

**Global Finance announces  
a half-yearly update**

**World's 50 Safest Banks:**

**April 2012**

<http://www.gfmag.com/tools/best-banks/11661-worlds-50-safest-banks-april-2012.html#axzz1rBGK6FUj>

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**NEW YORK, March 1, 2012** – Bank stability is an ever-more pressing concern for the world's corporations and investors. It is within this context that **Global Finance** announces the half-yearly update to its **Ranking of the World's 50 Safest Banks**.

The sovereign debt crisis is still raging in Europe, the Arab Spring outcome is far from clear and global elections have put political stability at risk in some markets. As a result, the credit ratings of European and global banks have been affected, and have moved down the ranking of the World's Safest Banks. In contrast, a number of banks—particularly in Asia and the Middle East—have benefitted by moving up the ranking.

In addition, even in the face of tough market conditions some banks have actually improved their score by having their ratings upgraded since the last ranking was released. With these factors in mind, **Global Finance** has launched the **World's 50 Safest Banks: April 2012**; and launched a list of the **Most Improved Ratings**—those banks who have increased their score since October.

The ranking was created through an evaluation of long-term credit ratings—from Moody's, Standard & Poor's and Fitch Ratings—and total assets of the 500 largest banks worldwide. **Global Finance's** ranking of the **World's 50 Safest Banks** is a recognized and trusted standard of creditworthiness for the entire financial world. "Counterparty creditworthiness has seldom been of more concern to companies and investors worldwide," says **Global Finance** publisher Joseph D. Giarraputo. "Knowing how their counterparties are faring in the face of global economic uncertainty is key. This ranking helps companies and investors to get a view on the relative strength of their counterparties—and global financial institutions."

WORLD'S 50 SAFEST BANKS	
1. <b>KfW</b> (Germany)	26. <b>Pohjola Bank</b> (Finland)
2. <b>Bank Nederlandse Gemeenten (BNG)</b> (Netherlands)	27. <b>BNP Paribas</b> (France)
3. <b>Zürcher Kantonalbank</b> (Switzerland)	28. <b>China Development Bank</b> (China)

WORLD'S 50 SAFEST BANKS	
4. <b>Landwirtschaftliche Rentenbank</b> (Germany)	29. <b>DZ Bank **</b> (Germany)
5. <b>Caisse des Dépôts et Consignations(CDC)</b> (France)	30. <b>Agricultural Development Bank of China</b> (China)
<b>Tie* 6. Landeskreditbank Baden-Württemberg Förderbank (L-Bank)</b> (Germany)	31. <b>CoBank ACB</b> (United States)
<b>Tie* 6. Nederlandse Waterschapsbank</b> (Netherlands)	32. <b>National Bank of Abu Dhabi</b> (United Arab Emirates)
7. <b>Banque et Caisse d'Épargne de l'État</b> (Luxembourg)	33. <b>National Bank of Kuwait</b> (Kuwait)
8. <b>Rabobank Group</b> (Netherlands)	34. <b>Pictet &amp; Cie</b> (Switzerland)
9. <b>NRW.Bank</b> (Germany)	35. <b>Deutsche Bank</b> (Germany)
10. <b>Royal Bank of Canada (RBC)</b> (Canada)	36. <b>JPMorgan Chase</b> (United States)
11. <b>Toronto-Dominion Bank (TD Bank)</b> (Canada)	37. <b>Banque Fédérative du Crédit Mutuel (BFCM)</b> (France)
<b>Tie* 12. National Australia Bank</b> (Australia)	38. <b>U.S. Bancorp</b> (United States)
<b>Tie* 12. Commonwealth Bank of Australia</b> (Australia)	39. <b>DNB Bank **</b> (Norway)
13. <b>Westpac Banking Corporation</b> (Australia)	40. <b>National Bank of Canada **</b> (Canada)
14. <b>Scotiabank (Bank of Nova Scotia)</b> (Canada)	41. <b>Northern Trust Corporation</b> (United States)
15. <b>DBS Bank</b> (Singapore)	42. <b>Qatar National Bank **</b> (Qatar)
16. <b>Oversea-Chinese Banking Corporation</b> (Singapore)	43. <b>SAMBA Financial Group **</b> (Saudi Arabia)
17. <b>United Overseas Bank</b> (Singapore)	44. <b>La Banque Postale **</b> (France)
18. <b>Caisse centrale Desjardins</b> (Canada)	45. <b>Bank of Taiwan **</b> (Taiwan)
19. <b>HSBC Holdings</b> (United Kingdom)	<b>Tie* 46. Shizuoka Bank</b> (Japan)
20. <b>Nordea Bank</b> (Sweden)	<b>Tie* 46. Banco del Estado de Chile (BancoEstado) **</b> (Chile)

WORLD'S 50 SAFEST BANKS	
21. <b>Australia and New Zealand Banking Group (ANZ)</b> (Australia)	47. <b>Barclays Group</b> (United Kingdom)
22. <b>Svenska Handelsbanken</b> (Sweden)	48. <b>Crédit Agricole</b> (France)
23. <b>Bank of Montreal (BMO)</b> (Canada)	49. <b>Bank of Tokyo-Mitsubishi UFJ</b> (Japan)
24. <b>Canadian Imperial Bank of Commerce (CIBC)</b> (Canada)	50. <b>Banco Santander</b> (Spain)
25. <b>BNY Mellon</b> (United States)	

\*A tie is assigned when two banks with the same score have total assets within a \$5 billion range.

\*\*NEW ENTRANTS

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Ratings as of: February 22, 2012

### A listing of those banks who have increased their score since October [2011]

Most Improved Ratings: April 2012				
Name	Score April	Score October	Score Change	Country
Agricultural Development Bank of China	20	18.5	+1.5	China
Corpbanca	9.5	8	+1.5	Chile
Overseas-Chinese Banking Corp	23	22	+1	Singapore
United Overseas Bank	23	22	+1	Singapore
DZ Bank	20	19	+1	Germany
Banco de Crédito e Inversiones	15	14	+1	Chile
Bendigo and Adelaide Bank	13	12	+1	Australia
Banco do Brasil	6	5	+1	Brazil

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## Global Finance names the Safest Banks In Western Europe: April 2012

**NEW YORK, March 1, 2012** — *Global Finance* magazine ([GFmag.com](http://GFmag.com)) has named the top 10 “Safest Banks in Western Europe: April 2012” in an exclusive survey to be published in the April 2012 issue. The banks were selected through a comparison of the long-term credit ratings and total assets of the largest banks. Ratings from Moody’s, Standard & Poor’s and Fitch were used.

The full report covers the safest banks in Western Europe, Central and Eastern Europe, Asia, the Middle East, North America, Latin America and Australasia. “More than ever, customers around the world are viewing long-term creditworthiness as the key feature of the banks with which they do business,” says Joseph D. Giarraputo, publisher of *Global Finance*. “These banks have solid capital positions and superior risk management capabilities.”

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Safest Banks In Western Europe: April 2012	
<b>1. KfW</b> (Germany)	<b>6. Nederlandse Waterschapsbank</b> (Netherlands)
<b>2. Bank Nederlandse Gemeenten (BNG)</b> (Netherlands)	<b>7. Banque et Caisse d’Épargne de l’État</b> (Luxembourg)
<b>3. Zürcher Kantonalbank</b> (Switzerland)	<b>8. Rabobank Group</b> (Netherlands)
<b>4. Landwirtschaftliche Rentenbank</b> (Germany)	<b>9. NRW.Bank</b> (Germany)
<b>5. Caisse des Dépôts Consignations (CDC)</b> (France)	<b>10. HSBC</b> (United Kingdom)
<b>6. Landeskreditbank Baden- Württemberg- Förderbank (L-Bank)</b> (Germany)	

\*A tie is assigned when two banks with the same score have total assets within a \$5 billion range.

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## **Global Finance names the Safest Banks in North America: April 2012**

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<b>Safest Banks in North America: April 2012</b>	
<b>1. Royal Bank of Canada</b> (Canada)	<b>6. Canadian Imperial Bank of Commerce (CIBC)</b> (Canada)
<b>2. Toronto-Dominion Bank (TD)</b> (Canada)	<b>7. BNY Mellon</b> (United States)
<b>3. Scotiabank (Bank of Nova Scotia)</b> (Canada)	<b>8. CoBank, ACB</b> (United States)
<b>4. Caisse centrale Desjardins</b> (Canada)	<b>9. JP Morgan Chase</b> (United States)
<b>5. Bank of Montreal (BMO)</b> (Canada)	<b>10. U.S. Bancorp</b> (United States)

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## **Global Finance names the Safest Banks In Asia: April 2012**

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<b>Safest Banks In Asia: April 2012</b>	
<b>1. DBS Bank</b> <i>(Singapore)</i>	<b>Tie* 6. Shizuoka Bank</b> <i>(Japan)</i>
<b>2. Oversea-Chinese Banking Corporation</b> <i>(Singapore)</i>	<b>7. Bank of Tokyo-Mitsubishi UFJ</b> <i>(Japan)</i>
<b>3. United Overseas Bank</b> <i>(Singapore)</i>	<b>8. Sumitomo Mitsui Financial Group</b> <i>(Japan)</i>
<b>4. China Development Bank</b> <i>(China)</i>	<b>9. Shinkin Central Bank</b> <i>(Japan)</i>
<b>5. Agricultural Development Bank of China</b> <i>(China)</i>	<b>10. Korea Finance Corporation</b> <i>(South Korea)</i>
<b>Tie* 6. Bank of Taiwan</b> <i>(Taiwan)</i>	

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## **Global Finance names the Safest Banks In Australasia: April 2012**

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<b>Safest Banks In Australasia: April 2012</b>	
<b>Tie* 1. National Australia Bank</b> (Australia)	<b>4. Suncorp-Metway</b> (Australia)
<b>Tie* 1. Commonwealth Bank of Australia</b> (Australia)	<b>5. Bendigo and Adelaide Bank</b> (Australia)
<b>2. Westpac Banking Corporation</b> (Australia)	<b>6. Macquarie Group</b> (Australia)
<b>3. Australia &amp; New Zealand Banking Group (ANZ)</b> (Australia)	<b>7. Bank of Queensland</b> (Australia)

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## **Global Finance names the Safest Banks in Latin America: April 2012**

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<b>Safest Banks in Latin America: April 2012</b>	
<b>1. Banco del Estado de Chile (BancoEstado)</b> <i>(Chile)</i>	<b>6. CorpBanca</b> <i>(Chile)</i>
<b>2. Banco Santander Chile</b> <i>(Chile)</i>	<b>7. HSBC Mexico</b> <i>(Mexico)</i>
<b>3. Banco de Chile</b> <i>(Chile)</i>	<b>8. Itaú Unibanco Holding</b> <i>(Brazil)</i>
<b>4. Banco de Crédito e Inversiones</b> <i>(Chile)</i>	<b>9. Banco Bradesco</b> <i>(Brazil)</i>
<b>5. Banco Santander Mexico</b> <i>(Mexico)</i>	<b>10. Banco do Brazil</b> <i>(Brazil)</i>

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## **Global Finance names the Safest Banks in the Middle East: April 2012**

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<b>Safest Banks in the Middle East: April 2012</b>	
<b>1. National Bank of Abu Dhabi</b> (UAE)	<b>*Tie 7. Abu Dhabi Commercial Bank</b> (UAE)
<b>2. National Bank of Kuwait</b> (Kuwait)	<b>*Tie 7. Kuwait Finance House</b> (Kuwait)
<b>3. Qatar National Bank</b> (Qatar)	<b>*Tie 8. SABB</b> (Saudi Arabia)
<b>4. SAMBA Financial Group</b> (Saudi Arabia)	<b>*Tie 8. Bank Saudi Fransi</b> (Saudi Arabia)
<b>5. National Commercial Bank</b> (Saudi Arabia)	<b>9. Union National Bank</b> (UAE)
<b>*Tie 6. Al Rajhi Bank</b> (Saudi Arabia)	<b>10. First Gulf Bank</b> (UAE)
<b>*Tie 6. Riyad Bank</b> (Saudi Arabia)	

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