

Euromoney's retail banking performance rankings

Methodology overview

This research presents standardised, comparable data for Middle East-based banks' retail customer numbers, retail deposits, retail loans and retail revenue in 2025. Data has been sourced from:

- data shared directly with Euromoney by banks during the 2025 Awards for Excellence research window;
- public disclosures in banks' financial statements and annual reports;
- Euromoney estimates (see below for more detail).

We have defined the Middle East as covering the Gulf Cooperation Council (GCC) states and the Levant.

We have defined retail banking consistently across all institutions as covering banking services for all individuals, including high-net-worth (HNW) individuals, but excluding businesses of all sizes.

The following metric definitions were used:

- **Number of retail customers:** Total number of individual customers;
- **Retail deposits:** Total value of deposits held by individual customers;
- **Retail loans:** Total value of loans outstanding to individual customers;
- **Retail banking revenue:** Net interest income, fees and commissions, and other income earned from servicing individuals.

Except for retail customer numbers, data is given in US\$ million.

Unless indicated otherwise, data refers to banks' group-level operations rather than standalone entities in a single market. For example, Emirates NBD's data covers not only the bank's operations in the UAE, but also its retail operations in Saudi Arabia, Egypt and via its Turkish subsidiary DenizBank.

Euromoney estimates

Where we have estimated data based on public disclosures or data shared directly with Euromoney, this can be for one of several reasons:

- the only data available refers to total customers rather than specifically retail customers (e.g. SNB);
- the only data available refers to banks' operations in the home market rather than the group as a whole (e.g. ADCB);
- the only data available does not precisely fit our standardised definition, for instance by excluding private banking (e.g. ASB); or
- the only data available for retail deposits and or retail loans is the wider retail segment liabilities or assets, which includes a small proportion of non-deposit liabilities or non-loan assets (e.g. KFH).

Where estimates have been made, the bank-by-bank methodology below provides details of how the figures were calculated.

Banks have been excluded from one or all the rankings where they have not provided us with publishable proprietary data, and where the availability of their public data made estimates less reliable. Some banks may therefore be present in one ranking but not another.

FX conversion rates

Foreign exchange rates were applied based on year-end rates for 2024 and 2025. For Gulf states with fixed exchange rates (currency pegs), these do not change.

Bank-specific methodology

1. ADCB

Data Source: Sourced from public disclosures. We have taken the sum of Retail and Private banking.

FX Conversion: Data provided in AED and converted to US\$ at fixed exchange rate of US\$0.272294/AED.

Bank's Own Definition: Retail banking covers 'retail products and wealth management including Islamic financing. It includes loans, deposits and other transactions and

balances with retail customers.’ Private banking covers ‘high-net-worth customers, asset management, brokerage, Islamic financing and investment in associates. It includes loans, deposits and other transactions and balances with corporate and private accounts of high-net-worth individuals and fund management activities.’

Retail Customers (estimate): estimated from data on p.25 of the 2025 annual report (<https://www.adcb.com/en/multimedia/pdfs/2026/march/adcb-2025-annual-report-english.pdf>), covering ADCB UAE only. 2024 figures are from p.23 of the 2024 annual report (<https://www.adcb.com/en/multimedia/pdfs/2025/february/adcb-2024-annual-report-english.pdf>).

Retail Deposits: Sum of Retail Banking Customer deposits + Private banking Customer deposits, on p.16 of FY25 earnings presentation (<https://www.adcb.com/en/multimedia/pdfs/2026/january/Earnings-Presentation-FY-2025.pdf>).

Retail Loans (estimate): Estimated from the sum of Retail loans - mortgages (gross) + Retail loans - others (gross) + Credit cards (gross), on p.55 of FY25 earnings presentation. Estimate excludes overdrafts.

Retail Revenue: Sum of Retail banking Operating income + Private banking Operating income on p.80 of FY25 earnings presentation.

Other: Data is group-level except customer numbers.

2. ADIB

Data Source: Shared directly with Euromoney.

Retail Customers (estimate): Estimated from ADIB’s retail banking data, which covers SMEs as well as individuals.

Other: Group-level figures covering Egypt as well as UAE.

3. ahlibank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

4. Alrajhi Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in SAR and converted to US\$ at fixed exchange rate of US\$0.266667/SAR.

Bank’s Own Definition: Retail segment includes ‘individual customers’ deposits, credit facilities, customer debit current accounts (overdrafts), fees from banking services and remittance business, payment services.’

Retail Customers: ‘Direct to consumers’ numbers on p.15 of the 2025 annual report (https://objectstorage.me-jeddah-1.oraclecloud.com/n/ax0k7s74wvl7/b/Marketing_Email_Images/o/ARBIAR25%20integrated%20annual%20report%20full%20proof%20English.pdf).

Retail Deposits (estimate): Estimated from total retail liabilities on p.67 of FY25 financial results (https://objectstorage.me-jeddah-1.oraclecloud.com/n/ax0k7s74wvl7/b/Marketing_Email_Images/o/Financial%20Results%20Q4en.pdf).

Retail Loans: Gross retail financing on p.44 of the FY25 financial results.

Retail Revenue: Total retail segment operating income on p.67 of the FY25 financial results.

5. Al Salam Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Data was provided in BHD and converted to US\$ at fixed exchange rate of US\$2.659574/BHD.

Bank's Own Definition: Estimates used as ASB's retail banking data excludes private banking.

6. Arab National Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Data was provided in US\$.

7. Arab Bank

Data Source: Sourced from public disclosures.

FX Conversion: Data is provided in US\$.

Bank's Own Definition: Consumer Banking covers both standard retail banking and Elite, Arab Bank's 'exclusive service offered to our high-net worth clients'.

Retail Deposits: Consumer Banking Total Customers' Deposits on p.75 of FY25 financial statements (https://www.arabank.jo/docs/default-source/annual-reports-sorted/arab-bank-group-financial-statements-2025.pdf?sfvrsn=be03a29f_1).

Retail Loans (estimate): Estimated from Elite Total Assets + Retail Banking Total Assets on pp. 91–92 of FY25 financial statements.

Retail Revenue: Sum of Elite Total income + Retail Banking Total income on pp.91–92 of FY25 financial statements.

8. Bahrain Islamic Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in BHD and converted to US\$ at fixed exchange rate of US\$2.659574/BHD.

9. Bank al Etihad

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Other: Data estimated from the bank's standalone (non-group) figures.

10. Burgan Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in KWD and converted to US\$ at fixed exchange rate of US\$3.243343/KWD.

Bank's Own Definition: Figures cover retail banking and private banking.

11. Capital Bank of Jordan

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in JOD and converted to US\$ at fixed exchange rate of US\$1.410437/JOD.

12. Commercial Bank of Dubai

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Bank's Own Definition: Figures cover retail and private banking, excluding SMEs.

13. Commercial Bank of Qatar

Data Source: Sourced from public disclosures.

FX Conversion: Provided in QAR and converted to US\$ at fixed exchange rate of US\$0.274725/QAR.

Bank's Own Definition: Retail Banking covers 'personal current, savings, time and investment account services, credit card and debit card services, consumer and vehicle loans, residential mortgage services, custodial services to retail and individual customers and brokerage services provided by Commercialbank Financial Services L.L.C. wholly owned subsidiary operating in Qatar.

Retail Deposits: Retail Banking Customer deposits on p.46 of FY25 financial statements (<https://www.cbq.qa/-/media/project/cbq/cbqwebsite/documents/financial-reports-en/2025/q4/04--financial-statements-q4-2025-english.pdf>).

Retail Loans: Retail Banking Loans and advances to customers on p.46 of FY25 financial statements.

Retail Revenue: Retail Banking Segmental revenue on p.46 of FY25 financial statements.

Other: Figures only cover Qatar operations. Retail customer numbers for 2025 are available on p.6 of the bank's Investor Presentation (<https://www.cbq.qa/-/media/project/cbq/cbqwebsite/documents/financial-reports-en/2025/q4/investor->

[presentation---fy-2025.pdf](#)), showing 511,000 retail customers. However, no comparable data exists for 2024.

14. Doha Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Bank's Own Definition: Figures cover retail banking including private banking.

15. Dubai Islamic Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in AED and converted to US\$ at fixed exchange rate of US\$0.272294/AED.

Bank's Own Definition: Consumer Banking covers 'principally [...] individual customers' deposits, providing consumer Murabaha, Salam, Home Finance, Ijarah, Credit Cards and funds transfer facilities, priority banking and wealth management.'

Retail Deposits: Consumer Business Deposits on p.25 of 2025 earnings presentation (<https://www.dib.ae/docs/default-source/financial-reports/dib-ye-earnings-presentation-2025.pdf>).

Retail Loans: Consumer Business Net Financing Assets on p.20 of 2025 earnings presentation.

Retail Revenue: Consumer banking net operating revenue on p.70 of 2025 financial report (https://www.dib.ae/docs/default-source/financial-reports/dib-fs-ye-2025-en.pdf?sfvrsn=a683b014_2).

16. Emirates Islamic

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Bank's Own Definition: Numbers cover Retail Banking business, including Private Banking but excluding Business Banking.

17. Emirates NBD

Data Source: Sourced from public disclosures for ENBD and DenizBank, as well as data shared directly with Euromoney.

FX Conversion: Provided in AED and converted to US\$ at fixed exchange rate of US\$0.272294/AED. DenizBank data provided in TRY and converted to US\$ at exchange rate of US\$0.028267/TRY for end-2024 and US\$0.023274/TRY for end-2025.

Bank's Own Definition: Estimated group-level data is a sum of Retail Banking and Wealth Management data for ENBD (ex DenizBank) and Retail Banking data for DenizBank.

For ENBD, Retail Banking and Wealth Management covers ‘retail loans, customer deposits, private banking and wealth management, Islamic products (including Emirates Islamic Bank P.J.S.C.), equity broking services, asset management and consumer financing for the Group excluding DenizBank.’

For DenizBank, Retail Banking covers ‘loan products (consumer, mortgage, vehicle, workplace, tractor, agricultural equipment and investment loans), credit cards with different features, producer cards, investment products (mutual funds, stocks, treasury bills/government bonds, repurchase), deposit products (demand, term, protected), insurance products as well as financial and operational leasing services and factoring loan products are provided to SME and agricultural customers. Alternative distribution channels allow customers to meet their banking needs without the need to physically visit the branches. Among products that meet everyday needs of customers are overdraft loans, automated bill payment, chequebooks and rental safes.’

Retail Customers: Group-level data shared directly with Euromoney.

Retail Deposits (estimate): Estimated from sum of ENBD RBWM deposits (on p.41 of ENBD 2025 annual report

(https://cdn.emiratesnbd.com/en/assets/file/ir/annual_report_2025.pdf)) + DenizBank Retail Banking Segment liabilities (on pp.290–291 of DenizBank 2025 annual report (<https://www.denizbank.com/medium/document-file-11422.vsf>)).

Retail Loans (estimate): Estimated from sum of ENBD RBWM loans (on p.41 of ENBD 2025 annual report) + DenizBank Retail Banking Segment assets (on pp.290–291 of DenizBank 2025 annual report).

Retail Revenue (estimate): Estimated from sum of ENBD RBWM Income (on p.41 of ENBD 2025 annual report) + DenizBank Retail Banking Total segment income (on pp.290–291 of DenizBank 2025 annual report).

18. Jordan Ahli Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in JOD and converted to US\$ at fixed exchange rate of US\$1.410437/JOD.

19. Jordan Kuwait Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

20. Kuwait Finance House

Data Source: Sourced from public disclosures.

FX Conversion: Provided in KWD and converted to US\$ at fixed exchange rate of US\$3.243343/KWD.

Bank’s Own Definition: Retail and Private Banking covers ‘Consumer banking, [which] provides a diversified range of products and services to individual,’ and ‘Private banking[,’

which] provides [a] comprehensive range of customised and innovative banking services to high net worth individuals.'

Retail Deposits (estimate): Estimated from p.59 of FY25 financial statements ([https://www.kfh.com/en/reports/kuwait/Financial-Reports/Year-end-financial-statements-2025/document_en/KFH%20Signed%20Consolidated%20FS%2031%20Dec%202025%20\(EN\).pdf.pdf](https://www.kfh.com/en/reports/kuwait/Financial-Reports/Year-end-financial-statements-2025/document_en/KFH%20Signed%20Consolidated%20FS%2031%20Dec%202025%20(EN).pdf.pdf)), Retail and private Banking Total liabilities.

Retail Loans (estimate): Estimated from p.59 of FY25 financial statements, Retail and private Banking Total assets.

Retail Revenue: Retail and private Banking Operating income on p.59 of FY25 financial statements,

Other: Group-level data, not specifically Kuwait-focussed.

21. Mashreq

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Bank's Own Definition: Numbers cover Retail Banking, including Private Banking.

22. Mbank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

23. National Bank of Bahrain

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in BHD and converted to US\$ at fixed exchange rate of US\$2.659574/BHD.

Bank's Own Definition: Numbers cover Retail Banking and Private Banking, with the exception of retail customer numbers.

Retail Customers (estimate): Estimated from data that does not include Private.

24. National Bank of Kuwait

Data Source: Sourced from public disclosures. Data is a sum of Consumer Banking and NBK Wealth segments.

FX Conversion: Provided in KWD and converted to US\$ at fixed exchange rate of US\$3.243343/KWD.

Bank's Own Definition: Consumer Banking covers 'a diversified range of products and services to individuals. The range includes consumer loans, credit cards, deposits, foreign exchange and other branch related services.' NBK Wealth provides 'a full range of asset management, custody, brokerage, lending, deposits and other customised and

innovative banking services to high net worth individuals and institutional clients across the Group.’

Retail Deposits (estimate): Estimated from sum of Consumer Banking Total liabilities (pp.30–31 of 2025 Financial Statements (<https://www.nbk.com/nbk-group/investor-relations/financial-reports.html>)) + NBK Wealth Total liabilities (pp.30–31 of 2025 Financial Statements).

Retail Loans (estimate): Estimated from sum of Consumer Banking Total assets (pp.30–31 of 2025 Financial Statements) + NBK Wealth Total assets (pp.30–31 of 2025 Financial Statements).

Retail Revenue: Sum of Consumer Banking Net operating income (pp.30–31 of 2025 Financial Statements) + NBK Wealth Net operating income (pp.30–31 of 2025 Financial Statements).

25. Qatar Islamic Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

26. Qatar National Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Bank’s Own Definition: Numbers cover the whole QNB group, for Retail, Private Banking and HNW.

27. RAKBANK

Data Source: Sourced from public disclosures.

FX Conversion: Provided in AED and converted to US\$ at fixed exchange rate of US\$0.272294/AED.

Bank’s Own Definition: Retail banking covers ‘individual customer and certain business current accounts, savings accounts, deposits, credit and debit cards, individual customer loans and mortgages.’

Retail Deposits (estimate): Estimated from Retail Banking Segment liabilities on pp.64–65 of Q425 quarterly report (<https://www.rakbank.ae/globalassets/rakbank/all-pdfs/001---investor-relations/quarterly-reports/2025/rakbank---cfs-2025---english.pdf>).

Retail Loans: Loans and advances by segment, Personal Banking on p.42 of 2025 annual report (<https://www.rakbank.ae/globalassets/rakbank/all-pdfs/001---investor-relations/quarterly-reports/2025/20260218-rakbank-air25--final-english-pdf.pdf>).

Retail Revenue: Retail Banking Operating income on pp.64–65 of Q425 quarterly report.

28. Riyadh Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in SAR and converted to US\$ at fixed exchange rate of US\$0.266667/SAR.

Bank's Own Definition: Retail covers 'deposits, credit and investment products for individuals.'

Retail Customers: p.85 of the 2025 Annual Report (<https://www.riyadbank.com/investor-relations/annual-reports>) provides 2024 and 2025 figures for the Retail Banking customer base.

Retail Deposits (estimate): Estimated from Retail Total liabilities on tab #4 (Segment Breakdown) of Q425 Financial Data supplement (<https://www.riyadbank.com/investor-relations/quarterly-earnings-results>).

Retail Loans: Total loans and advances (gross) on p.40 of Q425 Annual Consolidated Financial Statements (<https://www.riyadbank.com/investor-relations/financial-results>).

Retail Revenue: Retail Total operating income on tab #4 (Segment Breakdown) of Q425 Financial Data supplement.

29. Saudi Awwal Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in SAR and converted to US\$ at fixed exchange rate of US\$0.266667/SAR.

Bank's Own Definition: Wealth & Personal Banking covers 'a variety of wealth and consumer lending products. Having a mix of domestic and international customers, WPB aims to be the Bank of choice for wealth and internationally-minded customers.'

Retail Customers: WPB Customers on p.74 of 2025 annual report (<https://www.sab.com/content/dam/sabpws/files/reports-documents/en/category-reports/2025/other-reports/SAB%20Annual%20Report%202025%20English.pdf.coredownload.inline.pdf>).

2024 figures sourced from p.71 of the 2024 annual report

(<https://www.sab.com/content/dam/sabpws/files/reports-documents/en/category-reports/2025/other-reports/SAB%20Annual%20Report%202025%20English.pdf.coredownload.inline.pdf>).

Retail Deposits (estimate): Estimated from WPB Total liabilities on p.251 of the 2025 annual report.

Retail Loans: Gross retail loan portfolio on p.12 of the 2025 annual report. 2024 figures sourced from p.7 of the 2024 annual report.

Retail Revenue: WPB Total operating income on p.250 of the 2025 annual report.

30. Saudi National Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in SAR and converted to US\$ at fixed exchange rate of US\$0.266667/SAR.

Bank's Own Definition: Retail covers 'banking services, including lending and current accounts in addition to products in compliance with Shariah rules which are supervised by the independent Shariah Board, to individuals and private banking customers.'

Retail Customers (estimate): Estimated from total customers for the bank (2025) on p.9 of the 2025 annual report (<https://www.alahli.com/-/media/project/snb/snb-web/about-us/02-9-previous-annual-reports/annual-reports-pdfs-en/snb-annual-report-2025-en.pdf?view=1>).

Retail Deposits: Retail Customers' deposits on p.69 of FY25 financial statements (<https://www.alahli.com/-/media/project/snb/snb-web/about-us/02-1-Investor-Relations/Financial-Information/Financial-Statements/English/SNB-YE-2025-Financials-English.pdf?view=1>).

Retail Loans: Retail Total financing and advances (gross) on p.40 of FY25 financial statements.

Retail Revenue: Retail Total operating income on p.69 of FY25 financial statements.

31. United Arab Bank

Data Source: Sourced from public disclosures.

FX Conversion: Provided in AED and converted to US\$ at fixed exchange rate of US\$0.272294/AED.

Bank's Own Definition: Retail banking covers 'individual customers' deposits, and providing consumer type loans, overdrafts, credit card facilities and funds transfer facilities as well as Islamic banking services.'

Retail Deposits (estimate): Estimated from Retail Banking Segment liabilities on pp.73–74 of FY25 Financial Statements (<https://www.uab.ae/investor-relations/financial-information/financial-statements>).

Retail Loans (estimate): Estimated from Retail Banking Segment assets on pp.73–74 of FY25 Financial Statements.

Retail Revenue: Sum of Retail Banking Net interest income and income from Islamic products net of distribution to depositors + Retail banking Other operating income, on pp.73–74 of FY25 Financial Statements.

Other: Figures cover the Middle East, not just UAE.

32. Wio Bank

Data Source: Shared directly with Euromoney.

FX Conversion: Provided in US\$.

Other: Retail-specific revenues data not available as includes SMEs.