Global Institutional Bitcoin Adoption Index: Top 100 Banks

October 01, 2026 — Average score: 17.2 / 100 · Median: 13.8 · 30 of 100 banks score 25 or higher

LAST REPORT September 10, 2026 — Average score: 17.0 / 100 · Median: 13.8 · 30 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	**57.9**	100	75	25	0	0	75	25	50	75	50	25	75	25	75	25	75
3	Morgan Stanley	United States	32	**54.9**	75	100	100	50	25	75	100	75	50	50	0	100	50	75	0	75
4	DBS Group	Singapore	57	**50.1**	75	25	100	100	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	**48.9**	75	100	100	75	25	75	50	50	25	0	0	50	0	75	0	100
7	BTG Pactual *	Brazil	78	**44.0**	75	25	75	0	0	50	50	50	50	25	25	75	0	25	0	75
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	Crédit Agricole	France	9	**39.9**	50	50	25	0	0	100	50	50	75	50	0	75	0	50	50	50
12	Intesa Sanpaolo	Italy	35	**36.4**	50	75	50	75	0	0	0	50	25	0	50	25	0	50	25	25
13	PostFinance *	Switzerland	82	**35.6**	75	0	75	0	0	50	0	0	0	75	0	50	0	25	0	75
14	Nomura Holdings	Japan	98	**35.4**	50	25	75	25	0	75	25	25	50	75	0	75	25	50	0	50
15	State Street *	United States	100	**32.6**	50	50	0	0	0	25	25	75	75	25	0	50	0	50	25	50
16	Citigroup	United States	12	**31.8**	25	50	25	25	25	75	0	100	100	25	0	50	50	75	25	25
17	Banco Santander	Spain	13	**31.2**	50	50	50	0	0	50	0	25	50	0	25	50	50	25	0	25
18	Commerzbank	Germany	58	**31.0**	75	0	75	0	0	0	0	0	50	0	0	75	0	50	0	25
19	Sberbank	Russia	46	**30.8**	25	0	50	50	75	25	0	50	50	0	0	75	0	50	25	75
20	DZ Bank	Germany	52	**30.4**	50	0	100	0	0	50	0	0	0	0	0	100	0	25	0	75
21	VTB Bank	Russia	86	**29.7**	75	0	50	0	0	0	0	50	25	0	0	75	0	75	0	0
22	Zürcher Kantonalbank *	Switzerland	90	**29.0**	75	0	75	0	0	25	0	0	0	0	0	50	0	0	0	50
23	KB Financial Group	South Korea	67	**28.8**	50	0	0	0	0	100	0	75	50	0	0	25	0	75	0	50
24	HSBC	United Kingdom	6	**28.6**	25	50	0	25	0	75	75	75	100	0	0	100	0	25	0	50
25	DekaBank *	Germany	79	**27.2**	75	0	75	0	0	0	0	50	0	0	0	50	0	0	0	25
26	Itaú Unibanco	Brazil	66	**26.8**	50	0	75	0	0	25	0	25	50	25	0	75	0	50	0	25
27	Deutsche Bank	Germany	24	**26.2**	50	25	25	25	0	75	0	50	25	0	0	50	25	25	0	25
28	Groupe BPCE	France	21	**26.0**	50	25	75	0	0	25	0	0	0	0	0	75	0	25	0	50
29	China Merchants Bank	China	20	**25.3**	50	0	75	0	0	0	0	25	0	0	0	75	0	25	0	50
30	ABN AMRO	Netherlands	77	**25.3**	25	50	0	25	0	75	50	50	75	0	25	75	0	0	25	0
31	U.S. Bancorp	United States	59	**23.5**	50	50	0	0	0	50	0	25	0	0	0	50	0	50	0	25
32	UBS	Switzerland	25	**23.2**	25	50	50	25	0	25	0	25	50	25	0	50	25	25	25	25
33	Banco Bradesco	Brazil	91	**22.9**	50	0	25	0	0	25	0	25	50	25	0	50	0	25	0	25
34	BNP Paribas	France	8	**22.2**	0	75	50	0	0	75	50	25	75	0	0	50	0	50	0	75
35	CaixaBank	Spain	51	**21.8**	50	50	50	0	0	75	0	25	0	0	0	75	0	0	0	0
36	Shinhan Financial Group	South Korea	69	**21.8**	50	0	0	0	0	75	0	75	50	0	0	25	0	50	0	0

#	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
37	Bank of America	United States	7	**21.2**	0	75	0	0	0	50	0	50	50	0	25	25	25	75	0	50
38	Mitsubishi UFJ (MUFG)	Japan	11	**20.8**	25	25	0	0	0	75	0	100	100	0	0	50	0	25	0	25
39	Sumitomo Mitsui (SMBC)	Japan	17	**18.9**	0	50	0	0	0	100	0	75	50	0	0	75	0	50	0	50
40	Landesbank Baden-Württemberg	Germany	94	**18.9**	50	0	50	0	0	0	0	0	0	0	0	25	0	25	0	25
41	Danske Bank	Denmark	65	**18.2**	0	75	50	0	0	75	0	50	0	0	0	75	0	50	0	50
42	Sumitomo Mitsui Trust	Japan	72	**17.9**	25	0	0	0	0	25	0	50	75	0	0	25	0	25	25	25
43	OCBC Bank	Singapore	71	**17.4**	0	0	0	0	0	25	0	75	75	0	0	25	0	25	75	25
44	Hana Financial Group	South Korea	85	**16.7**	0	0	0	0	0	75	0	50	25	0	50	25	0	75	0	0
45	First Abu Dhabi Bank	UAE	99	**16.2**	0	0	0	0	0	100	0	75	50	0	0	75	0	25	25	25
46	Mizuho Financial Group	Japan	19	**15.0**	0	25	0	0	0	100	0	50	50	0	0	50	50	25	0	25
47	KBC Group	Belgium	84	**14.7**	25	0	75	0	0	25	0	25	0	0	0	50	0	0	0	25
48	Wells Fargo	United States	15	**14.2**	0	75	0	0	0	25	0	25	25	0	25	25	25	25	0	25
49	National Australia Bank	Australia	56	**14.0**	25	0	0	0	0	50	0	25	25	0	0	25	0	25	0	25
50	PNC Financial Services	United States	64	**14.0**	25	50	25	0	0	0	0	25	0	0	0	25	0	25	0	25
51	Barclays	United Kingdom	16	**13.6**	0	50	0	0	0	75	0	25	25	0	25	25	25	50	0	0
52	Toronto-Dominion Bank	Canada	27	**12.9**	0	50	0	0	0	75	0	0	25	0	0	25	25	75	0	25
53	National Bank of Canada	Canada	87	**11.5**	0	50	0	0	0	50	0	0	0	0	25	25	0	25	0	25
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	Banco do Brasil	Brazil	88	**10.7**	0	50	50	0	0	25	0	75	50	0	0	25	0	0	0	25
56	ANZ Group	Australia	47	**9.9**	0	0	0	0	0	75	0	50	50	0	0	25	0	25	25	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	Truist Financial	United States	68	**9.6**	0	75	0	0	0	0	0	0	0	0	0	25	0	25	0	50
59	Bank of China	China	4	**9.2**	0	0	0	0	0	50	0	50	50	0	0	50	0	0	25	0
60	Bank of Montreal	Canada	38	**9.0**	0	50	0	0	0	0	0	25	25	0	25	25	0	25	0	0
61	UniCredit	Italy	40	**8.8**	0	25	0	25	0	50	50	25	50	0	0	25	0	25	0	0
62	Lloyds Banking Group	United Kingdom	33	**8.6**	0	0	0	0	0	25	0	75	75	0	0	25	0	50	0	0
63	ING Group	Netherlands	34	**7.9**	0	50	0	0	0	75	0	0	25	0	0	25	0	50	0	0
64	Raiffeisen Bank International	Austria	95	**7.9**	0	0	75	0	0	50	0	25	0	0	0	25	0	0	0	25
65	Nordea	Finland	53	**7.2**	0	50	0	0	0	75	0	0	0	0	0	25	0	50	0	0
66	Woori Financial Group	South Korea	93	**7.1**	0	0	0	0	0	50	0	25	0	0	0	25	0	25	25	0
67	Royal Bank of Canada	Canada	23	**5.8**	0	50	0	0	0	0	0	25	0	0	0	25	0	0	0	25
68	Industrial Bank Co.	China	26	**5.8**	0	0	0	0	0	0	0	50	25	0	0	25	0	0	0	25
69	Erste Group	Austria	74	**5.8**	0	25	0	0	0	50	0	0	0	0	0	25	0	0	0	25
70	Scotiabank	Canada	37	**5.4**	0	75	0	0	0	0	75	0	0	0	0	25	0	0	0	0
71	NatWest Group	United Kingdom	42	**5.3**	0	0	0	0	0	25	0	25	50	0	0	25	0	25	0	0
72	United Overseas Bank (UOB)	Singapore	89	**5.3**	0	0	0	0	0	0	0	50	50	0	0	25	0	25	0	0
73	Rabobank	Netherlands	54	**4.7**	0	0	0	0	0	75	0	25	25	0	0	25	0	0	0	0
74	SEB	Sweden	97	**4.7**	0	0	0	0	0	75	0	25	25	0	0	25	0	0	0	0
75	ICBC	China	1	**4.0**	0	0	0	0	0	25	0	50	25	0	0	25	0	0	0	0
76	Huaxia Bank	China	62	**4.0**	0	0	0	0	0	0	0	50	50	0	0	25	0	0	0	0
77	Japan Post Bank	Japan	28	**3.3**	0	0	0	0	0	25	0	25	25	0	0	25	0	0	0	0
78	Crédit Mutuel	France	30	**3.3**	0	0	0	0	0	25	0	25	25	0	0	25	0	0	0	0
79	Ping An Bank	China	49	**3.3**	0	0	0	0	0	0	0	50	25	0	0	25	0	0	0	0
80	Agricultural Bank of China	China	2	**2.6**	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0
81	Bank of Communications	China	14	**2.6**	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
82	State Bank of India	India	45	**2.6**	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
83	CIBC	Canada	50	**2.6**	0	50	0	0	0	0	0	0	0	0	0	25	0	0	0	0

#	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
84	HDFC Bank	India	76	**2.6**	0	0	0	0	0	0	0	50	0	0	0	25	0	0	0	0
85	Resona Holdings	Japan	80	**2.6**	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0
86	Caixa Econômica Federal	Brazil	96	**2.6**	0	0	0	0	0	0	0	25	25	0	0	25	0	0	0	0
87	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
88	Westpac	Australia	55	**1.9**	0	0	0	0	0	0	0	25	0	0	0	25	0	0	0	0
89	China Construction Bank	China	3	**1.4**	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0
90	China CITIC Bank	China	29	**1.4**	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
91	Shanghai Pudong Development Bank	China	31	**1.4**	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
92	China Minsheng Bank	China	36	**1.4**	0	0	0	0	0	0	0	25	25	0	0	0	0	0	0	0
93	La Banque Postale	France	48	**1.2**	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0
94	Capital One	United States	63	**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

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.