

THE WORLD'S STRONGEST BANKS

SINGAPORE AND CANADA DOMINATE A LIST HIGHLIGHTING STRENGTH OF CAPITAL.

▲ BIGGER NUMBER MEANS HIGHER RANKING
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 ▼ SMALLER NUMBER MEANS HIGHER RANKING

	OVERALL SCORE*	TIER 1 CAPITAL TO RISK-WEIGHTED ASSETS	NONPERFORMING ASSETS TO TOTAL ASSETS	LOAN-LOSS RESERVES TO NONPERFORMING ASSETS	DEPOSITS TO FUNDING	EFFICIENCY (COSTS TO REVENUE)
1 OVERSEA-CHINESE BANKING (SINGAPORE)	▼ 11.2	▲ 16.3	▼ 0.5	▲ 120.9	▲ 84.1	▼ 43.7
2 SVENSKA HANDELSBANKEN (SWEDEN)	13.1	▲ 16.5	▼ 0.1	▲ 332.1	▲ 30.0	▼ 48.0
3 NATIONAL BANK OF CANADA	16.3	▲ 14.0	▼ 0.3	▲ 172.4	▲ 71.4	▼ 65.3
4 CANADIAN IMPERIAL BANK OF COMMERCE	16.6	▲ 13.9	▼ 0.5	▲ 93.7	▲ 85.3	▼ 57.9
5 DBS GROUP HOLDINGS (SINGAPORE)	17.9	▲ 15.1	▼ 1.1	▲ 81.8	▲ 83.1	▼ 42.0
6 UNITED OVERSEAS BANK (SINGAPORE)	19.3	▲ 15.3	▼ 1.2	▲ 104.8	▲ 78.3	▼ 47.4
7 FIFTH THIRD BANCORP (U.S.)	21.0	▲ 13.9	▼ 2.0	▲ 138.2	▲ 87.7	▼ 62.4
8 BANCO BRADESCO (BRAZIL)	21.4	▲ 15.1	▼ 0.9	▲ 268.3	▲ 45.0	▼ 71.1
9 UBS (SWITZERLAND)	21.8	▲ 17.8	▼ 0.1	▲ 62.9	▲ 48.4	▼ 78.5
10 BOC HONG KONG (HOLDINGS)	23.0	▲ 11.3	▼ 0.1	▲ 242.5	▲ 73.7	▼ 49.2
11 BANCO SANTANDER BRASIL	23.2	▲ 22.1	▼ 1.6	▲ 127.8	▲ 54.3	▼ 63.0
12 TORONTO-DOMINION BANK	25.0	▲ 12.2	▼ 0.6	▲ 66.8	▲ 87.5	▼ 62.2
13 CREDIT SUISSE GROUP (SWITZERLAND)	25.2	▲ 17.2	▼ 0.2	▲ 54.6	▲ 41.7	▼ 74.7
14 JPMORGAN CHASE (U.S.)	25.9	▲ 12.1	▼ 0.8	▲ 194.9	▲ 54.7	▼ 53.6
15 STANDARD CHARTERED (U.K.)	26.1	▲ 14.0	▼ 0.9	▲ 55.8	▲ 80.2	▼ 56.6
16 CITIGROUP (U.S.)	26.2	▲ 12.9	▼ 1.1	▲ 192.3	▲ 54.5	▼ 55.7
17 ROYAL BANK OF CANADA	26.3	▲ 13.0	▼ 0.7	▲ 60.0	▲ 81.9	▼ 60.4
18 HANG SENG BANK (HONG KONG)	27.0	▲ 10.8	▼ 0.2	▲ 83.6	▲ 93.5	▼ 57.9
19 BANK OF MONTREAL	28.0	▲ 13.5	▼ 0.8	▲ 58.3	▲ 78.5	▼ 60.4
20 SBERBANK (RUSSIA)	28.7	▲ 11.9	▼ 5.2	▲ 155.3	▲ 88.3	▼ 41.9

*Banks' ranks on each of the five criteria were weighted and summed to determine the results. All other figures are ratios. Data are for each bank's 2010 fiscal year. Includes banks with at least \$100 billion in total assets. Source: Bloomberg

HOW WE CRUNCHED THE NUMBERS

To identify the world's strongest banks, we used the Equity Screening (EQS) function to obtain a list of the 70 banks with total assets of \$100 billion or more as of mid-March. The banks' Tier 1 capital ratio, which is the ratio of a bank's equity capital to its risk-weighted assets, received the greatest weight. Regarded

as the most important measure of financial strength, it accounted for 40 percent of each bank's score.

The ratio of nonperforming assets to total assets, which is a measure of the quality of a bank's holdings, got a weighting of 20 percent, as did the ratio of reserves for loan losses to nonperforming assets, a measure of a bank's ability to absorb losses. The ratio of deposits to funding, a measure of stability, accounted for 15 percent of the final score. And the efficiency

ratio, which compares costs with revenues, received a 5 percent weighting.

Banks were scored on each criterion, the scores were added together and the total determined their position in the list. All data are for banks' 2010 fiscal year, which in most cases ended on Dec. 31. Banks that hadn't reported year-end data by March 31 were not included.

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