



Global Institutional Bitcoin Adoption Index: Top 100 Banks

August 13, 2026 — Average score: 16.4 / 100 · Median: 12.9 · 28 of 100 banks score 25 or higher

LAST REPORT August 06, 2026 — Average score: 16.3 / 100 · Median: 12.9 · 27 of 100 banks score 25 or higher

FIRST REPORT July 30, 2026 — Average score: 16.1 / 100 · Median: 12.9 · 26 of 100 banks score 25 or higher

Each bank is scored 0–100 across 16 Bitcoin activities — custody, trading, lending, holding Bitcoin on its own balance sheet, and more. Custody and trading weigh heaviest.

#	Bank	Country	Asset rank	Score	BTC Custody	ETF Trading	BTC Trading	Deriv-atives	Margin Lending	Stable-coin	ETP	Chain Infra	Tokeniz-ation	Yield	BTC Allocate	License Approval	Under-writing	Exec Adv	Chain Trnsp	Adoption Depth
1	Standard Chartered	United Kingdom	44	60.7	100	50	75	50	25	100	0	75	50	50	0	100	25	75	25	100
2	BNY Mellon	United States	83	56.5	100	75	0	0	0	75	25	50	75	25	25	75	25	75	25	75
3	Morgan Stanley	United States	32	54.2	75	100	75	50	25	75	100	75	50	50	0	100	50	75	0	75
4	DBS Group	Singapore	57	49.4	75	25	100	75	25	25	0	75	75	75	0	75	25	50	25	75
5	JPMorgan Chase	United States	5	49.3	25	100	50	75	75	100	25	100	100	25	0	50	75	75	75	75
6	Charles Schwab Bank	United States	81	48.2	75	100	100	50	25	75	50	50	25	0	0	50	0	75	0	100
7	Citigroup	United States	12	44.3	75	50	25	25	25	75	0	100	100	25	0	50	50	75	25	25
8	Goldman Sachs	United States	22	43.1	25	75	75	100	50	50	100	75	75	50	25	50	50	50	25	50
9	Société Générale	France	18	41.0	50	25	50	25	0	100	25	50	75	0	0	75	50	50	50	50
10	BBVA	Spain	41	40.0	75	25	75	0	0	75	0	25	25	0	0	75	0	75	0	75
11	BTG Pactual *	Brazil	78	39.6	75	0	75	0	0	50	50	50	50	25	0	75	0	25	0	75
12	Crédit Agricole	France	9	39.2	50	50	25	0	0	100	25	50	75	50	0	75	0	50	50	50
13	PostFinance *	Switzerland	82	35.6	75	0	75	0	0	50	0	0	0	75	0	50	0	25	0	75
14	Intesa Sanpaolo	Italy	35	32.6	50	75	50	75	0	0	0	50	25	0	25	25	0	50	25	25
15	Banco Santander	Spain	13	31.2	50	50	50	0	0	50	0	25	50	0	25	50	50	25	0	25
16	Commerzbank	Germany	58	31.0	75	0	75	0	0	0	0	0	50	0	0	75	0	50	0	25
17	Sberbank	Russia	46	30.8	25	0	50	50	75	25	0	50	50	0	0	75	0	50	25	75
18	VTB Bank	Russia	86	29.7	75	0	50	0	0	0	0	50	25	0	0	75	0	75	0	0
19	Nomura Holdings	Japan	98	29.6	50	25	50	25	0	75	25	25	25	50	0	75	25	25	0	25
20	Zürcher Kantonalbank *	Switzerland	90	29.0	75	0	75	0	0	25	0	0	0	0	0	50	0	0	0	50
21	DZ Bank	Germany	52	27.9	50	0	100	0	0	50	0	0	0	0	0	100	0	25	0	50
22	DekaBank *	Germany	79	27.2	75	0	75	0	0	0	0	50	0	0	0	50	0	0	0	25
23	Itaú Unibanco	Brazil	66	26.8	50	0	75	0	0	25	0	25	50	25	0	75	0	50	0	25
24	Deutsche Bank	Germany	24	26.2	50	25	25	25	0	75	0	50	25	0	0	50	25	25	0	25
25	HSBC	United Kingdom	6	26.1	25	50	0	25	0	75	75	75	100	0	0	100	0	25	0	25
26	Groupe BPCE	France	21	26.0	50	25	75	0	0	25	0	0	0	0	0	75	0	25	0	50
27	ABN AMRO	Netherlands	77	25.3	25	50	0	25	0	75	50	50	75	0	25	75	0	0	25	0
28	State Street *	United States	100	25.0	25	50	0	0	0	25	25	50	50	25	0	50	0	50	25	50
29	U.S. Bancorp	United States	59	23.5	50	50	0	0	0	50	0	25	0	0	0	50	0	50	0	25
30	UBS	Switzerland	25	23.2	25	50	50	25	0	25	0	25	50	25	0	50	25	25	25	25
31	KB Financial Group	South Korea	67	22.5	50	0	0	0	0	100	0	75	50	0	0	25	0	50	0	0
32	CaixaBank	Spain	51	21.8	50	50	50	0	0	75	0	25	0	0	0	75	0	0	0	0
33	Banco Bradesco	Brazil	91	21.7	50	0	25	0	0	25	0	25	50	25	0	50	0	0	0	25
34	China Merchants Bank	China	20	21.5	50	0	75	0	0	0	0	25	0	0	0	50	0	25	0	25
35	Mitsubishi UFJ (MUFG)	Japan	11	20.8	25	25	0	0	0	75	0	100	100	0	0	50	0	25	0	25
36	Shinhan Financial Group	South Korea	69	19.2	50	0	0	0	0	50	0	50	50	0	0	25	0	25	0	0

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37	Landesbank Baden-Württemberg	Germany	94	18.9	50	0	50	0	0	0	0	0	0	0	0	25	0	25	0	25
38	Sumitomo Mitsui Trust	Japan	72	17.9	25	0	0	0	0	25	0	50	75	0	0	25	0	25	25	25
39	OCBC Bank	Singapore	71	17.4	0	0	0	0	0	25	0	75	75	0	0	25	0	25	75	25
40	Hana Financial Group	South Korea	85	16.7	0	0	0	0	0	75	0	50	25	0	50	25	0	75	0	0
41	First Abu Dhabi Bank	UAE	99	16.2	0	0	0	0	0	100	0	75	50	0	0	75	0	25	25	25
42	Sumitomo Mitsui (SMBC)	Japan	17	15.7	0	50	0	0	0	100	0	50	50	0	0	75	0	50	0	25
43	Mizuho Financial Group	Japan	19	15.0	0	25	0	0	0	100	0	50	50	0	0	50	50	25	0	25
44	KBC Group	Belgium	84	14.7	25	0	75	0	0	25	0	25	0	0	0	50	0	0	0	25
45	BNP Paribas	France	8	14.4	0	25	50	0	0	75	0	25	75	0	0	50	0	50	0	25
46	Wells Fargo	United States	15	14.2	0	75	0	0	0	25	0	25	25	0	25	25	25	25	0	25
47	National Australia Bank	Australia	56	14.0	25	0	0	0	0	50	0	25	25	0	0	25	0	25	0	25
48	PNC Financial Services	United States	64	14.0	25	50	25	0	0	0	0	25	0	0	0	25	0	25	0	25
49	Bank of America	United States	7	13.1	0	50	0	0	0	50	0	50	50	0	0	25	25	50	0	25
50	Barclays	United Kingdom	16	12.9	0	50	0	0	0	50	0	25	25	0	25	25	25	50	0	0
51	Toronto-Dominion Bank	Canada	27	12.9	0	50	0	0	0	75	0	0	25	0	0	25	25	75	0	25
52	National Bank of Canada	Canada	87	11.5	0	50	0	0	0	50	0	0	0	0	25	25	0	25	0	25
53	Nordea	Finland	53	11.0	0	50	0	0	0	75	0	0	0	0	25	25	0	50	0	0
54	Nonghyup (NH) Financial	South Korea	92	11.0	25	0	0	0	0	75	0	25	25	0	0	25	0	0	0	0
55	ANZ Group	Australia	47	9.9	0	0	0	0	0	75	0	50	50	0	0	25	0	25	25	0
56	Danske Bank	Denmark	65	9.9	0	50	0	0	0	75	0	50	0	0	0	50	0	50	0	0
57	Commonwealth Bank of Australia	Australia	43	9.6	25	50	25	0	0	0	0	0	0	0	0	25	0	0	0	0
58	Bank of China	China	4	9.2	0	0	0	0	0	50	0	50	50	0	0	50	0	0	25	0
59	Bank of Montreal	Canada	38	9.0	0	50	0	0	0	0	0	25	25	0	25	25	0	25	0	0
60	UniCredit	Italy	40	8.1	0	25	0	25	0	50	25	25	50	0	0	25	0	25	0	0
61	ING Group	Netherlands	34	7.9	0	50	0	0	0	75	0	0	25	0	0	25	0	50	0	0
62	Banco do Brasil	Brazil	88	7.9	0	50	0	0	0	25	0	50	25	0	0	25	0	0	0	25
63	Lloyds Banking Group	United Kingdom	33	7.2	0	0	0	0	0	25	0	50	50	0	0	25	0	50	0	0
64	Woori Financial Group	South Korea	93	7.1	0	0	0	0	0	50	0	25	0	0	0	25	0	25	25	0
65	Royal Bank of Canada	Canada	23	5.8	0	50	0	0	0	0	0	25	0	0	0	25	0	0	0	25
66	Industrial Bank Co.	China	26	5.8	0	0	0	0	0	0	0	50	25	0	0	25	0	0	0	25
67	Erste Group	Austria	74	5.8	0	25	0	0	0	50	0	0	0	0	0	25	0	0	0	25
68	Scotiabank	Canada	37	5.4	0	75	0	0	0	0	75	0	0	0	0	25	0	0	0	0
69	NatWest Group	United Kingdom	42	5.3	0	0	0	0	0	25	0	25	50	0	0	25	0	25	0	0
70	Rabobank	Netherlands	54	4.7	0	0	0	0	0	75	0	25	25	0	0	25	0	0	0	0
71	SEB	Sweden	97	4.7	0	0	0	0	0	75	0	25	25	0	0	25	0	0	0	0
72	United Overseas Bank (UOB)	Singapore	89	4.6	0	0	0	0	0	0	0	50	25	0	0	25	0	25	0	0
73	ICBC	China	1	4.0	0	0	0	0	0	25	0	50	25	0	0	25	0	0	0	0
74	Raiffeisen Bank International	Austria	95	4.0	0	0	50	0	0	50	0	0	0	0	0	25	0	0	0	0
75	Japan Post Bank	Japan	28	3.3	0	0	0	0	0	25	0	25	25	0	0	25	0	0	0	0
76	Crédit Mutuel	France	30	3.3	0	0	0	0	0	25	0	25	25	0	0	25	0	0	0	0
77	Ping An Bank	China	49	3.3	0	0	0	0	0	0	0	50	25	0	0	25	0	0	0	0
78	Agricultural Bank of China	China	2	2.6	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0
79	Bank of Communications	China	14	2.6	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
80	State Bank of India	India	45	2.6	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
81	CIBC	Canada	50	2.6	0	50	0	0	0	0	0	0	0	0	0	25	0	0	0	0
82	HDFC Bank	India	76	2.6	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
83	Resona Holdings	Japan	80	2.6	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0

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84	Caixa Econômica Federal	Brazil	96	2.6	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0
85	Postal Savings Bank of China	China	10	1.9	0	0	0	0	0	0	0	25	0	0	0	25	0	0	0	0
86	Westpac	Australia	55	1.9	0	0	0	0	0	0	0	25	0	0	0	25	0	0	0	0
87	China Construction Bank	China	3	1.4	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0
88	China CITIC Bank	China	29	1.4	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
89	Shanghai Pudong Development Bank	China	31	1.4	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
90	China Minsheng Bank	China	36	1.4	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
91	Huaxia Bank	China	62	1.4	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
92	La Banque Postale	France	48	1.2	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0
93	Capital One	United States	63	1.2	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0
94	Truist Financial	United States	68	1.2	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0
95	Norinchukin Bank	Japan	70	1.2	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0
96	China Everbright Bank	China	39	0.7	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
97	Bank of Jiangsu	China	60	0.7	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
98	Bank of Beijing	China	61	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
99	Bank of Ningbo	China	73	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	China Guangfa Bank	China	75	0.0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Full per-bank data, notes, and assets in the companion CSV.

How the scores are applied: every bank is rated on each activity using a simple five-level scale — 0 (no BTC adoption), 25 (announced, piloted, or offered only through a third party), 50 (launched, but limited in scope or availability), 75 (live at scale), 100 (market-leading). Ratings come from public information only: press releases, regulatory filings, and official disclosures. Within each category, activity scores are averaged; the six category scores are then combined by weight into the bank's overall 0–100 score. The global average is the unweighted mean across all 100 banks. Where a bank operates matters — some countries block banks from engaging with Bitcoin. Scoring involves judgment; corrections backed by public sources are welcome.

Column key

- **#** — index rank by adoption score
- **Bank / Country** — institution and headquarters
- **Asset rank** — position among the world's 100 largest banks by total assets
- **Score** — weighted composite, 0–100

1. Custody (25%)

- **BTC Custody** — Bitcoin custody for clients

2. Trading (25%) — nine activities, averaged

- **ETF Trading** — client access to spot Bitcoin ETFs
- **BTC Trading** — direct spot/OTC Bitcoin trading
- **Derivatives** — futures, options, structured products
- **Margin Lending** — margin/lending against BTC or BTC ETFs
- **Stablecoin** — issues or supports a stablecoin
- **ETP** — issues its own exchange-traded products
- **Chain Infrastructure** — proprietary blockchain/settlement rails

- **Tokenization** — tokenized funds, bonds, deposits
- **Yield** — crypto yield / money-market offerings

3. Balance sheet (15%)

- **BTC Allocation** — Bitcoin on the bank's own balance sheet

4. Regulatory (15%) — three activities, averaged

- **License Approval** — charters, licenses, regulatory approvals
- **Underwriting** — underwriting crypto-company IPOs and debt
- **Executive Advocacy** — executive advocacy for Bitcoin

5. On-chain (10%)

- **Chain Transparency** — verifiable on-chain activity

6. Volume (10%)

- **Adoption Depth** — usage volume: custody AUM, flows, client scale

* Pinned: a bank smaller than the world's top 100 by assets, but too important as a Bitcoin adopter to leave out. Each pinned bank takes the place of the lowest-scoring bank on the list, so the index always covers exactly 100 banks.