑	Monte dei Paschi di Siena	Italy	🔒	🔒	🔒	🔒
269	-	New	Klarna	Sweden	🔒	🔒	🔒	🔒
270	327	↑	Techcombank	Vietnam	🔒	🔒	🔒	🔒
271	282	↓	City National Bank	United States	🔒	🔒	🔒	🔒
272	220	↓	Crédit du Nord	France	🔒	🔒	🔒	🔒
273	243	↓	Synovus	United States	🔒	🔒	🔒	🔒
274	272	↓	Alfa Bank	Russia	🔒	🔒	🔒	🔒
275	299	↑	VakifBank	Turkey	🔒	🔒	🔒	🔒
276	264	↓	Jiangxi Bank	China	🔒	🔒	🔒	🔒
277	289	↑	Banco Macro	Argentina	🔒	🔒	🔒	🔒
278	346	↑	Helaba	Germany	🔒	🔒	🔒	🔒
279	261	↓	Jyske Bank	Denmark	🔒	🔒	🔒	🔒
280	267	↓	Bank Austria	Austria	🔒	🔒	🔒	🔒
281	269	↓	ASB Bank	New Zealand	🔒	🔒	🔒	🔒
282	254	↓	mBank	Poland	🔒	🔒	🔒	🔒
283	265	↓	New York Community Bancorp	United States	🔒	🔒	🔒	🔒
284	271	↓	Mashreq	Uae	🔒	🔒	🔒	🔒
285	342	↑	BPER Group	Italy	🔒	🔒	🔒	🔒
286	251	↓	First National Bank	United States	🔒	🔒	🔒	🔒
287	286	↓	Wing Lung Bank	China	🔒	🔒	🔒	🔒
288	274	↓	Kutxabank	Spain	🔒	🔒	🔒	🔒
289	300	↑	Qingdao Rural Commercial Bank	China	🔒	🔒	🔒	🔒
290	379	↑	Bank Pasargad	Iran	🔒	🔒	🔒	🔒
291	334	↑	OP Bank	Finland	🔒	🔒	🔒	🔒
292	310	↑	The Bank of Fukuoka	Japan	🔒	🔒	🔒	🔒
293	234	↓	Norinchukin Bank	Japan	🔒	🔒	🔒	🔒
294	292	↓	Bankwest	Australia	🔒	🔒	🔒	🔒
295	361	↑	Deutsche Kreditbank AG	Germany	🔒	🔒	🔒	🔒
296	401	↑	Fincobank	Italy	🔒	🔒	🔒	🔒
297	268	↓	CIT	United States	🔒	🔒	🔒	🔒
298	326	↑	Tinkoff Bank	Russia	🔒	🔒	🔒	🔒
299	270	↓	Shinsei Bank	Japan	🔒	🔒	🔒	🔒
300	249	↓	Capitec Bank	South Africa	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 301-350

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
301	336	↑	Bank of Dongguan	China	🔒	🔒	🔒	🔒
302	339	↑	Banca Transilvania	Romania	🔒	🔒	🔒	🔒
303	281	↓	People's United Bank	United States	🔒	🔒	🔒	🔒
304	315	↑	Halyk Bank	Kazakhstan	🔒	🔒	🔒	🔒
305	305	←	BAWAG PSK	Austria	🔒	🔒	🔒	🔒
306	-	New	Compass	Italy	🔒	🔒	🔒	🔒
307	333	↑	Union Bank of the Philippines	Philippines	🔒	🔒	🔒	🔒
308	323	↑	Halkbank	Turkey	🔒	🔒	🔒	🔒
309	306	↓	AmBank	Malaysia	🔒	🔒	🔒	🔒
310	279	↓	Seven Bank	Japan	🔒	🔒	🔒	🔒
311	321	↑	Bank Albilad	Saudi Arabia	🔒	🔒	🔒	🔒
312	314	↑	Close Brothers Group	United Kingdom	🔒	🔒	🔒	🔒
313	294	↓	Bank of Yokohama	Japan	🔒	🔒	🔒	🔒
314	298	↓	Attijariwafa Bank	Morocco	🔒	🔒	🔒	🔒
315	287	↓	Yuanta Bank	China	🔒	🔒	🔒	🔒
316	302	↓	Webster	United States	🔒	🔒	🔒	🔒
317	328	↑	Bank Islam	Malaysia	🔒	🔒	🔒	🔒
318	313	↓	Chiba Bank	Japan	🔒	🔒	🔒	🔒
319	278	↓	Inbursa	Mexico	🔒	🔒	🔒	🔒
320	295	↓	Commercial bank	Qatar	🔒	🔒	🔒	🔒
321	296	↓	LGT	Liechtenstein	🔒	🔒	🔒	🔒
322	421	↑	VR Smart Finanz	Germany	🔒	🔒	🔒	🔒
323	-	New	Bank Of Guizhou	China	🔒	🔒	🔒	🔒
324	293	↓	Frost Bankers	United States	🔒	🔒	🔒	🔒
325	357	↑	J. Safra Sarasin	Switzerland	🔒	🔒	🔒	🔒
326	304	↓	Masraf Al Rayan	Qatar	🔒	🔒	🔒	🔒
327	318	↓	Hua Nan Financial Holdings	China	🔒	🔒	🔒	🔒
328	413	↑	Bayerische Landesbank	Germany	🔒	🔒	🔒	🔒
329	312	↓	Banque Populaire du Maroc	Morocco	🔒	🔒	🔒	🔒
330	364	↑	National Bank of Belgium	Belgium	🔒	🔒	🔒	🔒
331	332	↑	Abanca	Spain	🔒	🔒	🔒	🔒
332	496	↑	City National Bank of Florida	United States	🔒	🔒	🔒	🔒
333	349	↑	FIBI	Israel	🔒	🔒	🔒	🔒
334	316	↓	Joyo Bank	Japan	🔒	🔒	🔒	🔒
335	476	↑	Cedyna	Japan	🔒	🔒	🔒	🔒
336	341	↑	Hua Nan Commercial Bank	China	🔒	🔒	🔒	🔒
337	317	↓	Popular	Puerto Rico	🔒	🔒	🔒	🔒
338	330	↓	Bank Sinopac	China	🔒	🔒	🔒	🔒
339	340	↑	BNZ	New Zealand	🔒	🔒	🔒	🔒
340	308	↓	Doha Bank	Qatar	🔒	🔒	🔒	🔒
341	-	New	South State Bank	United States	🔒	🔒	🔒	🔒
342	285	↓	Umpqua Bank	United States	🔒	🔒	🔒	🔒
343	350	↑	Lombard Odier	Switzerland	🔒	🔒	🔒	🔒
344	324	↓	Emirates Islamic Bank	Uae	🔒	🔒	🔒	🔒
345	309	↓	BCV	Switzerland	🔒	🔒	🔒	🔒
346	246	↓	RAKBANK	Uae	🔒	🔒	🔒	🔒
347	367	↑	Valley National Bank	United States	🔒	🔒	🔒	🔒
348	273	↓	Commerce Bank	United States	🔒	🔒	🔒	🔒
349	343	↓	BTG Pactual	Brazil	🔒	🔒	🔒	🔒
350	307	↓	Bank Danamon	Indonesia	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 351-400

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
351	368	↑	IBERIABANK	United States	🔒	🔒	🔒	🔒
352	385	↑	DVB	Germany	🔒	🔒	🔒	🔒
353	400	↑	Onesavings Bank	United Kingdom	🔒	🔒	🔒	🔒
354	319	↓	Prosperity Bancshares Inc	United States	🔒	🔒	🔒	🔒
355	347	↓	Security Bank	Philippines	🔒	🔒	🔒	🔒
356	439	↑	IDBI Bank	India	🔒	🔒	🔒	🔒
357	331	↓	DenizBank	Turkey	🔒	🔒	🔒	🔒
358	358	←	Arab Bank	Jordan	🔒	🔒	🔒	🔒
359	355	↓	Ahli United Bank	Bahrain	🔒	🔒	🔒	🔒
360	356	↓	Commercial Bank Of Dubai	Uae	🔒	🔒	🔒	🔒
361	397	↑	CIB	Egypt	🔒	🔒	🔒	🔒
362	371	↑	National Bank of Egypt	Egypt	🔒	🔒	🔒	🔒
363	337	↓	Vanquis Bank	United Kingdom	🔒	🔒	🔒	🔒
364	410	↑	Federal Bank	India	🔒	🔒	🔒	🔒
365	329	↓	Bank of Qingdao	China	🔒	🔒	🔒	🔒
366	345	↓	Pinnacle Financial	United States	🔒	🔒	🔒	🔒
367	378	↑	Huarong Xiangjiang Bank	China	🔒	🔒	🔒	🔒
368	435	↑	Bank of Taiwan	China	🔒	🔒	🔒	🔒
369	363	↓	Millennium	Poland	🔒	🔒	🔒	🔒
370	390	↓	Banque Misr	Egypt	🔒	🔒	🔒	🔒
371	351	↓	Skipton Building Society	United Kingdom	🔒	🔒	🔒	🔒
372	257	↓	TSB	United Kingdom	🔒	🔒	🔒	🔒
373	301	↓	Shanghai Commercial Bank	China	🔒	🔒	🔒	🔒
374	386	↑	MBBank	Vietnam	🔒	🔒	🔒	🔒
375	377	↑	UMB	United States	🔒	🔒	🔒	🔒
376	382	↑	Investors Bank	United States	🔒	🔒	🔒	🔒
377	353	↓	Tesco Bank	United States	🔒	🔒	🔒	🔒
378	431	↑	Banque Privee Edmond de Rothschild	Switzerland	🔒	🔒	🔒	🔒
379	362	↓	Saudi Investment Bank	Saudi Arabia	🔒	🔒	🔒	🔒
380	372	↓	Taiwan Business Bank	China	🔒	🔒	🔒	🔒
381	283	↓	Chang Hwa Bank	China	🔒	🔒	🔒	🔒
382	322	↓	CI Financial	Canada	🔒	🔒	🔒	🔒
383	374	↓	Bank Al-Jazira	Saudi Arabia	🔒	🔒	🔒	🔒
384	415	↑	Bank of Suzhou	China	🔒	🔒	🔒	🔒
385	354	↓	Associated Bank	United States	🔒	🔒	🔒	🔒
386	391	↑	Lansforsakringar Bank	Sweden	🔒	🔒	🔒	🔒
387	338	↓	The Shanghai Commercial & Savings Bank	China	🔒	🔒	🔒	🔒
388	369	↓	Bank Muscat	Oman	🔒	🔒	🔒	🔒
389	395	↑	Shizuoka Bank	Japan	🔒	🔒	🔒	🔒
390	392	↑	Zenith Bank	Nigeria	🔒	🔒	🔒	🔒
391	387	↓	Dah Sing Bank	China	🔒	🔒	🔒	🔒
392	422	↑	Sacombank	Vietnam	🔒	🔒	🔒	🔒
393	260	↓	Yes Bank	India	🔒	🔒	🔒	🔒
394	412	↑	Houlihan Lokey Inc	United States	🔒	🔒	🔒	🔒
395	409	↑	BankUnited	United States	🔒	🔒	🔒	🔒
396	447	↑	Bank Of Queensland	Australia	🔒	🔒	🔒	🔒
397	420	↑	ACB	Vietnam	🔒	🔒	🔒	🔒
398	403	↑	BancorpSouth	United States	🔒	🔒	🔒	🔒
399	370	↓	Philippine National Bank	Philippines	🔒	🔒	🔒	🔒
400	393	↓	Flagstar Bank	United States	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 401-450

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
401	452	↑ ApoBank	Germany	🔒	🔒	🔒	🔒	🔒
402	425	↑ Access Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
403	256	↓ Bank Of Gansu	China	🔒	🔒	🔒	🔒	🔒
404	389	↓ Bank of the Ozarks	United States	🔒	🔒	🔒	🔒	🔒
405	376	↓ CIMB Niaga	Indonesia	🔒	🔒	🔒	🔒	🔒
406	414	↑ NBF	Uae	🔒	🔒	🔒	🔒	🔒
407	365	↓ Texas Capital Bank	United States	🔒	🔒	🔒	🔒	🔒
408	-	New Bandhan Bank	India	🔒	🔒	🔒	🔒	🔒
409	402	↓ Interbank	Peru	🔒	🔒	🔒	🔒	🔒
410	394	↓ Credito Emiliano	Italy	🔒	🔒	🔒	🔒	🔒
411	381	↓ Wintrust Financial	United States	🔒	🔒	🔒	🔒	🔒
412	360	↓ Hancock Whitney	United States	🔒	🔒	🔒	🔒	🔒
413	499	↑ Hachijuni Bank	Japan	🔒	🔒	🔒	🔒	🔒
414	-	New Bank of Xi' An	China	🔒	🔒	🔒	🔒	🔒
415	366	↓ Shawbrook Group PLC	United Kingdom	🔒	🔒	🔒	🔒	🔒
416	416	← Ashikaga Bank	Japan	🔒	🔒	🔒	🔒	🔒
417	453	↑ Land Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
418	427	↑ Banco Safra	Brazil	🔒	🔒	🔒	🔒	🔒
419	407	↓ China Bank Corp	Philippines	🔒	🔒	🔒	🔒	🔒
420	424	↑ Banco do Nordeste	Brazil	🔒	🔒	🔒	🔒	🔒
421	383	↓ Old National Bank	United States	🔒	🔒	🔒	🔒	🔒
422	396	↓ Sun Hung Kai Co	China	🔒	🔒	🔒	🔒	🔒
423	462	↑ Changshu Rural Commercial Bank	China	🔒	🔒	🔒	🔒	🔒
424	-	New Ibercaja	Spain	🔒	🔒	🔒	🔒	🔒
425	399	↓ Corficolombiana	Colombia	🔒	🔒	🔒	🔒	🔒
426	474	↑ Banca Generali	Italy	🔒	🔒	🔒	🔒	🔒
427	494	↑ Indian Bank	India	🔒	🔒	🔒	🔒	🔒
428	463	↑ Hankou Bank	China	🔒	🔒	🔒	🔒	🔒
429	497	↑ Oberbank Ag	Austria	🔒	🔒	🔒	🔒	🔒
430	352	↓ Alior Bank	Poland	🔒	🔒	🔒	🔒	🔒
431	325	↓ Cathay United Bank	China	🔒	🔒	🔒	🔒	🔒
432	433	↑ RCBC	Philippines	🔒	🔒	🔒	🔒	🔒
433	448	↑ Adira Finance	Indonesia	🔒	🔒	🔒	🔒	🔒
434	398	↓ Rand Merchant Bank	South Africa	🔒	🔒	🔒	🔒	🔒
435	348	↓ SNS	Netherlands	🔒	🔒	🔒	🔒	🔒
436	426	↓ Zions Bancorporation	United States	🔒	🔒	🔒	🔒	🔒
437	443	↑ Sparebank 1 Sr B	Norway	🔒	🔒	🔒	🔒	🔒
438	466	↑ Luzerner Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
439	-	New Sella	Italy	🔒	🔒	🔒	🔒	🔒
440	-	New RBL Bank	India	🔒	🔒	🔒	🔒	🔒
441	428	↓ EastWest Bank	Philippines	🔒	🔒	🔒	🔒	🔒
442	404	↓ Coventry Building Society	United Kingdom	🔒	🔒	🔒	🔒	🔒
443	388	↓ Indian Overseas Bank	India	🔒	🔒	🔒	🔒	🔒
444	450	↑ St.Galler Kantonalbank	Switzerland	🔒	🔒	🔒	🔒	🔒
445	417	↓ Banco de Occidente	Colombia	🔒	🔒	🔒	🔒	🔒
446	484	↑ Compartamos Banco	Mexico	🔒	🔒	🔒	🔒	🔒
447	468	↑ BTPN	Indonesia	🔒	🔒	🔒	🔒	🔒
448	384	↓ Alawwal Bank	Saudi Arabia	🔒	🔒	🔒	🔒	🔒
449	479	↑ Otkritie FC Bank	Russia	🔒	🔒	🔒	🔒	🔒
450	495	↑ United Bank	United States	🔒	🔒	🔒	🔒	🔒

Top 500 most valuable banking brands 451-500

2021 Rank	2020 Rank	Brand	Country	2021 Brand Value	Brand Value Change	2020 Brand Value	2021 Brand Rating	2020 Brand Rating
451	-	New Daishi Bank	Japan	🔒	🔒	🔒	🔒	🔒
452	481	↑ First Bank of Nigeria	Nigeria	🔒	🔒	🔒	🔒	🔒
453	454	↑ Bendigo and Adelaide Bank	Australia	🔒	🔒	🔒	🔒	🔒
454	489	↑ Kenya Commercial	Kenya	🔒	🔒	🔒	🔒	🔒
455	470	↑ Sparebank 1	Norway	🔒	🔒	🔒	🔒	🔒
456	380	↓ Bank BTN	Indonesia	🔒	🔒	🔒	🔒	🔒
457	411	↓ Ulster Bank	Ireland	🔒	🔒	🔒	🔒	🔒
458	418	↓ First Bancorp	Puerto Rico	🔒	🔒	🔒	🔒	🔒
459	492	↑ Banca Popolare di Sondrio	Italy	🔒	🔒	🔒	🔒	🔒
460	457	↓ Bank of Kyoto	Japan	🔒	🔒	🔒	🔒	🔒
461	406	↓ Panin Bank	Indonesia	🔒	🔒	🔒	🔒	🔒
462	483	↑ Aareal Bank	Germany	🔒	🔒	🔒	🔒	🔒
463	500	↑ Banco BPI	Portugal	🔒	🔒	🔒	🔒	🔒
464	460	↓ QIIB	Qatar	🔒	🔒	🔒	🔒	🔒
465	373	↓ Banrisul	Brazil	🔒	🔒	🔒	🔒	🔒
466	405	↓ Canadian Western Bank	Canada	🔒	🔒	🔒	🔒	🔒
467	471	↑ Union Bank of Taiwan	China	🔒	🔒	🔒	🔒	🔒
468	446	↓ GT Bank	Nigeria	🔒	🔒	🔒	🔒	🔒
469	-	New TotalKredit	Denmark	🔒	🔒	🔒	🔒	🔒
470	434	↓ BRD	Romania	🔒	🔒	🔒	🔒	🔒
471	449	↓ Bank Of Hawaii	United States	🔒	🔒	🔒	🔒	🔒
472	469	↓ Moneta Money Bank	Czech Republic	🔒	🔒	🔒	🔒	🔒
473	-	New Gunma Bank	Japan	🔒	🔒	🔒	🔒	🔒
474	438	↓ Burgan Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
475	456	↓ Banque Internationale a Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒
476	432	↓ Fulton Financial	United States	🔒	🔒	🔒	🔒	🔒
477	461	↓ Bank OCBC NISP	Indonesia	🔒	🔒	🔒	🔒	🔒
478	442	↓ TEB	Turkey	🔒	🔒	🔒	🔒	🔒
479	437	↓ United Bank for Africa	Nigeria	🔒	🔒	🔒	🔒	🔒
480	-	New Union Bank	Japan	🔒	🔒	🔒	🔒	🔒
481	440	↓ Gulf Bank	Kuwait	🔒	🔒	🔒	🔒	🔒
482	-	New Hiroshima Bank	Japan	🔒	🔒	🔒	🔒	🔒
483	436	↓ Al Tijari Commercial Bank of Kuwait	Kuwait	🔒	🔒	🔒	🔒	🔒
484	-	New Alpha Bank	Greece	🔒	🔒	🔒	🔒	🔒
485	485	← Aozora Bank	Japan	🔒	🔒	🔒	🔒	🔒
486	423	↓ HBL	Pakistan	🔒	🔒	🔒	🔒	🔒
487	465	↓ Spar Nord Bank	Denmark	🔒	🔒	🔒	🔒	🔒
488	486	↓ Boubyan	Kuwait	🔒	🔒	🔒	🔒	🔒
489	408	↓ Kansai Mirai Bank	Japan	🔒	🔒	🔒	🔒	🔒
490	467	↓ Axos Bank	United States	🔒	🔒	🔒	🔒	🔒
491	-	New NLB	Slovenia	🔒	🔒	🔒	🔒	🔒
492	-	New BCEE Luxembourg	Luxembourg	🔒	🔒	🔒	🔒	🔒
493	488	↓ BEKB BCBE	Switzerland	🔒	🔒	🔒	🔒	🔒
494	-	New IBC Bank	United States	🔒	🔒	🔒	🔒	🔒
495	455	↓ First Midwest Bank	United States	🔒	🔒	🔒	🔒	🔒
496	-	New Sydbank	Denmark	🔒	🔒	🔒	🔒	🔒
497	444	↓ Wash Fed	United States	🔒	🔒	🔒	🔒	🔒
498	482	↓ Shoko Chukin Bank	Japan	🔒	🔒	🔒	🔒	🔒
499	451	↓ Gentara	Mexico	🔒	🔒	🔒	🔒	🔒
500	-	New Chugoku Bank	Japan	🔒	🔒	🔒	🔒	🔒

COVID-19: Threat or Opportunity for Banking Brands?

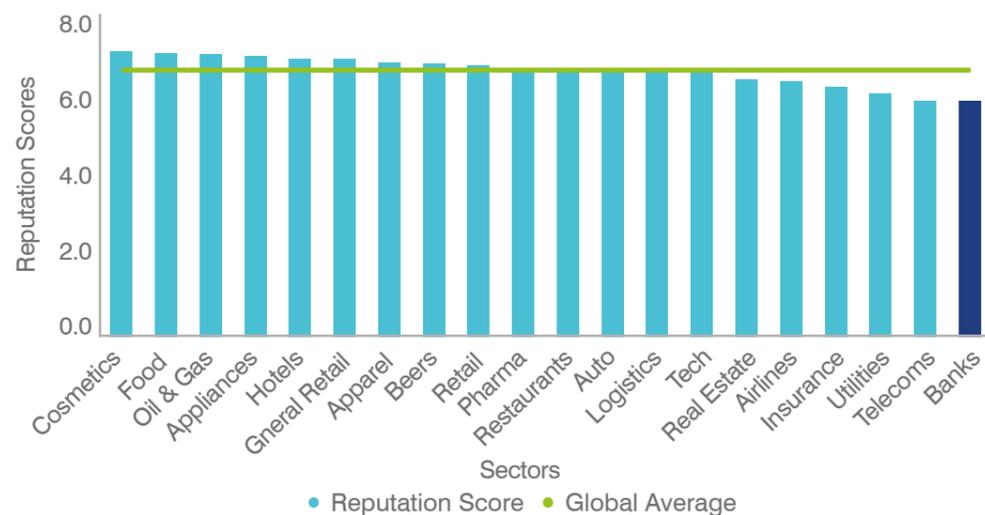


From Villain to Hero

The financial crisis of 2008/09 and the role of the banking industry in bringing about that crisis cost banking brands and their reputation dearly. However, for the first time since the financial crisis, banking brands' reputation is on the rise once more.

Banking brands are by no means reputational leaders, in fact, according to research conducted by Brand Finance in 2020, the banking industry on aggregate ranks Joint last out of 20 industries surveyed globally:

Graph 1: Global Sector Reputation Scores, Brand Finance research 2020



Since 2008-09, banks have not done themselves any favours. From fictitious-accounts to money-laundering there have been numerous instances of some of the largest banks in the world behaving in a less than flattering manner.

Apart from the widespread scandals, anecdotally everyone has a story about long queues in branches, less than satisfactory customer service levels, and pain points around loan applications.

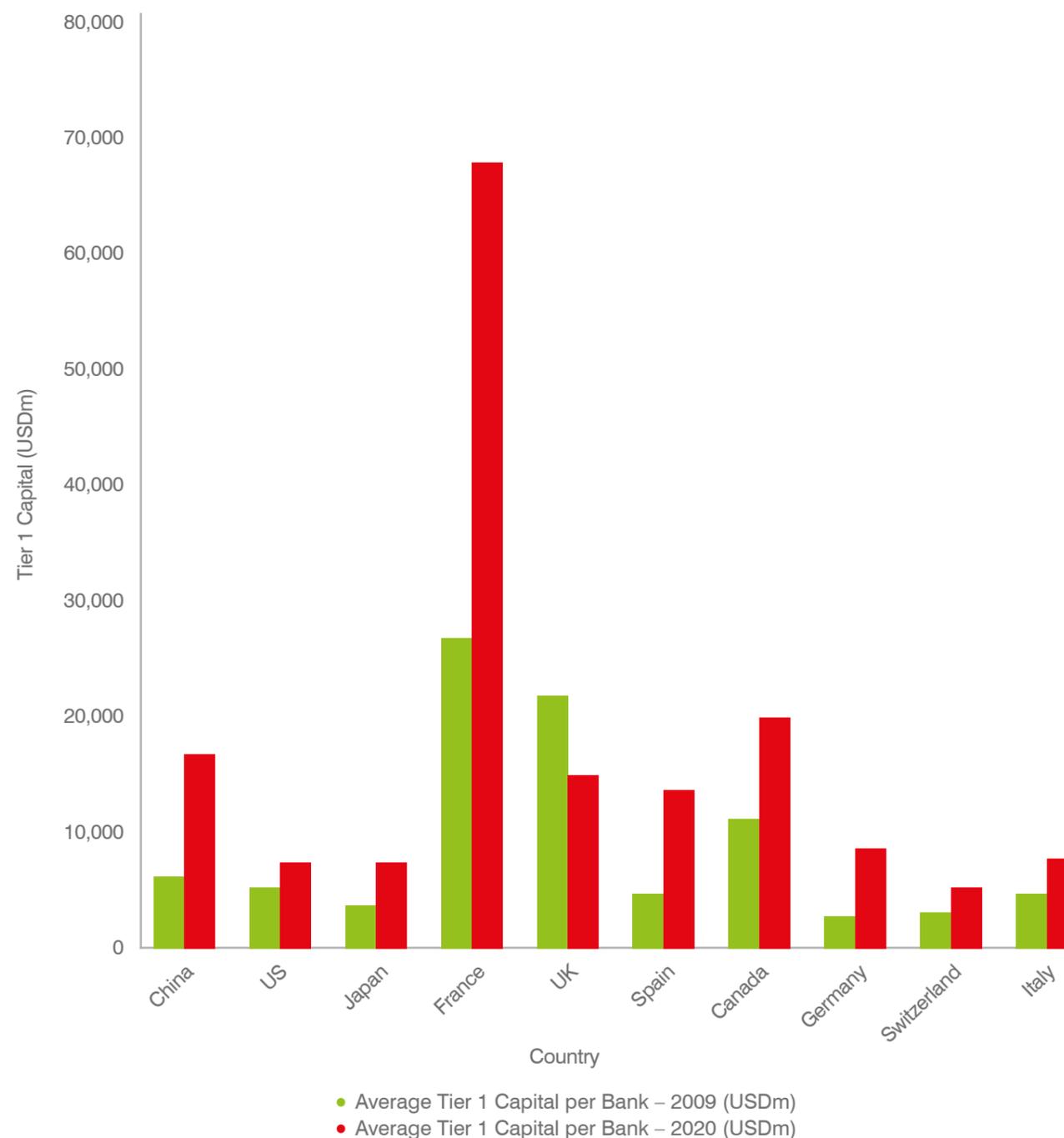
However, over the past 12 months since the onset of the COVID-19 pandemic globally, we have seen banking brands play a hugely significant role in helping business as consumers overcome the effects of the virus - distributing government mandated funds, extending credit, reducing fees, and being considerate to customers. The net result is a greater feeling of goodwill for banks among consumers and therefore an average increase in the reputation of banking brands in 27 of the 29 countries surveyed by Brand Finance .

Due to strong regulatory measures put in place by governments, central banks, and the Basel Committee on Banking Supervisions (BCBS), the global banking industry is far better equipped to provide the necessary support to the economies in which they operate than during the Global Financial Crisis.

For example, looking at the average Tier 1 Capital (which is a core measure of a bank's financial strength) and focussing on the countries with the largest

banking industries in the world, we can see the banks operating in each country have increased Tier 1 Capital substantially since 2009 (except for the UK):

Graph 2: Top 1000 Banks by Tier 1 Equity, Aggregated Tier 1 Equity by top 10 countries by tier 1 capital (The Banker magazine top 1000 database).

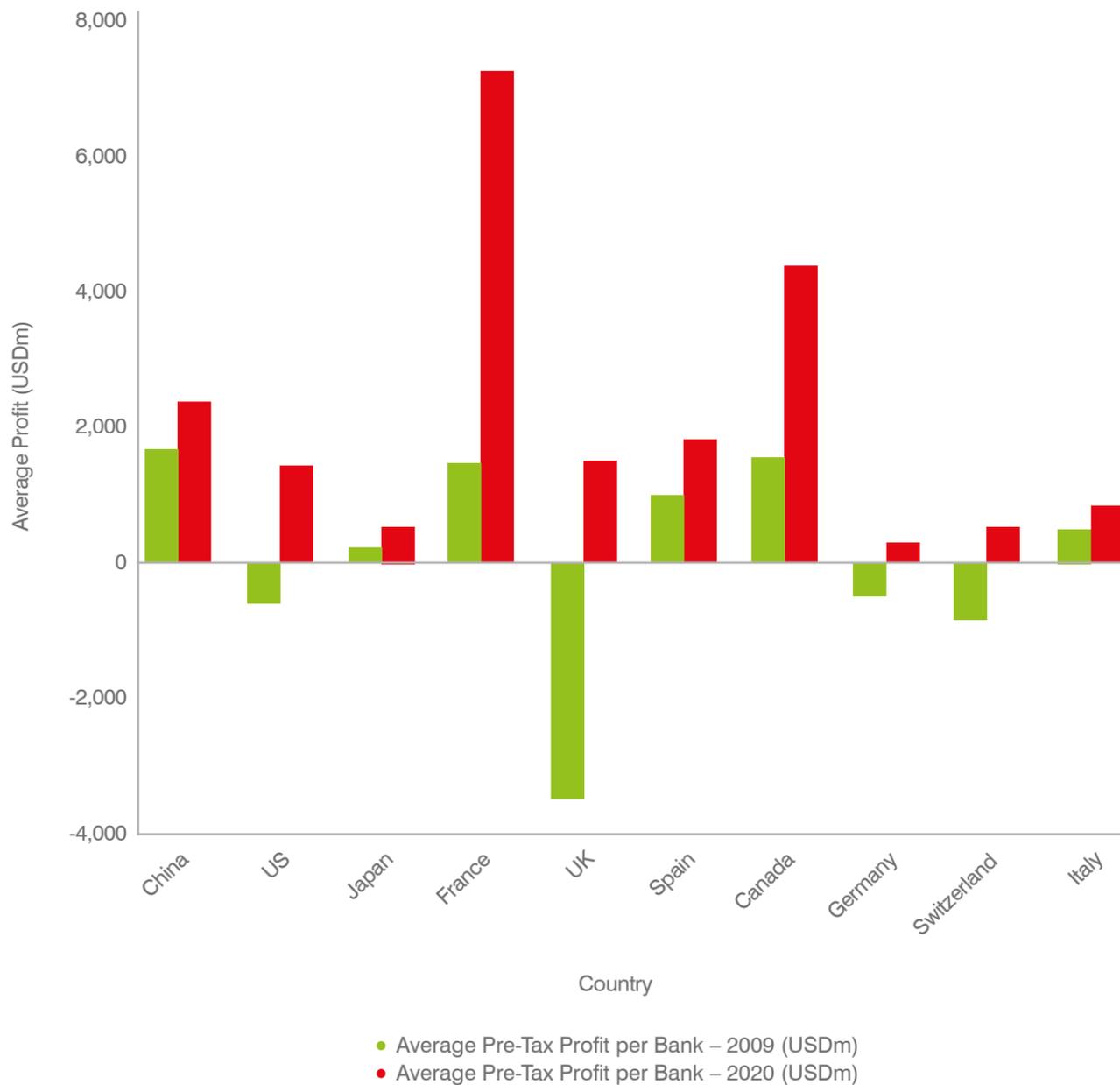


Threat posed to banking brands

Despite being better equipped financially to deal with the current crisis, banking brands do face a large threat posed by the onset of COVID-19 and the consequences of the pandemic in various ways including persistently low interest rates; stronger regulation; increased competition

from fintech and challenger banks; and expensive legacy systems, all demonstrating that that banking brands have been operating in a much more challenging environment in recent years. Looking at the same 10 countries above, we can see average profit per banking brand has recovered since immediately after the Global Financial Crisis, but is facing significant external pressures.

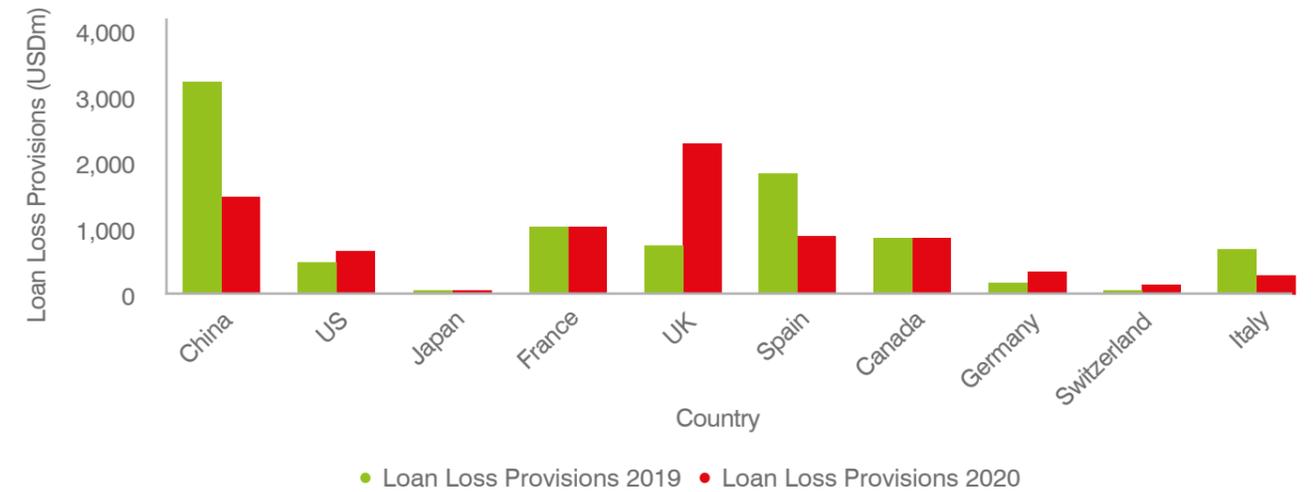
Graph 3: Top 1000 Banks by Tier 1 Equity, Aggregated average profit per bank (USDm) (The Banker magazine top 1000 database).



This squeeze on profits is exasperated by the role the industry has played in supporting local economies. Because many banking brands have extended large lines of credit to distressed consumers and businesses,

they are at risk of loan repayments not being made. For example, within the Brand Finance Banking 500 2021 report, on average US banks have increased loan loss provisions by 130% year-on-year .

Graph 4: Top 1000 Banks by Tier 1 Equity, Aggregated average loan loss provisions (USDm) (Bloomberg).

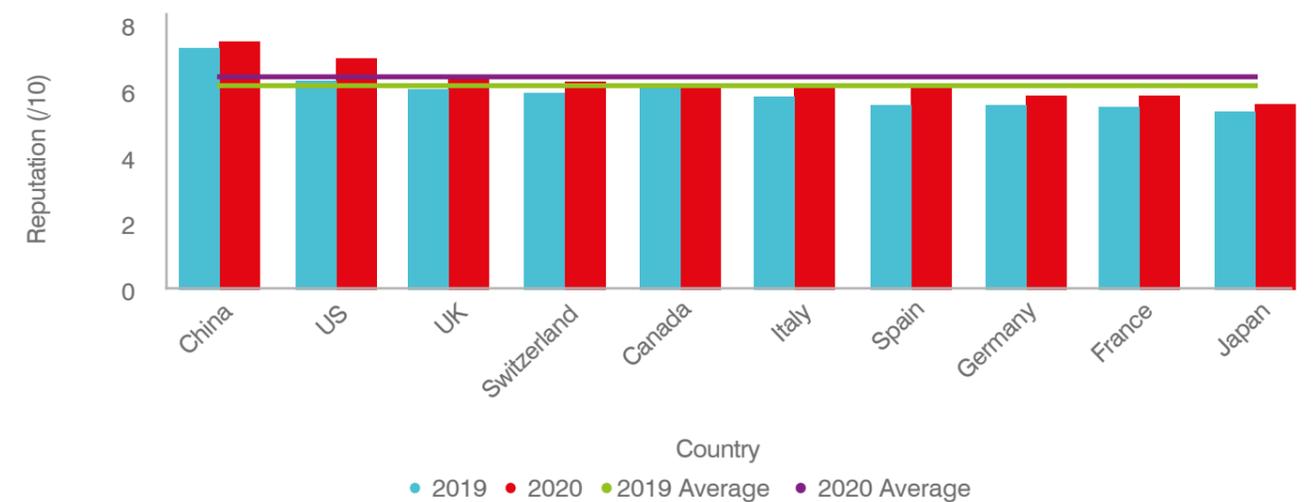


However, there is an opportunity for banking brands

Reputation across the banking industry is rising for the first time since Brand Finance began its

Global Brand Equity Monitor. Assessing the same 10 countries as above, Reputation scores have increased by an average of 4%. It may be argued that this is not a significant increase, yet what is significant is that of the 29 countries researched by

Graph 5: Top 1000 Banks by Tier 1 Equity, Aggregated average reputation scores (/10)





Brand Finance, 27 are experiencing reputational increases in the banking industry.

Why is reputation improving?

Using research across more than 500 brands worldwide, Brand Finance has used statistical analysis to identify 3 key areas that determine reputation among banking brands, these are:

1. The ability to meet the customer's needs,
2. Practicing ethically and sustainably
3. Innovation.

Research scores within each of these categories have improved year-on-year on average across the entire industry.

So, what does the ability to meet the needs of the customer entail? According to the research the following attributes are crucial among consumers when selecting a banking brand: being easy to deal with, having a good website and app, accessibility, good levels of customer service, good product range and good value for money. These are all relatively intuitive when thinking about what the customer desires and it appears banking brands (spurred on by the pandemic) are performing better in this regard.

Ethical practices are a natural fit in determining reputation and consists of caring about the wider community in which the bank operates in, being transparent, being committed to sustainability and being fair to all people. Again, government mandated or not, banking brands are scoring better in this regard because of the pandemic.

Innovation has been the major buzzword in the banking industry in recent years (and in many other industries). However, innovation for innovation's sake can be counterproductive. The reason digital banks perform exceptionally well in Brand Finance's Global Brand Equity Monitor is because their innovations enable them to meet the customers' needs in an efficient and effective manner. This ability has come to the fore throughout the pandemic, where banks with greater digital capabilities are better placed to serve customers through innovation. Indeed, the onset of the pandemic has forced brands that were previously

falling behind in digitalisation and innovation to invest and act at speed or risk losing market share.

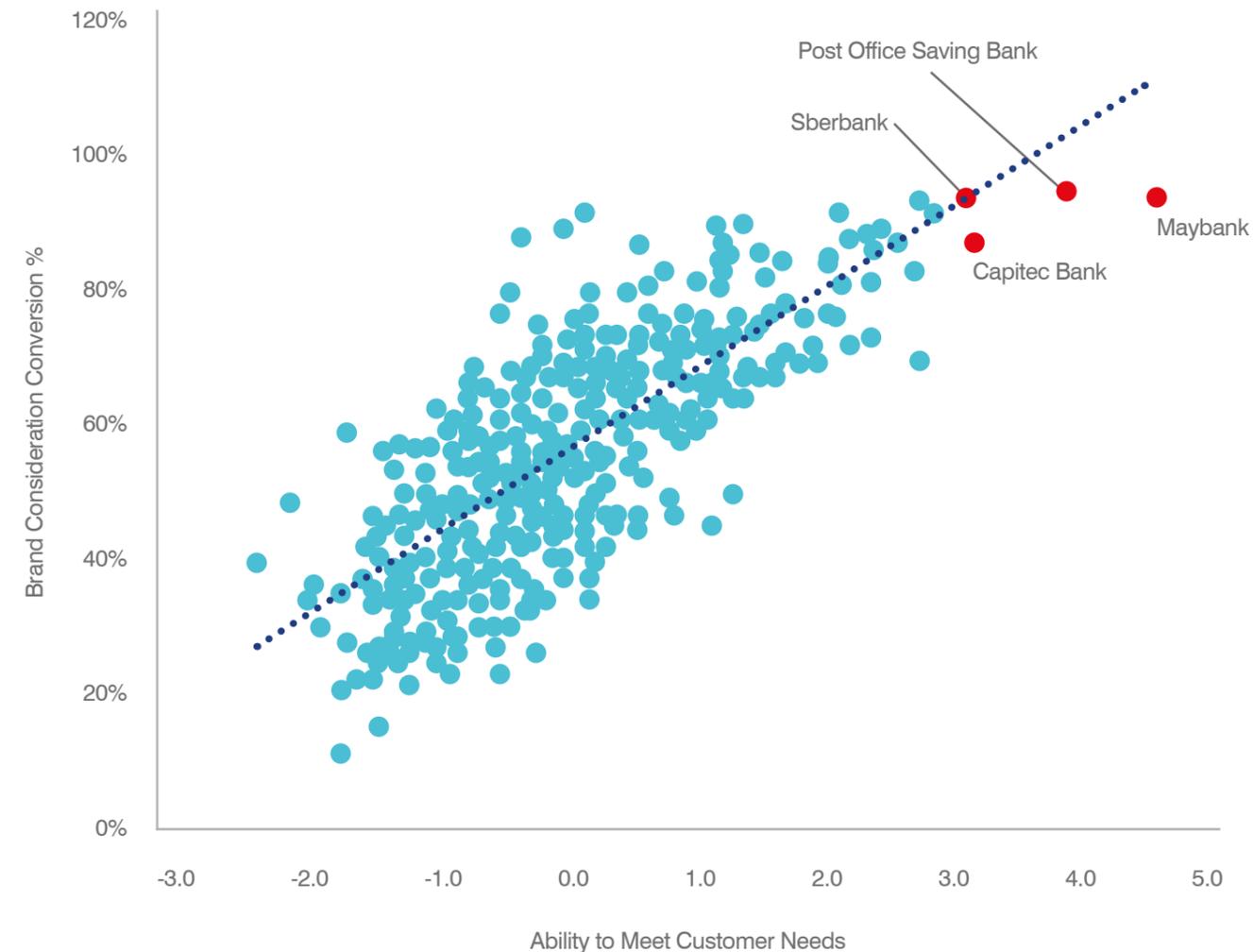
As an example of business practices ticking all the boxes beyond relief packages and loan repayment holidays, DBS bank (6th strongest banking brand in the world) reacted extremely quickly when the virus first began spreading in Singapore, by launching a digital relief package, enabling many retailers to set up on online marketplace in just three days. As another example, Maybank (8th strongest banking brand in the world) launched an entirely digital 10-minute approval process for SME financing during the pandemic, and to date has approved 99% of all its processed loan repayment extensions.

Why reputation is important, and the commercial argument for focussing on the needs of your customer

The five most reputable banking brands indicated by the research are: Revolut (UK), DBS bank (Singapore), Post Office Savings Bank (Singapore), Maybank (Malaysia) and Capitec Bank (South Africa). Each of these banking brands are among the strongest brands in our study. According to Brand Finance research, reputation (and the main drivers of reputation) is highly correlated with brand consideration.

Examining the ability of a bank to meet customer needs, we can see that the banks that outperform in reputation also outperform in brand consideration:

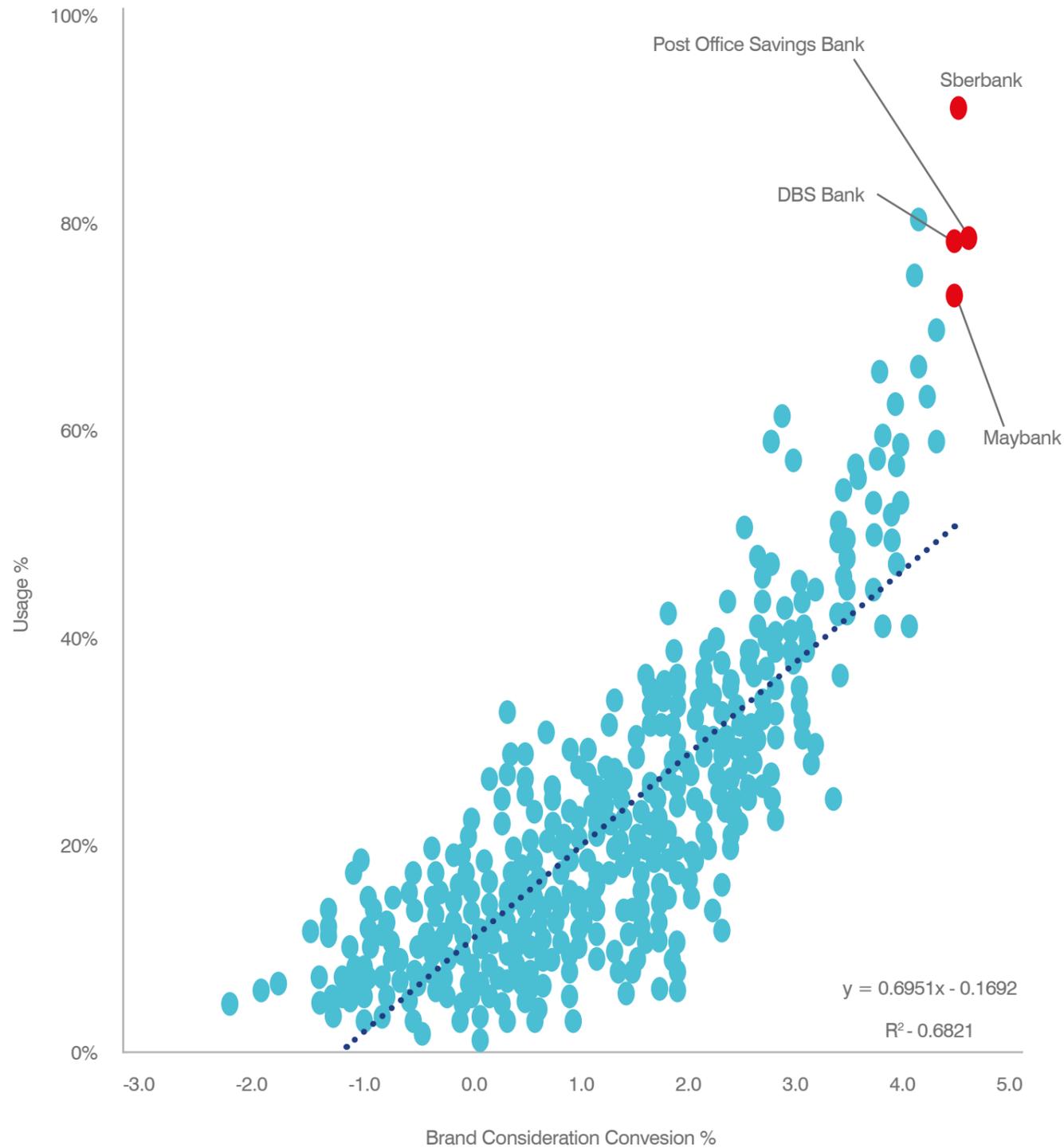
Graph 6: Meets Needs vs Consideration (Brand Finance Global Equity Monitor 2020)



Why is brand consideration important? Brand consideration is highly correlated with brand usage

(market share), where increased consideration is a lead indicator of usage:

Graph 7: Consideration vs Usage (Brand Finance Global Equity Monitor 2020)



Our research shows that while building brand reputation is important for any brand (not least those in the banking industry), in the banking sector, focusing on the core offering of identifying what the customer needs and continuing to service those needs, is one of the main avenues to do so. However, a more important KPI is building brand consideration, which is driven primarily through meeting the needs of the consumer. Brand consideration can be aided by innovation, which

is not in itself a key driver of brand consideration but plays a crucial role in the ability for a bank to connect with its customers during a pandemic.

If a banking brand is to come out of the other side of the pandemic in a stronger position in the market it should use similar research, analysis and data points in order to help guide key decision making, not just in the marketing department, but throughout the entire business.



Brand Spotlights.





Rank	Brand Value
48	2021: \$6,107m
	2020: \$6,028m +1.3%

Rank	Brand Strength
40	2021: 81.7
	2020: 81.7 0.0

Interview with Yousef Darwish.



Yousef Darwish
General Manager Group
Communications,
QNB

What role does technology play in the relationship between QNB and your stakeholders, especially in the wake of the COVID-19 pandemic?

We consider technology as an enabler for our strategy. With this in mind, we leverage technology for revenue and cost optimisation. We target efficiency enhancement by leveraging technology and streamlining our processes to ensure better customer experience.

Technology has helped us respond to the wide-reaching impact of COVID-19. The previously commenced strategic initiatives aiming to digitise the interaction with our customers and employees allowed us to quickly respond to the challenges of social distancing and lockdown from the pandemic. We therefore have been able to leapfrog the delivery of key milestones to support the evolving needs of our customers.

We are focusing on strategic themes across the network that we believe can create lasting value and “move the needle” through additional revenue opportunities or efficiencies at scale. Our strategic themes address Open Banking, Platforms, Robotics Process Automation (RPA), Big Data and Analytics, Artificial Intelligence (AI), as well as digitisation and automation.

How would you contrast the banking industry’s role in the Global Financial Crisis vs the role it is currently playing during the COVID-19 pandemic?

The Global Financial Crisis (GFC) was mainly caused by banks and their shortfalls in liquidity, capitalization and adequate risk management practices. This caused an entire overhaul of the banking sector over the last decade with regards to risk regulation and capital requirements.

Contrary to the GFC, COVID-19 was caused by a shock external to the financial system. This time the banking sector was not the cause, but rather a facilitator to mitigate the impact on the overall economy. Globally, companies and individuals are navigating a long list of disruptions, ranging from dramatic loss of personal and business income due to enforced lockdowns, interrupted supply chains, difficulty in managing working from home arrangements and lower consumer confidence.

Banks across the world have had to implement actions such as the accelerated roll-out of digital banking solutions, the postponement of credit facilities, the temporary reductions in fees and supporting companies in managing their liquidity to cope with the challenges. The COVID-19 pandemic has placed the global financial system under severe strain, facing its biggest challenge since the GFC.

Are there any initiatives you are most proud of that have arisen at QNB as a result of the pandemic?

Despite the challenges that COVID-19 imposed on the global economy, we are proud to have been able to maintain our leading position as one of the leading banks in the Middle East, Africa and Southeast Asia. This year QNB Group surpassed the trillion-riyal watermark in total assets for the first time in our history and were the first bank in the region to do so. This is a considerable milestone in our growth journey.

At the Group level, we launched initiatives to promote social distancing measures among staff and customers and a ‘Stay Safe’ campaign designed to minimise contact.

As part of our efforts to support SME’s during the pandemic, QNB announced the postponement of SME loans for three months without any interest or fee. The Group also launched an initiative allowing medical professionals in Qatar to enjoy the benefits of QNB First’s premium banking products and services.

These and other initiatives highlight the unrelenting focus on continuously improving the value we give to our customers. This year, QNB was once again recognised as the most valuable banking brand in the Middle East and Africa, increasing our brand value to more than USD6 billion. Additionally, QNB Group’s brand maintained its wide international recognition by continuing to receive several prestigious global awards.



Rank	Brand Value
137	2021: \$1,726m 2020: \$1,783m -3.2%

Rank	Brand Strength
164	2021: 72.2 2020: 70.2 +2.7

Between 2016 and 2020, the Ally brand grew by an astonishing 40% per year. This year's 3.2% decline is therefore only a slight dip in the context of recent historic growth and was driven entirely by external factors.

Over the last 12 years, Ally has rapidly diversified its product portfolio and now offers wide variety of retail banking products and services. The extension of the brand into products beyond auto financing, such as investing, mortgages, and deposit services, has contributed to the its impressive growth.

Since becoming Ally Bank in 2009, the company and the brand have revolved around purpose. Management recognized that Americans did not need just another new bank, they needed a bank that would 'do it right'. The Ally brand has been built around this purpose, centered around three pillars: Do Right, Tirelessly Innovate, and Obsess Over the Customer.

Ally is headquartered in Detroit, which in 2013 infamously became the largest US municipality to file for bankruptcy. Ally is committed to supporting the community through financial education to encourage economic mobility. Ally's work includes digital job training, affordable housing, financial education, and community reinvestment.

As a result of Ally's commitment to its purpose, 2020 financial performance was resilient to the challenges posed by COVID-19 and the brand strength has improved year-on-year. A series of quippy marketing campaigns have bolstered Ally awareness and further enhanced company reputation. The latest campaign personifies two different \$50 dollar bills- one is still using traditional money management means, buried in paperwork, exhausted, and working hard. The other is crisp, fresh and using Ally smart tools for money management; doing things 'the smarter way'.

Ally continues to provide entertaining and innovative campaigns to encourage Americans to reconsider their money management. Consumers recognize Ally's innovativeness- Ally is consistently one of the most innovative banking brands in the US Brand Finance consumer equity research. We look forward to seeing what the future holds for Ally.

Julius Baer – Your Wealth Manager.



Julius Bär

Rank	Brand Value
155	2021: \$1,369m
	2020: \$1,481m -7.5%

Rank	Brand Strength
103	2021: 76.5
	2020: 76.0 +0.5



MOST VALUABLE PRIVATE BANKING BRAND

Interview with Larissa Alghisi Rubner.



Larissa Alghisi Rubner
Chief Communications Officer,
Julius Baer

What role does technology play in the relationship between Julius Baer and your stakeholders, especially in the wake of COVID-19?

Wealth management is a relationship business, so the constraints on physical meetings imposed by the pandemic initially sounded slightly intimidating. In practice, however, we discovered that both we and our clients were perfectly equipped to interact digitally. The investments we have made in technology and digital channels in recent years have paid off, and we even accelerated some of the steps on our digital client roadmap in 2020. As a result, we have had more touchpoints with our clients and prospects than ever before. Back to front technology helped us to stay in touch with our clients and deliver that timely advice and personal connection that they expect from us in times like these.

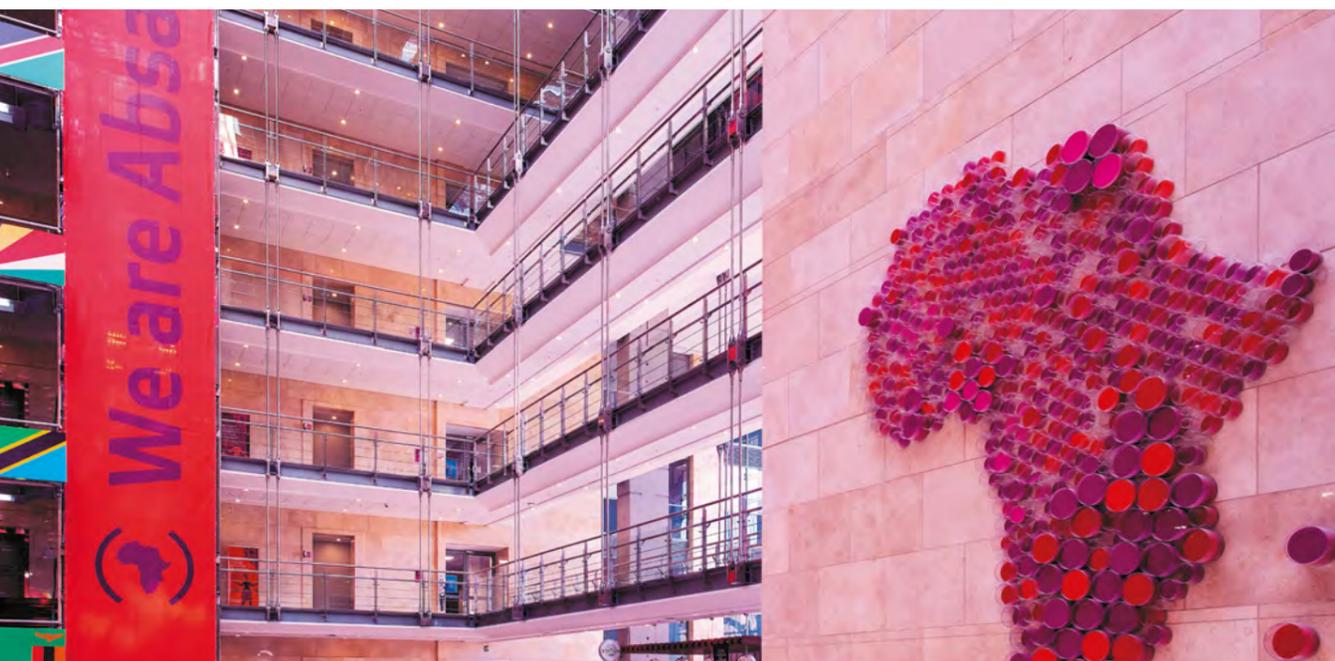
What are the key trends shaping your industry, and how have they been affected by COVID-19?

Relative to other industries, wealth management has been fortunate when it comes to the impact of the pandemic. In these times, private clients need trusted advisors like us more than ever, so our exposure to the economic fallout from the pandemic has certainly been less direct. We were able to keep our operations running throughout the lockdowns and other restrictions. However, COVID-19 has accelerated the structural challenges our industry has been facing for years. For one, client needs are increasingly complex, with a rising demand for advice on non-traditional asset classes. Trust in financial institutions therefore matters more than ever, and the quest for purpose and meaning has deepened in these times of uncertainty. Profit pools in our industry continue to decline, alongside the strong decline in interest rates. At the same time, the structural costs of doing business and the need for investment continue to rise. All these trends were here before, but they have intensified over the past year.

Are there any initiatives you are most proud that have arisen at Julius Baer as a result of the pandemic?

In all modesty – there are so many! The first one is certainly the realisation that we can work very productively in remote set-ups, and we are also proud that we have been able to introduce tools for the digital onboarding of clients, something that was unimaginable only a year ago. COVID-19 was also a stark reminder – to our clients and ourselves – of just how fragile our social and economic systems can be when faced with unfamiliar shocks. Aside from the health toll, it has placed a new emphasis on ‘bigger issues’ and, with that, a stronger awareness that we all have a role to play in creating a more sustainable socio-economic fabric in the world. While our corporate sustainability and responsible investment efforts pre-date the pandemic, the last year has really been a catalyst for our role as corporate citizen. It has also spurred us on to develop solutions that enable our clients to make even more educated decisions about their investments.

Absa Group – Interview with Jennifer Moore.



How would you contrast the role of the banking industry in the Global Financial Crisis (GFC) vs the role it is currently playing during the COVID-19 pandemic?

The dramatic spread of COVID-19 has disrupted lives and livelihoods across the globe. The economic upheaval caused by the outbreak has inevitably revived memories of the GFC, a situation where access to cash, or the convertibility of assets to a more liquid form such as cash, became severely limited. COVID-19 by contrast, is a public-health crisis where draconian containment efforts are producing a shock to the real economy, with devastating consequences.

Most banks have entered the current crisis much stronger, owed in part to the raft of regulatory reforms and stronger supervision implemented following the GFC. Banks now have a critical role to play, yet the effectiveness of a bank-supported economic recovery from the devastation of the pandemic depends on factors such as the sector's resilience and agility, as well as banks' risk management thresholds.

Independent reports recently published by JP Morgan and the local arm of Bank of America (BoFA), identified Absa Group as one of their top picks to lead the recovery and ride out the bad debts incurred during 2020. BoFA based this prospect on account of Absa's discipline and effort over the past several years in managing the Group's capital and liquidity, and our balance sheet have positioned us well to survive the economic shocks of the pandemic.

What are the biggest threats to the Absa Group brand as a result of the onset of COVID-19?

The decisions that banks are taking now will have a major impact on customers' prospects and will be remembered for years to come. Compelled to think and act very differently, Absa Group had to swiftly adapt to the changing consumer landscape to remain relevant, leading with action and social responsibility at a time when our customers needed us most.

As banks grapple with the many challenges posed by the crisis, it became evident that whatever the eventual outcome, they would have learnt many valuable lessons about their customers, their own capabilities, and the market as a whole. Looking ahead, one of the areas of focus that will reshape the banking sector and support a stronger recovery is serving customers better, through the right channels, with dynamic and relevant products and services.

The surge in digital adoption has unfortunately also sparked a global increase in cybercrime activity, placing banks and other financial institutions at risk of data breaches and non-compliance fines, both of which can be detrimental. With remote workforces accepted as the 'new normal' in the foreseeable future and as we continue to adapt to new ways of working, it is imperative to ensure the right controls are in place to prevent events such as data breaches. Absa Group has been selected to proudly serve on the Payment Card Industry Security Standards Council's Board of Advisors, where we will help shape the development of global payment data security standards.



Jennifer Moore
General Manager Brand and Design, Absa Group

Are there any particular initiatives you are most proud of that have arisen at Absa as a result of the pandemic?

It is worth noting that Absa Group completed our three-year separation from Barclays Bank PLC in 2020, despite the challenging conditions presented by the pandemic. The 'change muscle' that we developed because of the separation process, enabled us to efficiently implement the large-scale operational changes required by COVID-induced lockdowns.

In line with broader global and local efforts to assist employees, customers and communities impacted by the pandemic, Absa Group also undertook a number of financial, humanitarian, health and community support initiatives.

Daniel Mminele, who took over as Absa Group CEO just as the COVID-19 storm was about to hit South Africa, initially prioritized the safety and wellbeing of our employees. Our remote working model enabled approximately two-thirds of our employees to work from home while our frontline was protected by strict hygiene protocols. At the end of 2020, Absa Group assisted vulnerable communities by donating R49.8 million for protective gear and medical response support, enabling testing, screening, and tracing, and humanitarian assistance. R6 million went towards supporting over 1,100 students with learning devices and mobile data for online learning; we provided 3 million meals; and in excess of R27 million went towards relief efforts in 9 African countries where Absa has operations.

We also introduced measures to help ease the financial hardships for our customers. These included launching one of the most comprehensive payment relief programs, helping more than 700,000 retail and business banking customers across our African markets. Our Corporate and Investment Banking COVID-19 financing across our markets, including moratorium and covenant waivers, amounted to R48 billion, with over 293 corporate clients assisted to relieve funding pressures in South Africa.

Absa Group has been recognized on numerous local and global platforms for our distinctive quality of leadership and for being a stabilizing force in the lives of our customers, employees and the communities where we operate. We have not simply continued to provide financial services, but we have also responded with deep empathy for the people around us.

Our strategic shift to purpose-driven banking and acting as a force for good is likely to yield benefits that will endure long after the current crisis has passed.



Rank	Brand Value
164	2021: \$1,242m 2020: \$1,540m -19.3%

Rank	Brand Strength
120	2021: 75.6 2020: 74.2 +1.9

Riyad Bank.



Rank	Brand Value	
185	2021: \$992m	-10.0%
	2020: \$1,103m	
Rank	Brand Strength	
232	2021: 67.5	+0.7
	2020: 66.8	

Interview with Tareq A. Al Sadhan.



Tareq A. Al Sadhan
CEO, Riyad Bank

What role does technology play in the relationship between Riyad Bank and your stakeholders, especially in the wake of the COVID-19 pandemic?

Riyad Bank embracing technology and digitization has played a tremendous role during the pandemic. Adopting early steps towards technology at Riyad Bank helped and prevented from falling into the COVID-19 drain; it was one of Riyad Banks' survival kits for success. Whilst adhering to government regulations on social distancing, Riyad Bank launched several positive and productive measures for employees to work from home, taking several steps forward to make technology available at employees' fingertips. Riyad Bank even went a step further for clients by introducing touchless and near field communication technology.

How would you contrast the banking industry's role in the Global Financial Crisis vs. the role it is currently playing during the COVID-19 pandemic?

One key difference between the Global Financial Crisis and the coronavirus crisis is that the Global Financial Crisis resulted from an endogenous shock while the coronavirus crisis was born of an exogenous shock. The banking industry was called upon for the rescue. Saudi's banking sector has played a crucial role in keeping the economy afloat, with support from the central bank, SAMA, which provided vital assistance. By July 2020, Saudi banks allocated over \$13.6 billion into private sector financing programs, helping the kingdom's private businesses keep going during tough times. Approximately 26,000 micro-enterprises, 18,000 small enterprises, and 27,000 medium enterprises have benefited from programs initiated by SAMA. With the aim of recovering and maintaining SMEs affected by the pandemic, the Saudi banking system preserved the sustainability of the business of a wide range of SMEs', and supporting their ability to balance.

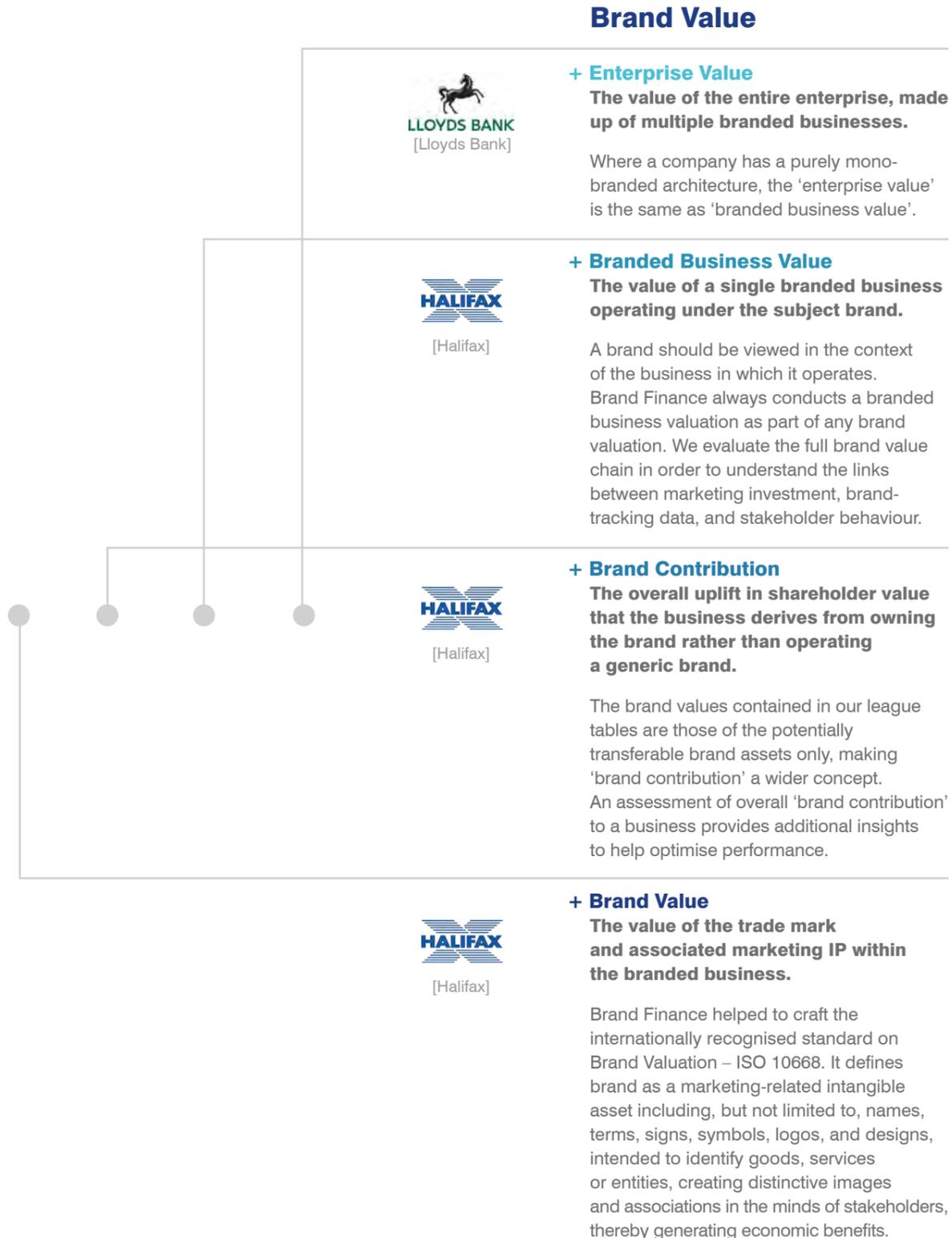
Are there any initiatives you are most proud of that have arisen at Riyad Bank as a result of the pandemic?

One significant impact that the pandemic has had on banks is in moving the sector online. Thanks to the lockdowns, most bank customers were forced to use digital solutions, and many of them will never go back to traditional banking. In March 2020, contactless transactions in Saudi Arabia grew three times as fast as non-contactless transactions in the grocery and pharmacy sectors. Approximately 78% of Saudi customers now consider contactless to be their preferred method of payment.

Methodology.



Definitions.



Brand Valuation Methodology.

Definition of Brand

Brand is defined 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 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

Brand Strength is the efficacy of a brand's performance on intangible measures, relative to its competitors.

In order to determine the strength of a brand, we look at Marketing Investment, Stakeholder Equity, and the impact of those on Business Performance.

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.



Marketing Investment

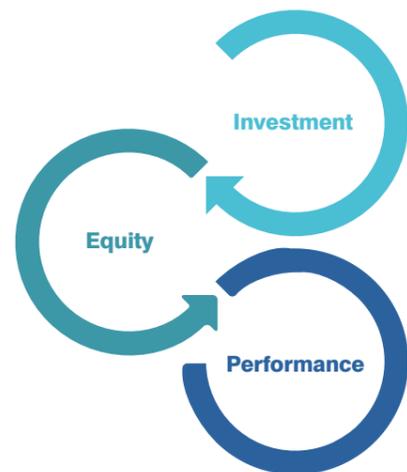
- A brand that has high Marketing Investment but low Stakeholder Equity may be on a path to growth. This high investment is likely to lead to future performance in Stakeholder Equity which would in turn lead to better Business Performance in the future.
- However, high Marketing Investment over an extended period with little improvement in Stakeholder Equity would imply that the brand is unable to shape customers' preference.

Stakeholder Equity

- The same is true for Stakeholder Equity. If a company has high Stakeholder Equity, it is likely that Business Performance will improve in the future.
- However, if the brand's poor Business Performance persists, it would suggest that the brand is inefficient compared to its competitors in transferring stakeholder sentiment to a volume or price premium.

Business Performance

- Finally, if a brand has a strong Business Performance but scores poorly on Stakeholder Equity, it would imply that, in the future, the brand's ability to drive value will diminish.
- However, if it is able to sustain these higher outputs, it shows that the brand is particularly efficient at creating value from sentiment compared to its competitors.



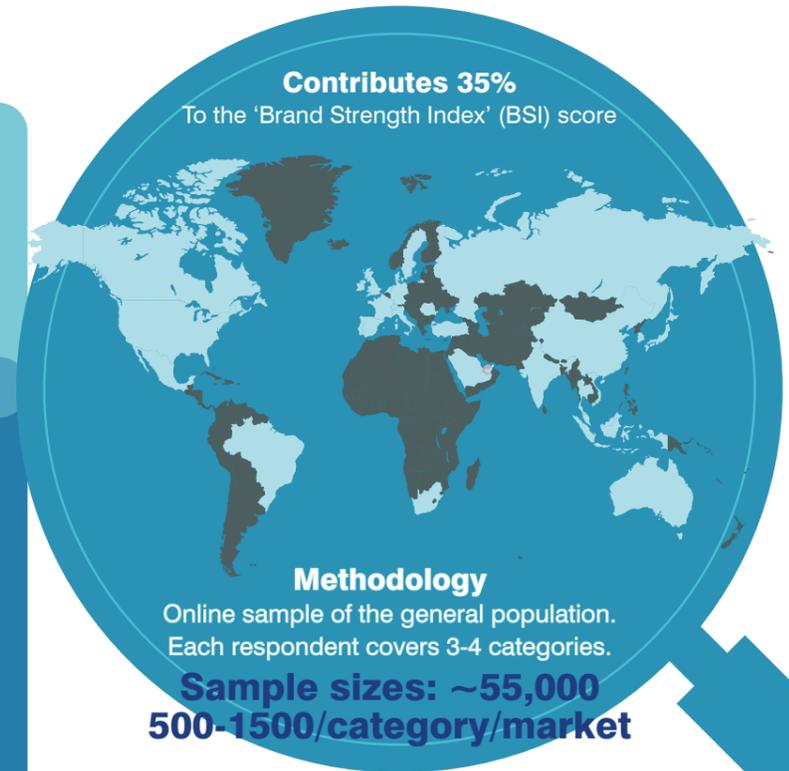
Brand Equity Research Database.

Original market research in 29 countries and across more than 20 sectors

Sector Coverage & Classification 2021

Tier 1 sectors cover all measures, Tier 2 KPIs only

- Tier 1 **Banking**
- Tier 1 **Insurance**
- Tier 1 **Telecoms**
- Tier 1 **Utilities**
- T1&T2† **Automotive**
- Tier 2 **Airlines**
- Tier 2 **Apparel**
- Tier 2 **Appliances**
- Tier 2 **Beers**
- Tier 2 **Cosmetics**
- Tier 2 **Food**
- Tier 2 **Hotels**
- Tier 2 **Logistics**
- Tier 2 **Luxury Automobiles**
- Tier 2 **Media**
- Tier 2 **Oil & Gas**
- Tier 2 **Pharma**
- Tier 2 **Real Estate**
- Tier 2 **Restaurants**
- Tier 2 **Retail**
- Tier 2 **Spirits**
- Tier 2 **Supermarkets**
- Tier 2 **Tech**



Brand KPIs and Diagnostics

1. Brand Funnel



2. Brand Usage*

3. Quality*

4. Reputation

5. Closeness*

6. Recommendation (NPS)*

7. Word of mouth

8. Brand Imagery*

† Brand KPIs and diagnostics differ per sector depending on research tier allocation

*Tier 1 categories only

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



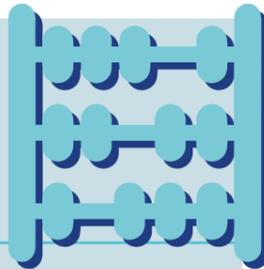
- + Are we building our brands' strength effectively?
- + How do I track and develop my brand equity?
- + How strong are my competitors' brands?
- + Are there any holes in my existing brand tracker?
- + What do different stakeholders think of my brand?

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



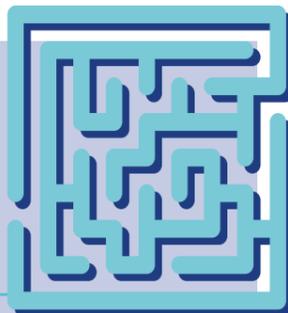
- + How much is my brand worth?
- + How much should I invest in marketing?
- + How much damage does brand misuse cause?
- + Am I tax compliant with the latest transfer pricing?
- + How do I unlock value in a brand acquisition?

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?

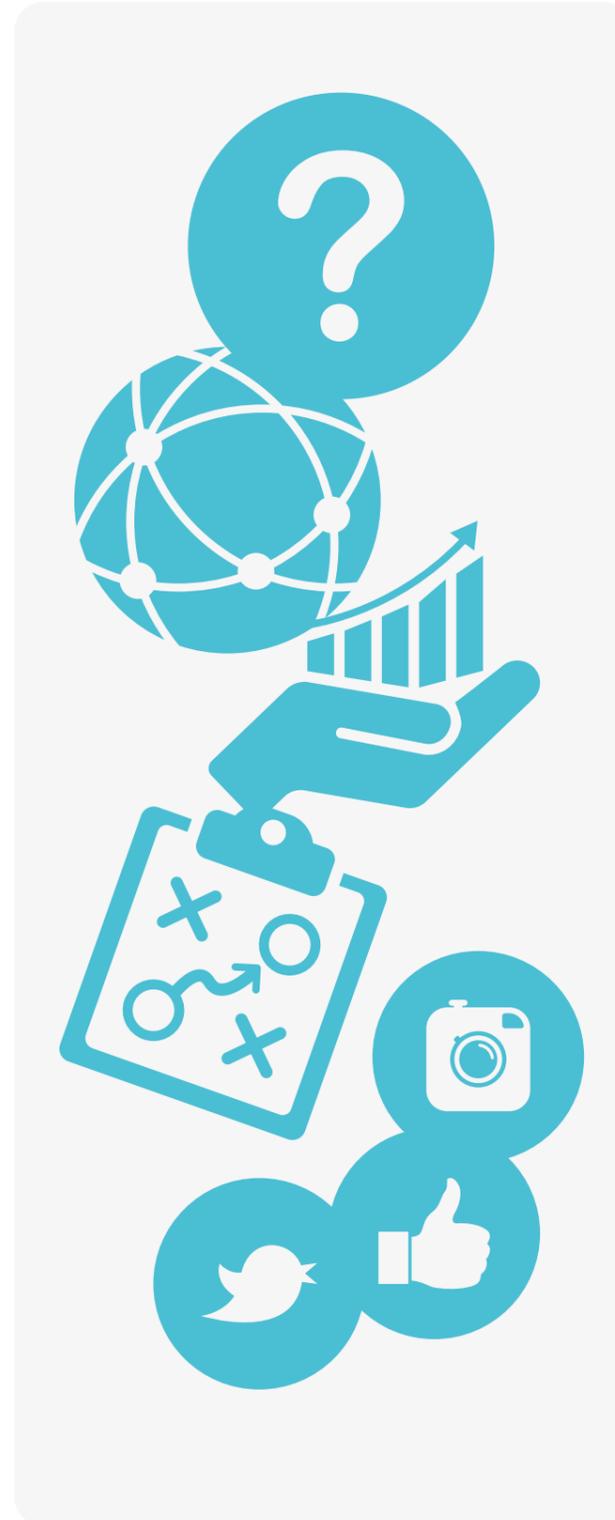
Research is conducted in addition to strategic analysis to provide a robust understanding of the current positioning. The effectiveness of alternative architectures is tested through drivers analysis, to determine which option(s) will stimulate the most favourable customer behaviour and financial results.

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.



Communications Services.

How we can help communicate your brand's performance in brand value rankings



Brand Accolade – create a digital endorsement stamp for use in marketing materials, communications, annual reports, social media and website. Advertising use subject to terms and conditions.



TOP 500 BANKING BRAND



MOST VALUABLE BANKING BRAND



STRONGEST BANKING BRAND



Video Endorsement – record video with Brand Finance CEO or Director speaking about the performance of your brand, for use in both internal and external communications.



Bespoke Events – organise an award ceremony or celebratory event, coordinate event opportunities and spearhead communications to make the most of them.



Digital Infographics – design infographics visualising your brand's performance for use across social media platforms.



Trophies & Certificates – provide a trophy and/or hand-written certificate personally signed by Brand Finance CEO to recognise your brand's performance.



Sponsored Content – publish contributed articles, advertorials, and interviews with your brand leader in the relevant Brand Finance report offered to the press.



Media Support – provide editorial support in reviewing or copywriting your press release, pitching your content to top journalists, and monitoring media coverage.

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, marketing and social media, to deliver strategic campaigns and 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 is a member of the Brand Finance plc group of companies



Research, Strategy & Measurement

- Brand & Communications Strategy
- Campaign Planning
- Communications Workshops
- Market Research & Insights
- Coverage Analysis
- Social Media Analytics



Public Relations & Communications

- Media Relations
- Press Trips & Events
- Strategic Partnerships
- Relationship Management
- Influencer Outreach
- Media Training
- Social Media Management



Marketing & Events

- Promotional Events
- Conference Management
- Sponsorship Management
- Native Advertising
- Print Advertising
- Shopper Marketing
- Trade Marketing



Content Creation

- Bespoke Publications
- Press Releases
- Blog Posts & Newsletters
- Marketing Collateral Design
- Photography & Videography
- Social Media Content



Strategic Communications

- Crisis Communications
- Brand Positioning & Reputation
- Geographic Branding
- Corporate Social Responsibility (CSR)



For more information, contact enquiries@brand-dialogue.com or visit www.brand-dialogue.com



Brand Finance
Institute

Brand Finance Institute

Learn how to build, protect and measure brand value

The Brand Finance Institute is the educational division of Brand Finance, offering expert training on brand evaluation, management and strategy.

Our in-house training and workshops, online learning offer and webinars will help you answer key strategic questions about your brand for different levels of seniority and development needs:

- How can I grow brand value?
- How can I build a business case to show the return on my marketing investment?
- How can I set up my marketing budget using brand research and analytics?

For more information, contact enquiries@brandfinance.com

Brand Finance Institute is a member of the Brand Finance plc group of companies



Brand Finance Network.

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

Market	Contact	Email	Telephone
Africa	Jeremy Sampson	j.sampson@brandfinance.com	+27 82 885 7300
Asia Pacific	Samir Dixit	s.dixit@brandfinance.com	+65 906 98 651
Australia	Mark Crowe	m.crowe@brandfinance.com	+61 280 765 791
Brazil	Eduardo Chaves	e.chaves@brandfinance.com	+55 16 9 9161 7075
Canada	Charles Scarlett-Smith	c.scarlett-smith@brandfinance.com	+1 514 991 5101
China	Scott Chen	s.chen@brandfinance.com	+86 186 0118 8821
East Africa	Walter Serem	w.serem@brandfinance.com	+254 733 444 869
France	Bertrand Chovet	b.chovet@brandfinance.com	+33 6 86 63 46 44
Germany	Ulf-Brün Drechsel	u.drechsel@brandfinance.com	+49 171 690 6828
India	Ajimon Francis	a.francis@brandfinance.com	+91 989 208 5951
Indonesia	Jimmy Halim	j.halim@brandfinance.com	+62 215 3678 064
Italy	Massimo Pizzo	m.pizzo@brandfinance.com	+39 02 303 125 105
Mexico & LatAm	Laurence Newell	l.newell@brandfinance.com	+52 55 9197 1925
Middle East	Andrew Campbell	a.campbell@brandfinance.com	+971 508 113 341
Nigeria	Tunde Odumeru	t.odumeru@brandfinance.com	+234 012 911 988
Romania	Mihai Bogdan	m.bogdan@brandfinance.com	+40 728 702 705
Spain	Teresa de Lemus	t.delemus@brandfinance.com	+34 654 481 043
Sri Lanka	Ruchi Gunewardene	r.gunewardene@brandfinance.com	+94 11 770 9991
Turkey	Muhterem Ilgüner	m.ilguner@brandfinance.com	+90 216 352 67 29
UK	Richard Haigh	rd.haigh@brandfinance.com	+44 207 389 9400
USA	Laurence Newell	l.newell@brandfinance.com	+1 214 803 3424
Vietnam	Lai Tien Manh	m.lai@brandfinance.com	+84 90 259 82 28





Contact us.

The World's Leading Brand Valuation Consultancy

T: +44 (0)20 7389 9400

E: enquiries@brandfinance.com

www.brandfinance.com