

EDAM[®]

Enterprise Document Assessment Methodology

Global Retail Banks Office Document Costs

The costs represented are summarized for simplicity. The information contained is based on our independent research, as well as public domain and private data sources. This report summarizes 336 global banking organizations with more than 1,000+ full-time equivalent employees and operating in the AMERICAS / EMEA / ASPAC geographic marketplaces.

This document is intended for education and discussion purposes.

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Global Retail Banks 2018

A total of **336** organizations operating in the **AMERICAS**, **EMEA**, and **ASPAC** are researched each year. These global banks employed **10,834,824 FTE's** generating **annual revenues** of **\$ 2.56 Trillion** & will spend **\$ 55 Billion** on Office Documents.

AMERICAS



2,381,678
Employees



Retail Banks
65



24,096,769,526
Office Documents
Produced 2018



Avg. Annual Office
Documents by FTE
10,117



\$ 13,977,837,663
Office Document
Costs 2018



Trees Consumed
For Paper
5,177,749

EMEA



4,254,198
Employees



Retail Banks
134



40,008,620,256
Office Documents
Produced 2018



Avg. Annual Office
Documents by FTE
9,405



\$ 23,174,994,891
Office Document
Costs 2018



Trees Consumed
For Paper
8,790,601

ASPAC



4,198,948
Employees



Retail Banks
137



31,510,711,974
Office Documents
Produced 2018



Avg. Annual Office
Documents by FTE
7,504



\$ 18,287,684,927
Office Document
Costs 2018



Trees Consumed
For Paper
7,060,679

EDAM® Predictive Profiles

ALL Associates Group uses exhaustive research, mathematical and scientific processes, predictive analytics, and techniques to combine global data on employment and industry statistics. EDAM® databases and algorithms can compute the **fully burdened costs** of any document system, within any organization, anywhere in the world.

To purchase a copy of an EDAM® predictive profile for a bank, please review the associated lists on pages 3-6 and please call **(919) 917-7600** or send an email to: edam@allassociates.com

Office TCO (Base Costs) Office Savings Potential

Consumption	20%	20%
20%	20%	20%
\$18,287,684,927	\$7,320,653,183	\$10,967,031,744

EDAM Modern Office Cost Savings Indicator

TCO (Base Costs)	\$18,287,684,927	100%
Office Savings	\$7,320,653,183	40%
Net Savings	\$10,967,031,744	60%

Production Document Output and At

Production Document Output	31,510,711,974	100%
Production Document At	10,117	100%

AMERICAS



Arvest Bank Group
Associated Banc-Corp
Astoria Financial Corporation
Banco Bradesco
Banco de Chile
Banco de Costa Rica
Banco de Credito e Inversiones
Banco de la Nacion
Banco do Brasil
Banco Estado de Chile
Banco Nacional de Costa Rica
Banco Popular
Bancolumbia Group
BancorpSouth
Banesco Banco Universal
Bank of America
Bank of the West
Banrisul
BB&T Corporation
BBVA Compass
BMO Financial Group
BOK Financial Corporation
Caixa Economica Federal
Canadian Imperial Bank of Commerce
Capital Bank Financial Corporation
Capital One Financial Corporation
Citigroup Inc.
Citizens Financial Group
Comerica Bank
Commerce Bancshares
Credicorp
Cullen/Frost Bankers

East West Bancorp
Fifth Third Bancorp
First BanCorp
First Citizens BancShares
First Horizon National Corporation
Flagstar Bancorp
Grupo Financiero Banorte
Home Bancshares
Huntington Bancshares
Intercorp Financial Services
Itau Unibanco
JPMorgan Chase & Co.
KeyCorp
Laurentian Bank
M&T Bank Corporation
National Bank of Canada
Navy Federal Credit Union
New York Community Bancorp
People's United Financial
PNC Financial Services Group
Regions Financial Corporation
Royal Bank of Canada
ScotiaBank
Simmons First National
SunTrust Banks
Synovus Financial Corporation
TCF Financial Corporation
Toronto-Dominion Bank
U.S. Bancorp
Union Bank
Webster Financial Corporation
Wells Fargo & Company
Zions Bancorporation

EMEA



ABN Amro Group
 Abu Dhabi Commercial Bank
 Ahli United Bank
 Akbank
 Al Rajhi Bank
 Allied Irish Banks
 Alpha Bank Group
 Arab Bank Group
 Arab National Bank
 Attijariwafa Bank
 Banca Carige Group
 Banca Monte dei Paschi di Siena
 Banca Popolare di Sondrio
 Banca Popolare di Vicenza
 Banca Sella Group
 Banco Bilbao Vizcaya Argentaria
 Banco BPI
 Banco BPM
 Banco Financiero y de Ahorros
 Banco Sabadell
 Banco Santander
 Bank Hapoalim
 Bank J. Safra Sarasin
 Bank Leumi le-Israel
 Bank Muscat
 Bank of Ireland
 Bankia
 Bankinter
 Banque Audi
 Barclays
 Barclays Africa Group
 Basler Kantonalbank
 Bayerische Landesbank
 BCV Group
 BEKB/BCBE Finanz
 Belfius Bank
 Blom Bank

BNP Paribas
 Caixa Economica Montepio
 Caixa Geral de Depositos
 CaixaBank
 Close Brothers Group
 Commercial Bank of Kuwait
 Commercial Bank of Qatar
 Commercial International Bank
 Commerzbank AG
 Crédit Agricole
 Credit Mutuel
 Credit Mutuel Arkea
 Credit Suisse Group
 Credito Emiliano
 Credito Valtellinese
 Danske Bank Group
 Deutsche Bank
 Deutsche Postbank
 DNB Group
 DZ Bank Group
 EFG International
 Emirates NBD
 Erste Group
 Eurobank Ergasias
 First Gulf Bank
 First Intl. Bank of Israel
 Firstrand
 GazPromBank
 Groupe BPCE

Gruppo BPER
 Helaba Group
 HSBC Holdings
 HSH Nordbank
 HypoVereinsBank
 IberCaja
 ING Group
 Intesa SanPaolo
 Israel Discount Bank
 J. Van Breda & Co
 Jyske Bank
 Kazkommertsbank
 KBC Group
 Kuwait Finance House
 Landesbank Baden-Wuerttemberg
 LLB Group
 Lloyds Banking Group
 Luzerner Kantonalbank
 Millenium BCP
 Mizrahi Tefahot Bank
 National Bank of Egypt
 National Bank of Greece
 National Commercial Bank
 NBK Group
 Nedbank Group
 NLB Group
 Norddeutsche Landesbank
 Girozentrale
 Nordea Bank
 Oberbank
 OP Financial Group
 permanent tsb Group Holdings
 Piraeus Bank
 PKO Bank Polski
 Qatar National Bank
 QNB Finansbank
 Rabobank

UK / Italy / Germany / France / Iberia / GWE / UKI / MEMA / CEE

QNB Finansbank	Societe Generale	UBI Banca (Unione di Banche)
Rabobank	Sparkassen Finance Group	UBS
Raiffeisen Zentralbank Group	St Galler Kantonalbank	UniCredit Group
Riyad Bank	Standard Bank Group	URALSIB Financial
Rosbank	Standard Chartered	Valiant Holding
Royal Bank of Scotland Group	Svenska Handelsbanken	Van Lanschot
Saudi British Bank	Swedbank	VolksBank
Sberbank	Sydbank	VTB Bank
Schweizer Verband der Raiffeisen	Turkiye Garanti Bankasi	Yapi ve Kredi Bankasi
Sekerbank	Turkiye Halk Bankasi	Zenith Bank
Skandinaviska Enskilda Banken	Turkiye Is Bankasi	Zurcher Kantonalbank
	Turkiye Vakıflar Bankasi	

Japan / China / India / Australia / S. Korea / Taiwan / Philippines / Singapore / Malaysia

ASPAC



77 Bank		Bank of Iwate
Agricultural Bank of China		Bank of Kyoto
Aichi Bank		Bank of Nagoya
Allahabad Bank		Bank of Ningbo
AmBank Group		Bank of Okinawa
ANZ Banking Group		Bank of Queensland
Aomori Bank		Bank of Ryukyus
Aozora Bank		Bank of Saga
Asian Development Bank	Bank Negara Indonesia (BNI)	Bank Rakyat Indonesia
Banco De Oro Unibank	Bank of Ayudhya	Bank Simpanan Nasional
Bangkok Bank	Bank of Baroda	Bendigo & Adelaide Bank
Bank Central Asia	Bank of China	BNK Financial Group
Bank Danamon	Bank of China (Hong Kong)	Canara Bank
Bank for Investment and Development of Vietnam	Bank of Communications	Chang Hwa Commercial Bank
Bank Mandiri	Bank of East Asia	Chiba Bank
	Bank of India	Chiba Kogyo Bank

China Construction Bank Corp.	ICB of China	Shiga Bank
China Merchants Bank	Industrial Bank Co. Ltd.	Shikoku Bank
China Minsheng Banking Corp.	Iyo Bank	Shimizu Bank
Chinatrust Financial Holdings	Juroku Bank	Shinsei Bank
Chong Hing Bank	KB Financial Group	Shizuoka Bank
Chugoku Bank	Keiyo Bank	Siam Commercial Bank
CIMB Group Holdings	Kiyo Bank Kotak Mahindra	SinoPac Financial Holdings
CB of Australia	Krung Thai Bank	State Bank of India
Concordia Financial Group	Kyushu Financial Group	Suncorp Group
Dah Sing Financial Holdings	Maybank Group	Suruga Bank
Daishi Bank	Mega Financial Holding	Taishin Financial Holding
DBS Group	Metropolitan Bank & Trust	Taiwan Business Bank
DGB Financial Group	Michinoku Bank	Taiwan Cooperative Bank
E.Sun Financial	MIE Bank	Thanachart Capital
Ehime Bank	Mitsubishi UFJ Financial Group	TMB Bank
Eighteenth Bank	Miyazaki Bank	Toho Bank
First Financial Holding	Mizuho Financial Group	Tokyo TY Financial Group
Fukui Bank	Musashino Bank	Tokyo TY Financial Group
Fukuoka Financial Group	Nanto Bank	Union Bank of the Philippines
Gunma Bank	National Australia Bank	United Bank (UBL)
Habib Bank	Nishi-Nippon Financial	United Bank of India
Hachijuni Bank	OCBC Bank	United Overseas Bank
Hana Financial Group	Ogaki Kyoritsu Bank	Vijaya Bank
Hiroshima Bank	Oriental Bank of Commerce	Westpac Banking Group
Hokkoku Bank	Oversea-Chinese Banking	Woori Bank
Hokuhoku Financial Group	Philippine National Bank	Yamagata Bank
Hua Nan Financial	Public Bank	Yamaguchi Financial Group
Hua Xia Bank	Punjab National Bank	Yamanashi Chuo Bank
Hyakugo Bank	Resona Holdings	
Hyakujushi Bank	RHB Group	
Icici Bank	Rizal Commercial Banking Corp	
IDBI Bank	San-In Godo Bank	
Indian Bank	Shanghai Pudong	
Indian Overseas Bank	Development Bank Co. Ltd.	