



GLOBAL & REGIONAL GUIDELINES 2022
SUBMISSION DEADLINE FRIDAY APRIL 29, 2022
DECISION NOTIFICATIONS NO LATER THAN FRIDAY JUNE 3, 2022

Note to all participating banks from the editor:

We thank you for your continuing support of Euromoney's Awards for Excellence, the definitive awards programme for the global banking industry.

We know that we ask much of you when we seek submissions during our awards process, and we attempt to keep the process simple. Our aim is to allow each bank, in its own words, to tell the story of its achievements, innovations and performance over the last 12 months; and to collect consistent, core data that facilitates comparative analysis of competing banks.

The information we need is shown in much more detail below. We have introduced one new category this year – Best Bank for Trade Finance. Transaction services recognition will again be divided between two awards: Best Bank for Payments and Treasury and Best Bank for Securities Services.

For details of these and all other award categories, please see below.

We seek the best of the best in banking services globally. As every year, size is important but certainly not paramount. Profitability is vital, but so is an ability to demonstrate growth, relative outperformance compared with peers and the ability to adapt to changing market conditions and/or client needs.

Once submissions have been received, our team of editors, journalists and researchers will undertake thorough analysis of their content. In conjunction with our own market knowledge and research, this will then be used to inform final decisions made by our editorial committee, which I chair.

We look forward to receiving your submissions.

A handwritten signature in black ink, appearing to read "Louise Bowman".

Louise Bowman
Editor
Euromoney

Please note: Because of the large number of submissions we receive, we can only undertake to notify winners of their successes on the above dates. Also, please understand that we cannot participate in any discussions about the decisions until after publication of the Awards for Excellence results in the July/August issue.

CATEGORIES

GLOBAL AWARDS 2022

The world's best bank

The written submission in this category is your chance to demonstrate how your achievements over the 12-month period under consideration show that your bank, rather than any other, is the best-run bank across your region.

Banks should include relevant financial performance data as part of their written submission. They may also submit an appendix of up to two pages detailing year-on-year financial performance up to the most recent reporting date available. They may also provide comparative data with other banks, where clearly sourced.

Some of the key metrics we consider include: market capitalization; total revenues; pre-tax profit; net income; return on tangible common equity; return on assets; net interest margin; cost-to-income ratio; Basel III tier-1 capital; market share of deposits; market share of loans; loan-to-deposit ratio; non-performing loan ratio; and non-performing loan coverage ratio.

A demonstrable ability to meet strategic targets is an important factor in our decisions, and written submissions must include details of any such announcements over the review period, as well as updates on reaching milestones in previously announced initiatives.

This might include your relative performance versus your competitors in key data sets; it may be the launch of new products that have been very successful; it may be successes in achieving better risk management; or it may be how you coped with difficult or changing market conditions.

Case studies and/or client testimonials can be a useful part of the submission. Differentiation is a core theme of our coverage, and Euromoney will take into account those banks that can demonstrate a clear difference to their competitors in their performance, in what they offer to their clients, or in their strategy.

As well as financial performance, banks should include details on their digital banking strategy and their approach to issues such as cybersecurity and corporate social responsibility.

In addition, banks may submit lists and contact details for independent analysts that cover their institution or append supporting research notes covering the bank's performance in the period under consideration.

Written submissions should also include the name, title and contact details of individuals within the bank who can respond to requests for further details from Euromoney's editors and researchers.

Peter Lee, Mark Baker, Louise Bowman

The world's best investment bank

Submissions for best investment bank should show a breadth of capabilities in terms of client-driven business across debt, equity, M&A, corporate advisory and areas such as foreign exchange and cash management.

Please note that we consider both domestic and international investment banking activity in deciding this award, and submissions should reflect this where possible.

The submission should, where possible, include performance data for the investment banking division (or closest equivalent: please state clearly what businesses are included in your submitted data), such as overall revenues, profit before tax, return on equity and cost-to-income ratio, including year-on-year changes.

Particular attention should be given to the investment bank's ability to deliver solutions across a range of products or disciplines. Case studies and client testimonials are a beneficial addition to any best investment bank submission.

In light of changing regulatory and market conditions, we will also give favourable consideration to submissions that show an ability to adapt in a positive way to those changes, to efficient use of capital and to strong collaboration between divisions.

Given the increasing prevalence of multiple bookrunners on many deals, a clear description of the role played by your firm on any given deal that is part of your submission is important. Failure to do so will suggest a passive rather than active role on the deal.

Peter Lee, Mark Baker, Louise Bowman

Banker of the year

The winner of this award will be a senior bank executive who has shown the value of leadership over the review period, whether in establishing an industry-leading bank or business line, or in turning around the fortunes of an institution that was previously struggling. The winner will be able to demonstrate a clear and appropriate strategic vision that he or she has delivered on.

Peter Lee, Mark Baker, Louise Bowman

The world's best bank for financing

This award will recognise the firm that stands out across debt and equity capital markets, lending (including structured and leveraged), M&A financing, risk management trades, etc, for all client sectors. Smart and innovative solutions are more important to this award than scale. Geographic diversity is a positive, while cross-asset class capabilities are a prerequisite of success.

Louise Bowman

The world's best bank for advisory

This award will go to the firm that can demonstrate best-in-class advice to clients across corporates, FIG and SSAs around M&A, restructuring, risk management and regulatory issues. Innovation and an ability to demonstrate understanding of and response to clients' needs are of primary importance. Remember: good advice can be recommending to clients that they **should not** do something as much as recommending what they should do.

Peter Lee

The world's best bank for markets

This award will go to the bank that shows excellence and commitment to sales and trading in all important asset classes, providing consistent and well-priced liquidity, as well as demonstrating leadership in technology and research. The winning bank will need to demonstrate a best-in-class ability to continue to service their institutional clients in difficult market and regulatory conditions.

Mark Baker

The world's best bank for corporates

Banks submitting for this award will need to demonstrate their ability to provide banking services to corporates across credit and lending, capital markets financing, advisory, transaction services and risk management. There will be a particular focus on serving multinational corporations.

Dominic O'Neill

The world's best bank for financial institutions

Banks submitting for this award will need to demonstrate their ability to provide banking services to financial institutions across credit and lending, capital markets financing, advisory, liquidity provision, transaction services and risk management. A track record in multiple geographies is important.

Dominic O'Neill

The world's best bank for public-sector clients

This award will focus on financing and advisory for sovereigns, supranationals and agencies, as well as other public-sector organizations, such as export finance institutions. It will also incorporate the financing of large infrastructure projects. The winning bank will need to demonstrate international diversity in its business.

Elliot Wilson

The world's best digital bank

This award will go to the bank that shows true leadership in its digital offering – whether in wholesale or retail banking – or a combination of the two, using technology that clearly benefits both clients and the efficiency of the institution. It will show how digital banking is at the heart of its overall strategy.

Elliot Wilson

The world's best bank for SMEs

This award will go to the bank that can demonstrate outstanding commitment to the particular needs of small and medium-sized enterprises over the review period across financing, advice, trade, cash management and growth initiatives.

Louise Bowman

The world's best bank for payments and treasury

The winner of this award will be the bank that shows proven excellence in its corporate and financial institution relationships in cash management, payments and trade finance. An ability to help clients across geographies is important to this award, as is innovation through technology. Providing details of important client-mandate wins is important, as is demonstrating best-in-class financial performance.

Louise Bowman

The world's best bank for securities services

The world's best bank for securities services must demonstrate how it has differentiated itself in meeting the challenges the industry faces from new regulation, market evolution and the development of emerging technology. It will need to demonstrate excellence in traditional securities servicing as well as operational efficiency, market expertise and a proven ability to navigate the evolution of the custody business.

Mark Baker

The world's best bank for trade finance

The winner of this award must provide financial solutions to importers and exporters worldwide that mitigate the payment and supply risk involved in international trade. They must demonstrate the ability to address risks such as currency fluctuations, political instability, non-payment, and creditworthiness of either party in the most efficient and employ regional and jurisdictional expertise in finding solutions for clients. The world's best trade finance bank will also be at the forefront of new technologies that are streamlining trade finance processes and accelerating innovation in this business.

Louise Bowman

The world's best bank for wealth management

The winner will be a private bank or wealth management division that can demonstrate a proven track record in providing best-in-class service to wealth management clients on an international scale, combining excellence in advice, products, technology and innovation, as well as growth in client assets and revenues and strong financial performance.

Elliot Wilson

The world's best bank transformation

This award will recognise a bank that has transformed its business model or offering to clients and can demonstrate that this transformation is now paying dividends in terms of business performance.

Mark Baker

The world's best bank in the emerging markets

This award is open to two types of candidates: those that can demonstrate excellence across the emerging markets in multiple jurisdictions, or those that show best-in-class performance at a local or regional level. Criteria will be broadly similar to those of the global The world's best bank award.

Chris Wright

The world's best investment bank in the emerging markets

This award is open to two types of candidates: those that can demonstrate excellence across the emerging markets in multiple jurisdictions, or those that show best-in-class performance at a local or regional level. Criteria will be broadly similar to those of the global best investment bank award.

Chris Wright

Financial innovation of the year

This award, which is not limited to the mainstream banking sector, seeks to reward financial innovation that improves the processes of financial markets. We will consider a single innovation or a series of innovations that have come into live production and that solve real world-problems for customers. Examples might include fintech penetration into mainstream financial services to the benefit of the consumer; practical examples of blockchain technologies being applied in a useful and commercially viable fashion in transaction services; or efforts to bring digital assets closer to regulated banking norms. We will also consider innovations that transform financial processes in ways that allow banks to share or reduce costs and operate more efficiently and product innovations for wholesale customers, for example in capital raising or markets trading.

Peter Lee, Chris Wright

The world's best bank for sustainable finance

To win this award, a bank's commitment to the following will be considered: advancing the growth of the ESG and impact investment industry through product development, measurement and reporting; green finance initiatives, including green bonds, conservation and carbon finance; micro finance, financial inclusion and use of balance sheet for low-income communities; community development and social finance projects; and stewardship/active ownership.

Rob Dwyer

The world's best bank for corporate responsibility

To win this award, a bank's commitment to the following will be considered: fostering diversity and inclusion; reducing the environmental impact of operations; promoting workforce development and social mobility; innovative and effective initiatives to strengthen local communities in which banks are domiciled; and ethical business conduct.

Rob Dwyer

The world's best bank for diversity and inclusion

The winning bank will need to show a strong track record over the review period for initiatives promoting diversity and inclusion, both within their own bank, the markets and industry more generally, as well as demonstrate that their diversity policy is having a positive effect on the performance of their bank and their offering to clients.

Rob Dwyer

The world's best bank for financial inclusion

The winning bank will have a series of initiatives within its retail business that have created or improved services to the underbanked or unbanked. The bank will provide data on the number of individuals reached during the review period, as well as case studies to support the success of programmes, products or services to these two sectors.

Rob Dwyer

The world's best bank for ESG data and technology

The winner of this award will demonstrate industry leadership in the use of ESG data for risk management and product development, as well as the ability to help clients navigate an increasingly complex field. An innovative approach to technology is essential, while openness to collaboration with partners within and beyond the banking sector to develop solutions is a positive.

Rob Dwyer

The world's best bank transition strategy

Net-zero commitments alone will not be enough to win this award. The successful candidate will demonstrate a credible, science-based strategy for achieving Paris alignment as well as much shorter-term targets for decarbonizing their portfolios and operations, and helping clients to do the same. We will also look for proof of a commitment to transparency through prompt and comprehensive reporting.

Rob Dwyer

REGIONAL AWARDS

The Awards for Excellence include regional categories for the following geographies:

Africa, Asia, CEE, Latin America, Middle East, North America, Western Europe

The region's best bank

This award will go to an industry-leading bank that shows strong financial performance across key metrics; that has a clearly differentiated business model founded on the core strengths of its franchise; that has shown an ability to adapt to changing market and regulatory conditions; that is innovative; and has established a track record of delivering on its targets to shareholders and commitment to its client.

The region's best investment bank

This award will go to an industry-leading firm that shows an ability to deliver for its clients across investment banking products and sectors, including financing, advisory and markets, while demonstrating strong financial performance and risk management. The winner will need to prove it provides excellent products and services for its customer franchise and can adapt well to the changing market and regulatory environment.

The region's best bank for financing

This award recognises regional strength in debt and equity capital markets, lending (including structured and leveraged), M&A financing, risk management trades, etc for all client sectors. Smart and innovative solutions are more important than scale. Geographic diversity is a positive, and cross-asset class capability is a prerequisite of success.

The region's best bank for advisory

This award recognises best-in-class advice to clients across corporates, FIG and SSAs around M&A, restructuring, risk management and regulatory issues. Innovation and an ability to demonstrate understanding of and response to clients' needs across the region are of primary importance.

The region's best digital bank

True leadership in a digital offering, whether in wholesale or retail banking or a combination of the two, is essential in this category. We are looking for a use of technology that clearly benefits both clients and the efficiency of the institution. Digital banking will be at the heart of the winner's overall regional strategy.

The region's best bank for SMEs

This award will go to the bank that can demonstrate outstanding regional commitment to the particular needs of small and medium-sized enterprises. We will assess financing, advice, trade, cash management and growth initiatives.

The region's best bank for sustainable finance

This category considers the extent to which candidates are advancing the growth of the ESG and impact investment industry through product development, measurement and reporting, green finance initiatives, conservation and carbon finance along with micro finance, financial inclusion and use of balance sheet for social finance projects.

The region's best bank for transaction services

The winner of this award will demonstrate excellence in cash management, payments and trade finance across the region. We are looking for innovation through technology and best-in-class financial performance.

The region's best bank for corporate responsibility

To win this award, a bank's commitment to the following will be considered: fostering diversity and inclusion; reducing the environmental impact of operations; promoting workforce development and social mobility; innovative and effective initiatives to strengthen local communities in which banks are domiciled; and ethical business conduct.

The region's best bank for wealth management

The winner in this category will need to demonstrate a proven track record in best-in-class service to wealth management clients across the region, combining excellence in advice, products, technology and innovation, as well as demonstrating growth in client assets and revenues and strong financial performance.

SUBMISSION GUIDELINES

Each bank must submit a written application for the award that allows you to draw Euromoney's attention to some of the highlights of your performance over the 12 months under consideration (**April 1, 2021, to March 31, 2022**).

This is the most important part of your submission. In your own words, you should explain why your bank has been the outstanding financial institution in any particular category over the period under review. Submissions can also include fee and volume league tables FROM DEALOGIC. These **MUST** include all parameters used in the search, such as date and issue/issuer type, or they will be disregarded.

Submissions should only include information that we can use to justify the granting of an award. Nothing can be considered off the record if it is used in a submission.

The maximum length for any award submission is **FOUR SIDES OF A4 PAPER**, sent in PDF format and submitted via our portal (see below).

WHAT HAPPENS NEXT?

Once you have read the submission guidelines, you may have some questions. In the first instance, these should be directed to our dedicated awards email address: awardsforexcellence@euromoney.com

One of our editors or researchers will respond as quickly as possible.

Any further questions should be submitted to Chris Edwards, our product director, awards. We feel, however, that the submission guidelines are very thorough and straightforward and ask you only to contact us when efforts to decipher the guidelines have completely failed.

Please contact Chris at christopher.edwards@euromoneyplc.com

HOW TO SUBMIT

- 1** Register at <https://euromoney.awardsplatform.com/>
 - a** You will need to provide some basic details about yourself and the bank for which you wish to submit
 - b** You will receive an account confirmation email, please click on the confirmation
- 2** Select the regional and global chapter
- 3** Select either 'Global awards' or 'Regional awards' and then select one of the subsequent categories
- 4** Fill out the further details on where your bank is and your main contacts
- 5** Click on 'Save + Next'
 - a** This will take you to the pitch document tab
- 6** Upload your pitch document as per the instructions on the tab
- 7** Click 'Submit'
- 8** You will receive a confirmation email about your submission

REMEMBER THE SUBMISSION DEADLINE FRIDAY APRIL 29, 2022

We know you have a lot to do now, but we have tried to keep the guidelines as simple as possible. Our editorial team also needs sufficient time to properly analyse and consider your submissions, which is why we state:

THE SUBMISSION DEADLINES ARE FINAL. NO EXTENSIONS TO THE DEADLINES WILL BE GRANTED IN ANY CASE. IF YOUR SUBMISSION COMES IN AFTER THE DEADLINE, WE WILL TRY TO CONSIDER IT, BUT MAKE NO GUARANTEE THAT WE WILL DO SO.