EUROMONEY
AWARDS FOR EXCELLENCE
2025

Euromoney Awards for Excellence 2025

Methodology and Guidelines

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Introduction

Who Can Enter

- Universal banks
- Corporate banks
- Investment banks
- Retail banks
- Digital/neo banks
- Fintechs
- Technology providers/vendors

Benefits of Participation

- Enhance your business's reputation within the global banking and wealth industry among clients through independent validation and accreditation
- Gain meaningful feedback into your business from our panel of industry leading experts
- Celebrate your business's achievements in the sector
- Demonstrate to clients the value and commitment your business brings to the industry
- Access marketing logos and other promotional collateral
- Receive coverage on Euromoney.com in the form of award profiles and market trend and benchmarking reports
- Secure an invitation to attend one of the awards ceremonies in London, Dubai or Singapore
- There is no fee to participate in the research or connected to winning an award
- Opportunity to feature and be ranked in benchmarking reports

Research Timeline

- Period Under Determination: 1 January 2024 to 31 December 2024
- Submissions Open: December 2024
- Submission Deadlines:
    - **Middle East:** February 14, 2025
    - **Africa, the Americas, Asia and Europe:** March 14, 2025
- Research Interviews: February – April 2025
- Winners Notified:
    - **Middle East:** April 2025
    - **Africa, the Americas, Asia and Europe:** May 2025
- Awards Ceremonies:
    - **Middle East:** May 2025, Dubai
    - **Africa, the Americas and Europe:** July 2025, London
    - **Asia:** September 2025,, Singapore
- Transaction Banking and Securities Services: October/November 2025, location TBC
- Results and Analysis Published:
    - **Middle East:** May 2025
    - **Africa, the Americas, Asia and Europe:** July 2025

Award Categories by Domain

Euromoney will research *most* award categories globally, regionally and at a country or territorial level. Categories will only be awarded in geographies where there is sufficient evidence to justify the decision.

Euromoney will award categories in all countries or territories where it has sufficient evidence to justify decisions.

Awards may be given for the following 14 regions:

- Africa
  - North Africa
  - Sub-Saharan Africa
- Asia
  - ASEAN
  - Central Asia
- Europe
  - Central and Eastern Europe
  - The Nordics
- The Middle East
- Latin America
  - Central America and the Caribbean
- North America
  - US super-regional

Banking

- Best Bank
- Best International Bank
- Best Bank for Consumers
- Best Bank for Customer Experience
- Best Bank for Homeowners
- Best Bank Transformation
- Banker of the Year (award for an individual)
- Outstanding Contribution to Banking **(award for an individual)**

Investment Banking

- Best Investment Bank
- Best Securities House
- Best Investment Bank for Financing
- Best Bank for Independent Advisory
- Best Bank for Markets
- Best Bank for Securities Services
- Best Bank for Research
- Best Investment Bank for DCM
- Best Investment Bank for ECM
- Best Investment Bank for M&A
- Best Bank for Financial Institutions
- Best Bank for Public-Sector Clients

Corporate Banking

- Best Bank for Large Corporates
- Best Bank for SMEs

Transaction Banking

- Best Transaction Bank
- Best Cash Management Deal
- Best Financial Institutions Deal
- Best Trade Finance Deal
- Best Sustainable Transaction Banking Deal
- Transaction Banker of the Year **(award for an individual)**
- Transaction Banker Rising Star of the Year **(award for an individual)**
- Transaction Woman Banker in Leadership of the Year **(award for an individual)**

Digital Banking

- Best Digital Bank
- Best Digital Bank for Consumers
- Best Digital Bank for Large Corporates
- Best Digital Bank for SMEs

Sustainable Banking

- Best Bank for ESG
- Best Bank for Corporate Responsibility
- Best Bank for Diversity and Inclusion
- Best Bank for Sustainable Finance
- Best Bank Transition Strategy
- Best ESG Deal

Technology

- Best Core Banking Solution
- Best Digital Channels Solution for Corporate Clients
- Best Digital Channels Solution for Retail Clients
- Best Cash Management Software Provider
- Best Trade Finance Software Provider
- Best Transaction Banking Partnership

How to Submit

Entry Portal

All entries should be made through our designated submission portal, linked below.

Awards for Excellence 2025 Portal

If you are making a submission for the Awards for the first time, you will be asked to create an account. If you made a submission in previous years, you will be able to use the identical log-in details.

You can build your entries over the submission window period and edit and amend them before submitting by logging into your account.

Submission Forms

Entrants can make submissions by category and geography.

The portal contains online submission forms with text boxes that correlate to the different criteria relevant to each award category.

Each text box contains guidance that outlines what information you should aim to include.

Methodology

Your Entry

- The entry process is your opportunity to showcase your institution's accomplishments and achievements within the review period (**1 January 2024 to 31 December 2024**).
- Each entrant should submit via the awards portal by the specified deadline (see page 2). You will be able to amend your entry once it has been submitted up until the deadline, but entries cannot be modified after this date.
- In each entry form, there is the option to submit evidence in text boxes (supporting information can be submitted as attachments). These text boxes align to the criteria Euromoney will use to evaluate entrants for awards.
- We have outlined the type of evidence we would like you to include for each category in the portal and below in the categories. Entrants that provide the information we request are more likely to perform better in our assessments.
- Providing evidence of impact is critical to performing well in assessments. The scoring frameworks used by Euromoney use a matrix that awards more points to those entries that are able to qualify that the examples they have given have been impactful for their business, their clients or the wider industry.
- Entrants should aim to provide supporting documentation – such as strategy decks, performance reports, investor presentations, data tables and charts, and qualitative overviews – to support their claims and illustrate their growth and performance over the review period. All data should be dated.
- Entries *can* include confidential information that we can use to justify the granting of an award. Anything clearly marked confidential will not be used outside of decision-making. Euromoney may use information not marked confidential in awards profiles or research reports.

Assessment and Judging

- We aim to make the process as transparent as possible.
- Entrants will be assessed by a panel of Euromoney's research team.
- Entrants will all be scored using frameworks specific to each category.
- Your entry and any information collected during an interview and secondary research, in addition to our team's knowledge of the market and businesses operating within it, will all contribute to your scores.

Research Interviews

As part of the research process, Euromoney invites entrants to participate in interviews. The interviews are optional, but Euromoney encourages all entrants to take part.

The interviews are an opportunity to expand on and discuss the context of your submission(s).

The interview lengths vary depending on the number of entries covered on a call. Any number of representatives from entrants are welcome to participate in the interviews.

Scoring

Euromoney's team will score entries using scoring frameworks that align to the criteria for each category. Some examples of the criteria Euromoney uses are:

- Growth in market share or financial performance
- Innovation or enhancements in products or services
- Innovation or enhancements in digital offering and technology

How analysts score entries will be based on a scale designed to reward greater evidence of impact.

Award Category Criteria

Each award Euromoney gives recognises the bank or provider that has had the most impact on the industry, its clients or its business through innovating, successfully executing strategies or deals, launching and enhancing products and services and technology, or undertaking impactful initiatives.

Listed below are the award categories and primary assessment criteria used to compare entrants and decide winners.

Entrants should focus on highlighting how their business has developed over the period under determination **(1 January 2024 – 31 December 2024)** on their submissions.

Strong entries are those that can evidence how and why a business has made an impact on its business, its clients or the market through its strategy, products, services and advice.

Entrants should always aim to validate any improvements their business has made in the period under determination with evidence. Some examples of how to validate improvement include demonstrating improved financial performance, returns or added efficiencies for clients, or increased market share.

Banking

Best Bank

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All banks

Eligible Regional Entrants: Banks with operations in the relevant region

Eligible Country/Territory Entrants: Banks with operations in the relevant country/territory

Assessment Criteria:

- Data evidencing impact on banking sector in relevant geography
- Data evidencing successful execution of business strategy
- Data evidencing year-on-year comparison of market share
- Data evidencing year-on-year comparison of financial performance
- Examples of new or enhanced products and services
- Examples of new or enhanced ESG or CSR products, frameworks or initiatives
- Examples of new or enhanced digitalisation or technology

Best International Bank

Geographic Levels Awarded at: Country/territory

Eligible Entrants: Banks headquartered outside the country/territory of the entry; domestic banks that rely on the branding and resources of a non-domestic parent

Assessment Criteria:

- Data evidencing impact on banking sector in relevant geography
- Data evidencing facilitation of cross-border business
- Data evidencing successful execution of business strategy
- Data evidencing year-on-year comparison of market share
- Data evidencing year-on-year comparison of financial performance
- Examples of new or enhanced products and services
- Examples of new or enhanced ESG or CSR products, frameworks or initiatives
- Examples of new or enhanced digitalisation or technology

Best Bank for Consumers

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All retail banks
Eligible Regional Entrants: Retail banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Retail banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance
- Data evidencing year-on-year comparison of retail client market share (including primary customers)
- Data evidencing year-on-year comparison of retail lending portfolio
- Data evidencing year-on-year comparison of retail current and checking accounts
- Examples of new or enhanced retail savings and deposits products
- Details of enhancements to retail service network
- Data evidencing new or enhanced fraud prevention and security
- Data evidencing new or enhanced insurance, asset management and retail brokerage products and services
- Data evidencing new or enhanced financial inclusion initiatives

Best Bank for Customer Experience

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All retail banks
Eligible Regional Entrants: Retail banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Retail banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced customer retention and loyalty programmes
- Data evidencing new or enhanced account opening processes
- Data evidencing new or enhanced credit approval processes
- Examples of new or enhanced mobile and online functionality
- Data evidencing new or enhanced customer service networks

Best Bank for Homeowners

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All retail banks
Eligible Regional Entrants: Retail banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Retail banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing new or improved mortgage origination experiences
- Examples of new or enhanced mortgage servicing experience
- Examples of new or enhanced mortgage products
- Examples of new or enhanced mortgage sustainability
- Service for first-time buyers
- Examples of new or enhanced mortgage products for first-time buyers

Best Bank Transformation

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Assessment Criteria:

- Evidence of a successful bank restructuring and turnaround, a successful M&A-driven transformation or reorientation around new businesses and ventures
- Evidence of how the bank improved its business model and place in society
- Evidence of successful execution, including how it overcame challenges
- Data on the associated improvements to financial performance
- Data on the associated improvement to market share
- Data on the associated improvement in service to clients

Banker of the Year

Geographic Levels Awarded at: Global
Eligible Entrants: Senior bank executives with responsibility for global oversight
Assessment Criteria:

- Examples of successful execution of strategic vision
- Examples of impact and influence on the industry
- Examples of effective crisis management
- Examples of innovation and creativity
- Examples of setting high ethical standards and integrity
- Examples of insightful thought leadership

Outstanding Contribution to Banking

Geographic Levels Awarded at: Global
Eligible Entrants: Bank executives, founders, chairs, and prominent figures from the public sector
Assessment Criteria:

- Evidence of major personal impact on banking in the period under determination
- Data indicating how the person's career affected the structure of the industry

Investment Banking

Best Investment Bank

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance
- Examples of new or enhanced products and services
- Data evidencing year-on-year comparison of DCM league table performance (value and volume)
- Data evidencing year-on-year comparison of ECM league table performance (value and volume)
- Data evidencing year-on-year comparison of M&A league table performance (value and volume)
- Data evidencing year-on-year comparison of league table performance (value and volume)
- Examples of innovative, impactful or significant ECM deals
- Examples of innovative, impactful or significant DCM deals
- Examples of innovative, impactful or significant M&A deals
- Examples of innovative, impactful or significant syndicated loan deal

Best Securities House

Geographic Levels Awarded at: Country/territory
Eligible Entrants: Domestic securities houses headquartered in country/territory of entry
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance
- Examples of new or enhanced products and services
- Data evidencing year-on-year comparison of league table performance (value and volume)
- Examples of innovative, impactful or significant ECM, DCM and M&A deals

Best Investment Bank for Financing

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced products and services
- Examples of innovative, impactful or significant M&A financing deals
- Examples of innovative, impactful or significant sustainable finance deals
- Examples of innovative, impactful or significant structured finance deals
- Examples of innovative, impactful or significant leveraged finance deals
- Examples of new or enhanced cross-asset capabilities

Best Bank for Independent Advisory

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of innovative, impactful or significant ECM deals

- Examples of innovative, impactful or significant DCM deals
- Examples of innovative, impactful or significant high-yield debt deals
- Examples of innovative, impactful or significant private capital deals
- Examples of innovative, impactful or significant restructuring advisory
- Examples of innovative, impactful or significant shareholder advisory

Best Bank for Markets

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of sales and trading performance
- Examples of improvements made to access to, and quality of, algos
- Examples of improvements made to access to, and quality of, liquidity
- Examples of new or enhanced research provision
- Examples of new or enhanced infrastructure

Best Bank for Securities Services

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced custody and trustee services
- Examples of new or enhanced fund administration and asset servicing
- Examples of new or enhanced fund distribution
- Examples of new or enhanced clearing and settlement
- Examples of new or enhanced investment analytics and regulatory reporting

Best for Research

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment research providers
Eligible Regional Entrants: Investment research providers with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment research providers with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced coverage
- Details of structure and scale of research team, including any enhancement or growth
- Examples of new or enhanced digital tools or technology
- Data evidencing examples of positive calls

- Examples of research provided (eg, news, market commentary, regular updates, deep dive analysis)
- Examples of new or enhanced distribution channels and formats (eg, video, social media etc)
- Examples of new or enhanced integrations with: proprietary datasets, data providers, and/or data spend

Best Investment Bank for DCM

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced products and services
- Data evidencing year-on-year comparison of DCM volume league table performance
- Data evidencing year-on-year comparison of DCM value league table performance
- Examples of innovative, impactful or significant investment grade deals
- Examples of innovative, impactful or significant high-yield deals
- Examples of innovative, impactful or significant FIG/SSA deals
- Examples of innovative, impactful or significant FICC or rates' deals

Best Investment Bank for ECM

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced products and services
- Data evidencing year-on-year comparison of ECM volume league table performance
- Data evidencing year-on-year comparison of ECM value league table performance
- Examples of innovative, impactful or significant rights issue deals
- Examples of innovative, impactful or significant accelerated bookbuild deals
- Examples of innovative, impactful or significant private placement deals
- Examples of innovative, impactful or significant bridge facility deals
- Examples of innovative, impactful or significant block trade deals

Best Investment Bank for M&A

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All investment banks
Eligible Regional Entrants: Investment banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Investment banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced products and services

- Data evidencing year-on-year comparison of M&A volume league table performance
- Data evidencing year-on-year comparison of M&A value league table performance
- Examples of innovative, impactful or significant M&A deals

Best Bank for Financial Institutions

Geographic Levels Awarded at: Global
Eligible Entrants: All investment banks
Assessment Criteria:

- Data evidencing year-on-year comparison of FIG unit's financial performance
- Details of new or improved relationship management / coverage
- Examples of relevant credit and lending, capital markets financing, advisory, liquidity provision, transaction services and risk management solutions
- Examples of innovative, impactful or significant deals within the research period

Best Bank for Public-Sector Clients

Geographic Levels Awarded at: Global
Eligible Entrants: All investment banks
Assessment Criteria:

- Data evidencing year-on-year comparison of SSA unit's financial performance
- Details of new or improved relationship management / coverage
- Examples of relevant credit and lending, capital markets financing, advisory, liquidity provision, transaction services and risk management solutions
- Examples of innovative, impactful or significant deals within the research period

Corporate Banking

Best Bank for Large Corporates

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All corporate banks
Eligible Regional Entrants: Corporate banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Corporate banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance of corporate business unit
- Data evidencing year-on-year comparison of large corporate client portfolio composition
- Examples of new or enhanced large corporate banking products
- Examples of new or enhanced large corporate product digitalisation
- Details of new of new or improved relationship management / coverage of large corporates
- Details of new or improved client onboarding processes for large corporates

Best Bank for SMEs

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks serving SMEs
Eligible Regional Entrants: Banks serving SMEs with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks serving SMEs with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance of SME business unit
- Data evidencing year-on-year comparison of SME client portfolio composition
- Examples of new or enhanced SME products
- Examples of new or enhanced SME product digitalisation
- Details of new of new or improved relationship management / coverage of SMEs
- Details of new of new or improved client onboarding processes for SMEs

Transaction Banking

Best Transaction Bank

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks providing transaction banking services
Eligible Regional Entrants: Banks providing transaction banking services with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks providing transaction banking services with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of financial performance of transaction banking business unit
- Examples of successful new strategies
- Examples of new or enhanced transaction banking / services products
- Examples of new or enhanced transaction banking / services technology
- Evidence of expanded or improved geographical transaction banking / services coverage

Best Cash Management Deal

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks providing transaction banking services
Eligible Regional Entrants: Banks providing transaction banking services with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks providing transaction banking services with physical operations in the relevant country/territory
Assessment Criteria:

- Strategic importance of deal
- Impact of deal
- Innovation in deal structure

Best Financial Institutions Deal

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All banks providing transaction banking services

Eligible Regional Entrants: Banks providing transaction banking services with physical operations in the relevant region

Eligible Country/Territory Entrants: Banks providing transaction banking services with physical operations in the relevant country/territory

Assessment Criteria:

- Strategic importance of deal
- Impact of deal
- Innovation in deal structure

Best Trade Finance Deal

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All banks providing transaction banking services

Eligible Regional Entrants: Banks providing transaction banking services with physical operations in the relevant region

Eligible Country/Territory Entrants: Banks providing transaction banking services with physical operations in the relevant country/territory

Assessment Criteria:

- Strategic importance of deal
- Impact of deal
- Innovation in deal structure

Best Sustainable Transaction Banking Deal

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All banks providing transaction banking services

Eligible Regional Entrants: Banks providing transaction banking services with physical operations in the relevant region

Eligible Country/Territory Entrants: Banks providing transaction banking services with physical operations in the relevant country/territory

Assessment Criteria:

- Strategic importance of deal
- Impact of deal
- Innovation in deal structure

Transaction Banker of the Year

Geographic Levels Awarded at: Global

Eligible Entrants: International transaction bankers with responsibility for global oversight

Assessment Criteria:

- Examples of successful execution of strategic vision
- Examples of impact and influence on the industry
- Examples of effective crisis management

- Examples of innovation and creativity
- Examples of setting high ethical standards and integrity
- Examples of insightful thought leadership

Transaction Banker Rising Star of the Year

Geographic Levels Awarded at: Global
Eligible Entrants: International non-executive-level transaction bankers
Assessment Criteria:

- Examples of successful execution of strategic vision
- Examples of impact and influence on the industry
- Examples of effective crisis management
- Examples of innovation and creativity
- Examples of setting high ethical standards and integrity
- Examples of insightful thought leadership

Transaction Woman Banker in Leadership of the Year

Geographic Levels Awarded at: Global
Eligible Entrants: International transaction bankers with responsibility for global oversight
Assessment Criteria:

- Examples of successful execution of strategic vision
- Examples of impact and influence on the industry
- Examples of effective crisis management
- Examples of innovation and creativity
- Examples of setting high ethical standards and integrity
- Examples of insightful thought leadership

Digital Banking

Best Digital Bank

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All digital and legacy banks
Eligible Regional Entrants: All digital and legacy banks with operations in the relevant region
Eligible Country/Territory Entrants: All digital and legacy banks with operations in the relevant country/territory
Assessment Criteria:

- Data evidencing growth in new digital customers and users of digital channels
- Examples of successful execution of digital banking strategies
- Examples of new or enhanced processes for product use and onboarding
- Examples of new or enhanced digital services and support tools
- Details of new or established Open Banking, digital ecosystems and partnerships

- Examples of new or enhanced cybersecurity and fraud prevention tools and initiatives
- Examples of new or enhanced digital tools or programmes to support financial literacy and inclusion

Best Digital Bank for Consumers

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All digital and legacy banks

Eligible Regional Entrants: All digital and legacy banks with physical operations in the relevant region

Eligible Country/Territory Entrants: All digital and legacy banks with physical operations in the relevant country/territory

Assessment Criteria:

- Data evidencing growth in new digital consumer customers and users of digital channels
- Examples of successful execution of consumer digital banking strategies
- Examples of new or enhanced processes for consumer product use and onboarding
- Examples of new or enhanced consumer digital services and support tools
- Details of new or established consumer Open Banking, digital ecosystems and partnerships
- Examples of new or enhanced digital consumer tools or programmes to support financial literacy
- Examples of new or enhanced digital consumer benefits and rewards programmes
- Examples of new or enhanced consumer cybersecurity and fraud prevention tools and initiatives

Best Digital Bank for Large Corporates

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All digital and legacy banks serving large corporates

Eligible Regional Entrants: All digital and legacy banks serving large corporates with physical operations in the relevant region

Eligible Country/Territory Entrants: All digital and legacy banks serving large corporates with physical operations in the relevant country/territory

Assessment Criteria:

- Data evidencing growth in new digital corporate customers and users of digital channels
- Examples of successful execution of corporate digital banking strategies
- Examples of new or enhanced processes for corporate product use and onboarding
- Examples of new or enhanced corporate digital services and support tools
- Details of new or established corporate banking digital integrations and partnerships
- Examples of new or enhanced corporate cybersecurity and fraud prevention tools and initiatives
- Examples of new or enhanced digital transaction banking tools
- Examples of new or enhanced digital FX tools
- Examples of new or enhanced cybersecurity and fraud prevention tools and initiatives

Best Digital Bank for SMEs

Geographic Levels Awarded at: Global, regional and country/territory

Eligible Global Entrants: All digital and legacy banks serving SMEs

Eligible Regional Entrants: All digital and legacy banks serving SMEs with physical operations in the relevant region

Eligible Country/Territory Entrants: All digital and legacy banks serving SMEs with physical operations in the relevant country/territory

Assessment Criteria:

- Data evidencing growth in new digital SME customers and users of digital channels
- Examples of successful execution of SME digital banking strategies
- Examples of new or enhanced processes for SME product use and onboarding
- Examples of new or enhanced SME digital services and support tools
- Details of new or established SME Open Banking, digital ecosystems and partnerships
- Examples of new or enhanced digital SME tools or programmes to support financial literacy
- Examples of new or enhanced SME cybersecurity and fraud prevention tools and initiatives
- Examples of new or enhanced digital SME payments and collections tools

Sustainable Banking

Best Bank for ESG

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced client-facing ESG products and services
- Examples of new or updated ESG strategies and initiatives
- Examples of new or updated ESG policies and frameworks
- Examples of new or enhanced ESG training and development
- Data evidencing year-on-year comparison (values and volumes) of sustainable financings (loans and bonds)
- Examples of innovative, impactful or significant sustainable finance deal examples
- Data evidencing year-on-year comparison of carbon footprint and offsetting achieved
- Data evidencing new or improved alignment with international standards (e.g. SBTI, CDP, TCFD, NZBA...)

Best Bank for Corporate Responsibility

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or updated CSR targets
- Examples of new or updated programmes or initiatives that benefit society or your workforce
- Data evidencing year-on-year comparison of economic impact of CSR projects
- Data evidencing year-on-year comparison of volume of individuals impacted by philanthropic investments

- Details of structure and scale of team, including any enhancement or growth

Best Bank for Diversity and Inclusion

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or updated diversity and inclusion targets
- Examples of new or updated programmes or initiatives that promote diversity and inclusion in workforce
- Data evidencing year-on-year comparison of diversity of board members
- Data evidencing year-on-year comparison of diversity and inclusion investment
- Data evidencing year-on-year comparison of number of individuals impacted by bank's diversity and inclusion efforts
- Data evidencing year-on-year comparison of volume of diverse employees
- Examples of new or enhanced diversity and inclusion training and development

Best Bank for Sustainable Finance

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks with physical operations in the relevant country/territory
Assessment Criteria:

- Data evidencing year-on-year comparison of volume of sustainable financing (loans and bonds)
- Data evidencing year-on-year comparison of value of sustainable financings (loans and bonds)
- Examples of new or updated mobilised ESG finance targets
- Examples of innovative, impactful or significant sustainable finance deal examples
- Examples of new or expanded sector reach
- New or improved alignment with international standards (e.g. SBTI, CDP, TCFD, NZBA)
- Details of structure and scale of ESG team, including any enhancement or growth

Best Bank Transition Strategy

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Eligible Country/Territory Entrants: Banks with physical operations in the relevant country/territory
Assessment Criteria:

- Examples of new or enhanced emissions reporting (Scope 1,2,3)
- Data evidencing meeting public long-term and interim net zero targets
- Data evidencing of meeting sector-specific decarbonisation plans
- Examples of new or enhanced board and executive leadership oversight

- New or improved alignment with international standards (e.g. SBTI, CDP, TCFD, NZBA)
- Examples of new or enhanced climate risk assessments
- Examples of new or enhanced public policy and client engagement

Best ESG Deal

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All banks
Eligible Regional Entrants: Banks with physical operations in the relevant region
Assessment Criteria:

- Strategic importance of deal
- Estimated economic and societal impact of the deal
- Innovation in deal structure
- Alignment with international reporting standards or frameworks

Technology

Best Core Banking Solution

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All providers
Eligible Regional Entrants: Providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionality and capabilities
- Examples of new or enhanced technology
- Examples of new or enhanced security and compliance
- Examples of new or enhanced customisation and scalability
- Examples of new or enhanced client support

Best Digital Channels Solution for Corporate Clients

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All providers
Eligible Regional Entrants: Providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionality and capabilities
- Examples of new or enhanced technology
- Examples of new or enhanced security and compliance
- Examples of new or enhanced customisation and scalability
- Examples of new or enhanced client support

Best Digital Channels Solution for Retail Clients

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All providers
Eligible Regional Entrants: Providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionality and capabilities
- Examples of new or enhanced technology
- Examples of new or enhanced security and compliance
- Examples of new or enhanced customisation and scalability
- Examples of new or enhanced client support

Best Cash Management Software Provider*

** We may award sub-categories of this award where we have sufficient evidence of specialisation in payments, liquidity, and core infrastructure. It is not necessary to make separate entries for the above – potential – sub-categories, these categories will be awarded on a discretionary basis.*
Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All providers
Eligible Regional Entrants: Providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionalities or capabilities
- Examples of new or enhanced technology
- Examples of new or enhanced security and compliance
- Examples of new or enhanced customisation and scalability
- Examples of new or enhanced client support

Best Trade Finance Software Provider

Geographic Levels Awarded at: Global, regional and country/territory
Eligible Global Entrants: All providers
Eligible Regional Entrants: Providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionalities or capabilities
- Examples of new or enhanced technology
- Examples of new or enhanced security and compliance
- Examples of new or enhanced customisation and scalability
- Examples of new or enhanced client support

Best Transaction Banking Partnership

Geographic Levels Awarded at: Global and regional
Eligible Global Entrants: All banks and providers
Eligible Regional Entrants: Banks and providers with physical operations in the relevant region
Assessment Criteria:

- Examples of new or enhanced functionality and capabilities
- Examples of new or enhanced technology
- Data evidencing long-term viability



All queries related to participation, please contact Alex Pang
For any questions about the awards research, please contact Ben Naylor
For any commercial enquiries, please contact Peter York