

Foreign Banks in Japan Survey 2020



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KPMG Global Financial Services

KPMG's global, multi-disciplinary team of professionals understand what it takes to deliver successful outcomes in the financial services industry. KPMG firms are continuously evolving and growing to ensure we always have the capabilities, strategies and networks to deliver the insight-driven and technology-enabled services that drive the sustainable value creation organizations require.

The deep industry knowledge of our professionals lead to seamless collaboration and practical execution across all sectors including: asset and wealth management, banking and capital markets, insurance and private equity.

Financial Services in Japan

KPMG Financial Services in Japan has a long history of assisting both Japanese and foreign financial institutions to achieve their business objectives, in the Japanese market and beyond.

KPMG in Japan leverages the scope and strength of KPMG International's Global Financial Services practice, offering a variety of professional services to a number of major organizations in the financial services industry. We are also able to assist with issues such as capital and liquidity management, risk management, various types of transaction assistance, as well as dealing with a changing regulatory landscape across multiple time zones and several languages.

We believe our commitment to the industry and our passion in serving our clients to the very best of our abilities help make us stand out. We would welcome the opportunity to discuss how KPMG can help you achieve your business objectives.

Should you require further information about our Financial Services practice, please contact your primary service professional at KPMG or Yutaka Terasawa, Head of KPMG Financial Services Japan, at:

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Foreign Banks

About this Survey

KPMG is delighted to release our annual survey of the published financial statements of foreign banks operating in Japan.

The financial information included in this survey represents the English translation of the condensed balance sheets of fifty-six foreign banks registered in Japan and their condensed income statements as of and for the year/period ended September 30, 2019, October 31, 2019, December 31, 2019 and March 31, 2020. Among the fifty-six foreign banks, Shinhan Bank Japan is incorporated locally, while the remaining foreign banks operate as branches in Japan.

The condensed financial statements are prepared and published in accordance with the Banking Act of Japan requirements. Similar to previous surveys, all financial information is extracted principally from publicly available information, specifically The Nikkan Kogyo Shimbun, Fuji Sankei Business i., and the respective banks' webpage, with the exception of certain information voluntarily provided by banking survey participants. We wish to thank the survey participants for their valuable contribution. Please note there may be revisions to the published financial information subsequent to the banks' fiscal year/period end.

The banks are listed in alphabetical order and include rankings by total assets, by ordinary earnings (losses), and by expense/income ratio.

In accordance with the Banking Act of Japan, the foreign banks' financial statements are presented in millions of yen.

This survey is part of a comprehensive series of publications issued globally by KPMG's Financial Services practice.

Items of Note

Changes in foreign banks during the year

During the year ended March 31, 2020, the change in foreign banks operating in Japan is as follows:

Closure

Itaú Unibanco S.A.

Note

The Banking Act of Japan was partially revised on June 1, 2018, and it is permitted for foreign bank branches to adopt the same fiscal year end as their head offices, if the fiscal year end is other than March 31.

As a result, certain bank branches have elected to change their fiscal year end from March 31 to September 30, October 31 or December 31 respectively during the year ended March 31, 2019. Accordingly, the fiscal periods of these bank branches represent six months from April 1, 2018 to September 30, 2018, seven months from April 1, 2018 to October 31, 2018, or nine months from April 1, 2018 to December 31, 2018.

In addition, certain bank branches have elected to change their fiscal year end from March 31 to December 31, during the year ended March 31, 2020. Accordingly, the fiscal periods of these bank branches represent nine months from April 1, 2019 to December 31, 2019.

Bank branches for which fiscal period is from April 1, 2019 to December 31, 2019

- AGRICULTURAL BANK OF CHINA LIMITED
- BANK OF CHINA LIMITED
- Citibank, N.A.
- INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Please refer to "Summary of Banks" for details on the fiscal year/period end of each bank.

Other

Foreign banks are required to provide information about non-performing loans in the notes to their financial statements. Certain banks did not present this information, indicating that there were no non-performing loans to be reported. For comparison purposes, the non-performing loans' section is left blank for those banks that did not present such information.

Summary of Banks

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JPMorgan Chase Bank, N.A.DecemberDecember11KEB Hana BankDecemberDecember *11Kookmin BankDecemberDecember11Korea Development Bank, TheDecemberDecember11Merga International Commercial Bank Co., Ltd.MarchMarch11Metropolitan Bank and Trust CompanyDecemberDecember12National Australia Bank LimitedMarchMarch12National Bank of PakistanMarchMarch12Oversea-Chinese Banking Corporation LimitedMarchMarch12PHILIPPINE NATIONAL BANKDecemberDecember12PT. Bank Negara Indonesia (Persero) TbkMarchMarch13Royal Bank of CanadaOctoberOctober13Scicité GénéraleDecemberDecember13State Bank and Trust CompanyMarchMarch13State Bank of IndiaMarchMarch13State Bank of IndiaMarchMarch13State Street Bank and Trust CompanyMarchMarch13State Street Bank and Trust CompanyMarchMarch14UniCredit Bank AGDecemberDecember14UniCredit Bank AGMarchMarch14Unicredit Bank AGMarchMarch14Unior de Banques Arabes et FrançaisesMarchMarch14Unior de Banques Arabes et FrançaisesMarchMarch14Unior de Banques Arabes et FrançaisesMar	Intesa Sanpaolo S.p.A.	March	March	11
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Royal Bank of CanadaOctoberOctober13Shinhan Bank JapanMarchMarch13Société GénéraleDecemberDecember13Standard Chartered BankDecemberDecember13State Bank of IndiaMarchMarch13State Street Bank and Trust CompanyMarchMarch13Taishin International Bank Co., Ltd.DecemberDecember14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	PHILIPPINE NATIONAL BANK	December	December	12
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Société GénéraleDecemberDecember13Standard Chartered BankDecemberDecemberDecember13State Bank of IndiaMarchMarch13State Street Bank and Trust CompanyMarchMarch13Taishin International Bank Co., Ltd.DecemberDecember14Taiwan Business BankMarchMarch14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	Royal Bank of Canada	October	October	13
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State Bank of IndiaMarchMarch13State Street Bank and Trust CompanyMarchMarch13Taishin International Bank Co., Ltd.DecemberDecember14Taiwan Business BankMarchMarch14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	Société Générale	December	December	13
State Street Bank and Trust CompanyMarchMarch13Taishin International Bank Co., Ltd.DecemberDecember14Taiwan Business BankMarchMarch14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	Standard Chartered Bank	December	December	13
Taishin International Bank Co., Ltd.DecemberDecember14Taiwan Business BankMarchMarch14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	State Bank of India	March	March	13
Taiwan Business BankMarchMarch14UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	State Street Bank and Trust Company	March	March	13
UBS AGDecemberDecember14UniCredit Bank AGMarchMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	Taishin International Bank Co., Ltd.	December	December	14
UniCredit Bank AGMarch14Union de Banques Arabes et FrançaisesMarchMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	Taiwan Business Bank	March	March	14
Union de Banques Arabes et FrançaisesMarch14United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	UBS AG	December	December	14
United Overseas Bank LimitedMarchMarch15Wells Fargo Bank, National AssociationMarchMarch15	UniCredit Bank AG	March	March	14
Wells Fargo Bank, National AssociationMarchMarch15	Union de Banques Arabes et Françaises	March	March	14
	United Overseas Bank Limited	March	March	15
	Wells Fargo Bank, National Association	March	March	15
	WOORI BANK	March	March	15

Note (*) : The fiscal year of KEB Hana Bank presented in the previous survey was from January 1, 2018 to December 31, 2018, although it has elected to change its fiscal year end from March 31 to December 31 during the year ended March 31, 2019.

Summary of Financial Highlights

	2020	2020	2019	2019
Financial statements	Total of the 56 banks as of and for the	Average as of and for the	Total of the 57 banks as of and for the	Average as of and for the
	current year/period	current year/period *4	previous year/period	previous year/perio
Balance Sheet				
Assets				
Cash on hand and due from banks	35,784,429	639,008	31,620,235	554,741
Call Ioans	627,795	11,211	479,833	8,418
Securities purchased under agreements to resell	1,815,351	32,417	1,446,621	25,379
Cash collateral paid for security borrowing	1,229,241	21,951	2,057,653	36,099
Monetary claims purchased	149,920	2,677	135,472	2,377
Specific transaction accounts assets	541,855	9,676	453,943	7,964
Money in trusts	1,858	33	1,901	33
Securities Loans and discounts	1,433,887	25,605	1,705,126	29,914
oreign exchange accounts	10,119,560 707,399	180,706 12,632	8,469,765 801,829	148,592
Sundry accounts	1,964,113	35,073	1,865,555	32,729
Property, plant and equipment	31,198	557	31,621	555
ntangible assets	9,563	171	9,563	168
Prepaid pension expense	788	14	680	12
Deferred tax assets	29,240	522	24,895	437
Customers' liability under guarantees and acceptances	1,106,442	19,758	1,081,795	18,979
Reserve for loan losses	(50,151)	(896)	(34,978)	(614
lead office and branches interoffice receivables	6,981,267	124,665	6,676,890	117,138
Total assets	62,483,939	1,115,785	56,828,585	996,993
Liabilities and Net assets				
Deposits	12,576,317	224,577	12,270,983	215,280
Vegotiable certificates of deposit sold	1,167,682	20,851	542,555	9,519
Call money	2,628,424	46,936	2,368,278	41,549
Securities sold under agreements to repurchase	387,333	6,917	401,936	7,052
Cash collateral received for security lending	196,389	3,507	-	-
Commercial paper	399,236	7,129	658,640	11,555
Specific transaction accounts liabilities Borrowed money	534,010	9,536	451,619	7,923
Foreign exchange accounts	2,992,503 660,436	53,438 11,794	3,096,173 844,235	54,319 14,811
Sundry accounts	2,646,731	47,263	2,603,430	45,674
Bonus allowance	7,058	126	7,376	129
Retirement benefit obligation	8,029	143	8,396	147
Reserves under special law		-	7	0
Deferred tax liabilities	870	16	929	16
Bank's liability under guarantees and acceptances	1,106,442	19,758	1,081,795	18,979
Head office and branches interoffice payables	36,701,434	655,383	32,044,183	562,179
Sub-total	62,013,050	1,107,376	56,380,678	989,135
Capital stock	17,500	17,500 *1	17,500	17,500
Capital surplus/reserve	17,500	17,500 *1	17,500	17,500
Brought-in capital	151,841	2,761 *2	157,332	2,810
Retained earnings (deficit)	282,890	5,052	252,958	4,438
Inrealized gains (losses) on available-for-sale securities	1,960	35	733	13
Deferred hedge gains (losses)	(826)	(15)	1,856	33
Total liabilities and Net assets	62,483,939	1,115,785	56,828,585	996,993
Income statement				
Ordinary income:				
Income on operated funds	497,061	9,336	455,247	8,997
Including: [Interest on loans]	[207,534]	[3,962]	[201,808]	[3,845
[Interest and dividends on securities]	[30,393]	[558]	[23,529]	[456
Commission income Specific transaction accounts income	75,318	1,428	77,710	1,568
Other operating income	23,253 160,851	416	18,488	327
Other ordinary income	5,974	2,969 115	108,305 8,227	2,377
Total ordinary income	762,527	14,265	668,041	13,425
Drdinary expenses:	,02,02,	11,200	000,011	10,120
Funding cost	392,866	7,403	361,804	7,220
Including: [Interest on deposits]	[64,600]	[1,316]	[67,124]	[1,312
Commission expenses	20,583	382	22,941	482
Specific transaction accounts losses	1,279	23	530	12
Other operating expenses	72,266	1,292	34,225	778
General and administrative expenses	124,207	2,314	116,039	2,343
Other ordinary expenses	20,507	382	8,718	160
Total ordinary expenses	631,801	11,799	544,344	10,996
Ordinary earnings (losses)	130,702	2,466	123,681	2,429
xtraordinary profits	707	13	709	12
Extraordinary losses	587	10	231	Z
Earnings (losses) before income taxes	130,822	2,468	124,159	2,437
ncome taxes-current				
ncome taxes-current ncome taxes-deferred	44,960 (4,714)	849 (91)	42,280 (1,409)	836
	(4./14)	(31)	(1,409)	(30

Note (*1) : Shinhan Bank Japan - which is incorporated in Japan Note (*2) : Average of fifty-five banks Note (*3) : Average of fifty-six banks Note (*4) : The average of the income statement accounts is calculated based on the banks' income statement amounts equivalent to 12 months, i.e. for banks with fiscal period of less than 12 months, their income statement amounts are prorated to 12 months for the purpose of this calculation.

Financial Highlights by Bank (1/5)

												(millions of yen
Financial statements	AGRICULTURAL BANK OF CHINA LIMITED	Australia and New Zealand Banking Group Limited	Banco Bilbao Vizcaya Argentaria	BANCO DO BRASIL S.A.	Bangkok Bank Public Company Limited	Bank of America, N.A.	BANK OF CHINA LIMITED	Bank of Communications	Bank of India	Bank of New York Mellon, The	Bank of Taiwan	Barclays Bank PLC
Balance Sheet												
Assets				= 4 4 6 6	50.007	100 550		050.005		0.070.050	= = = = =	
Cash on hand and due from banks Call loans	76,471 28,639	1,751,420 20,000	2,216	54,189	53,837 15,236	498,553	810,804 17,151	250,287 2,659	64,913	2,276,350	5,502 12,156	1,740,298
Securities purchased under agreements to resell	20,035	20,000			-	391,804	-	2,000		662,917	12,150	
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	217,350	-	607,904
Monetary claims purchased	-	17,779	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	87,464
Money in trusts	-	300	-	-	-		-	-	-	-	-	- 100
Securities Loans and discounts	101,204 606,714	94,100 137,389	- 43,778	12,006 102,684	- 59,295	371,556	7,430 739,466	337,494 553,197	1,234 135,686	- 13,753	30,234 59,908	106 514,123
Foreign exchange accounts	755	7,996	43,770	47	1,373	3,551	97,816	134,623	4,646	12	148	854
Sundry accounts	7,009	60,607	71	4,124	1,151	35,813	4,361	7,094	828	2,513	734	111,873
Property, plant and equipment	117	162	24	237	2,699	103	15,975	790	17	663	65	-
Intangible assets	1	76	0	37	-	4	2	0	85	480	0	-
Prepaid pension expense	-	- 473		- 198	-	- 565	2,075	- 1,621	- 3,641	- 216	-	127 952
Deferred tax assets Customers' liability under guarantees and acceptances	-	21,797	-	198	297	2,125	38,041	2,426	19,166	339	-	952
Reserve for loan losses	(230)	(300)	(4)	-	(2,726)	-	(5,670)	(5,715)	(11,230)	(338)	(777)	(106)
Head office and branches interoffice receivables	8,183	332,748	188	94,900	49	269,836	172,546	192,504	11,569	18,707	-	470,573
Total assets	828,866	2,444,551	46,353	268,543	131,214	1,573,914	1,900,001	1,476,984	230,559	3,192,966	107,973	3,534,171
Liabilities and Net assets												
Deposits	22,000	873,400	-	78,184	59,554	505,707	344,654	53,931	152,638	10,275	6,615	78,491
Negotiable certificates of deposit sold	-	-	-	-	-	-	113,703	172,813	-	-	-	-
Call money Securities sold under agreements to repurchase	24,000	282,583		-	-	- 168,596	92,928	922,441	-	-	45,165	-
Cash collateral received for security lending	-	-	-	-	-	108,590	-	-		-	-	-
Commercial paper	74,429	-	-	-	-	-	71,853	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	87,464
Borrowed money	393,873	-	-	148,039	-	-	701,512	39,964	-	-	-	27,200
Foreign exchange accounts	-	-	-	236	124	31,870	140,940	5,649	95	86,628	-	-
Sundry accounts Bonus allowance	6,198 89	68,227 490	151 17	1,618 97	586 30	30,904 140	49,758 404	6,636 174	2,090	2,272 67	625	108,158 217
Retirement benefit obligation		74	12	477	192	140	243	149	295	269	24	294
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	53	-	-	-	-	-	-	-	12	-	-	-
Bank's liability under guarantees and acceptances	-	21,797	-	115	297	2,125	38,041	2,426	19,166	339	-	-
Head office and branches interoffice payables	297,784	1,186,458	45,273	21,747	68,063	830,237	316,620	249,397	44,712	3,075,668	49,652	3,229,910
Sub-total	818,429	2,433,031	45,454	250,516	128,848	1,569,778	1,870,661	1,453,584	219,022	3,175,522	102,083	3,531,737
Capital stock Capital surplus/reserve	-	-	-	-	-	-	-	-		-	-	-
Brought-in capital	2,000	2,000	2,000	2,621	6,503	2,000	16,000	2,000	2,071	2,048	3,000	2,000
Retained earnings (deficit)	8,093	9,439	(1,101)	15,406	(4,137)	2,135	13,324	20,861	9,437	15,395	2,959	433
Unrealized gains (losses) on available-for-sale securities	343	-	-	(1)	-	-	14	538	28	-	(70)	-
Deferred hedge gains (losses)	-	79	40.050	-	-	-	-	1 470 004	-	-	-	-
Total liabilities and Net assets	828,866	2,444,551	46,353	268,543	131,214	1,573,914	1,900,001	1,476,984	230,559	3,192,966	107,973	3,534,171
Income statement												
Ordinary income: Income on operated funds	15,413	32,015	890	6,808	2,132	9,534	22,142	36,107	7,162	28,081	3,455	7,325
Including: [Interest on loans]	[12,477]	[4,488]	[884]	[3,472]	[1,449]	[8,295]	[14,534]	[11,883]	[2,848]	[318]	[1,742]	[901]
[Interest and dividends on securities]	[1,810]	[95]	[-]	[-]	[-]	[-]	[42]	[9,596]	[87]	[-]	[1,297]	[638]
Commission income	116	557	11	1,486	183	3,117	1,427	4,254	120	148	14	2,183
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	417
Other operating income Other ordinary income	976 104	6,152 122	- 0	2,794 214	206 105	10,499	844 45	12	248	1,641	446	2,273
Total ordinary income	16,611	38,847	902	11,304	2,628	23,151	24,460	40,378	7,530	29,882	4,043	12,199
Ordinary expenses:	.,.			,	,		,	-,	.,		1	,
Funding cost	14,110	29,785	515	5,583	872	10,811	15,501	26,918	5,388	23,437	2,247	2,966
Including: [Interest on deposits]	[38]	[6,464]	[-]	[701]	[39]	[866]	[723]	[319]	[4,703]	[-]	[4]	[63]
Commission expenses	100	124	162	969	8	2,031	169	109	21	18	11	917
Specific transaction accounts losses	-		-	- 20	-	0	- 96	2,596	- 35	- 116	- 282	- 176
Other operating expenses General and administrative expenses	752	3,932	159	2,495	978	5,158	1,843	2,596	601	2,531	282	4,676
Other ordinary expenses	17		-	45	2,096	-	1,193	3,940	2,184	107	-	78
Total ordinary expenses	14,980	33,841	838	9,114	3,955	18,002	18,804	35,377	8,231	26,210	2,833	8,815
Ordinary earnings (losses)	1,630	5,005	64	2,189	(1,327)	5,148	5,656	5,000	(700)	3,671	1,210	3,384
Extraordinary profits	-	-	-	-	-	-	-	0	-	141	54	-
Extraordinary losses	-	-	-	0	-	-	0	6	0	-	-	-
Earnings (losses) before income taxes	1,630	5,005	64	2,189	(1,327)	5,148	5,655	4,994	(700)	3,813	1,264	3,384
Income taxes-current	369	1,009	18	687	129	1,679	1,702	3,552	220	385	328	390
Income taxes-deferred	(11)	121 3,875	- 45	(6) 1,507	(1,456)	28 3,440	(55) 4,008	(1,196) 2,638	(368) (553)	(13) 3,440	- 936	(162) 3,155
	1 272		40	1,007	(1,400)	3,440	4,000	2,030	(003)	3,440	930	3,100
Net earnings (losses)	1,273	3,075										
Information on non-performing loans:	1,273		_	_	8	-	-		2 938	-	-	_
~				-	8 -	-	-		2,938 3,859	-		-
Information on non-performing loans: Bankrupt loans Non-accrual loans Past due loans (3 months or more)	- - -	- 13 -	-		-		- 143			-	22	-
Information on non-performing loans: Bankrupt loans Non-accrual loans	-	- 13	-	-	-	-	-	528 *1	3,859	-	22	-

Note (*1) : Only the total balance of non-performing loans was disclosed by the bank.

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Financial Highlights by Bank (2/5)

												(millions of yen)
Financial statements	BNP PARIBAS	Chang Hwa Commercial Bank	China Construction Bank	Citibank, N.A.	COMMERZBANK AKTIENGESELLSCHAFT	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE AG	CTBC Bank Co., Ltd.	DBS BANK LTD.	Deutsche Bank AG	E. SUN Commercial Bank, Ltd.
Balance Sheet												
Assets Cash on hand and due from banks	4,165,757	5,283	918,045	1,854,358	1,140,592	841,975	3,887,821	302,579	1,994	2,349	607,495	4,063
Call loans	4,105,757	5,205	916,045	1,004,000	1,140,592	15,166	27	228,454	32,538	2,349		4,003
Securities purchased under agreements to resell	-	-	-	305,695	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	2,056	-	-	-	-	-	-	-	-	-	29	-
Monetary claims purchased	117,254	-	-	9,826	-	-	-	-	-	-	-	-
Specific transaction accounts assets Money in trusts	-	-		14,300		-	133,869 1,558	-		-	83,438	-
Securities			344,883	2,792	5,017	5,012	52,774	60,019		100	17,815	19,015
Loans and discounts	378,475	48,737	319,354	367,975	199,741	82,448	578,478	486,640	130,097	235,500	169,044	47,387
Foreign exchange accounts	27,241	226	37,432	31,739	14,934	95	16,887	998	7,171	3,596	30,071	2,461
Sundry accounts	328,869	128	29,026	203,834	21,843	7,291	6,070	2,862	789	430	99,013	288
Property, plant and equipment	153	213	140	9	168 5,225	53	110	1,541	185	142 47	-	127
Intangible assets Prepaid pension expense	79	-	25	-	5,225	36	-	1,541	104	47	103	-
Deferred tax assets	2,650	-	-	855	219	-	2,065	-	167	372	2,111	113
Customers' liability under guarantees and acceptances	198,234	54	577	171,603	17,957	-	223,705	-	516	-	69,512	-
Reserve for loan losses	(3,446)	(497)	(1,142)	(736)	-	(93)	(914)	-	(166)	(577)	(394)	-
Head office and branches interoffice receivables	573,592	1	525,076	115,045	61,307	115	600,701	553,947	314	11,298	522,724	102
Total assets	5,795,770	54,149	2,173,420	3,077,414	1,467,007	952,100	5,503,159	1,637,045	173,714	253,257	1,600,968	73,559
Liabilities and Net assets	4 404 407	F 700	100.000	4 000 740	7 4 7 4	7.504	4 747 477	757 000	54.000	0.000	405 000	700
Deposits	1,484,127	5,703	189,960	1,690,710	7,174	7,581	1,717,477	757,088	54,863	8,668	135,386	739
Negotiable certificates of deposit sold Call money	368,000 263,939	13,500	445,365 89,000	10,917	-	67	56,184	239,175	34,200	-	-	3,000
Securities sold under agreements to repurchase	-	-	-	1,100	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	59	-
Commercial paper	-	-	97,963	-	-	-	-	9,999	-	-	-	-
Specific transaction accounts liabilities	-	-	-	12,086	-	-	133,867	54	-	-	83,438	-
Borrowed money Foreign exchange accounts	26,866 11,203	- 48	956,068 82	64,568			133,317 363	- 0	- 8		10,000 35,282	
Sundry accounts	317,196	559	33,349	221,245	20,352	8,248	31,433	143,577	1,395	1,544	457,470	175
Bonus allowance	231	-	172	790	91	40	679	26	26	3	41	5
Retirement benefit obligation	1,409	47	130	-	429	69	179	-	197	53	541	-
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities Bank's liability under guarantees and acceptances	- 198,234	- 54	240 577	- 171,603	- 17,957	0	- 223,705	455	- 516	-	69,512	-
Head office and branches interoffice payables	3,091,944	31,348	328,920	895,484	1,415,912	924,401	3,185,587	474,155	75,825	235,367	806,720	67,794
Sub-total	5,763,153	51,261	2,141,831	3,068,516	1,461,917	940,409	5,482,796	1,624,532	167,033	245,635	1,598,453	71,713
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	9,996	2,000	2,421	2,000	2,000	9,849	2,897	2,000	2,000	2,000	2,000	2,000
Retained earnings (deficit) Unrealized gains (losses) on available-for-sale securities	23,182	887	29,099 1,395	6,672 225	3,078	1,841	17,311 150	9,891	4,680	5,622	14	(158)
Deferred hedge gains (losses)	(561)		(1,326)	-	(10)	-	4	618		-	499	(156)
Total liabilities and Net assets	5,795,770	54,149	2,173,420	3,077,414	1,467,007	952,100	5,503,159	1,637,045	173,714	253,257	1,600,968	73,559
Income statement												
Ordinary income:												
Income on operated funds	11,275	1,059	57,885	16,384	7,360	16,356	25,015	11,321	3,495	6,229	7,108	1,618
Including: [Interest on loans]	[7,906]	[1,051]	[9,295]	[2,142]	[4,538]	[3,905]	[11,400]	[2,412]	[3,148]	[6,165]	[5,393]	[1,161]
[Interest and dividends on securities]	[-] 4,064	[-]	[11,261]	[59]	[66]	[(55)]	[247]	[(107)]	[-]	[1] 551	[533]	[453] 28
Commission income Specific transaction accounts income	4,064	- 38	736	<u>11,115</u> 116	1,980	40	6,320	1,101	250	- 100	1,952	- 28
Other operating income	33,413	3	358	5,686	123	313	229	291	25	-	1,326	-
Other ordinary income	1	6	15	516	6	0	4	-	23	-	9	0
Total ordinary income	48,755	1,107	58,995	33,819	9,478	16,710	31,568	12,714	3,794	6,780	10,396	1,647
Ordinary expenses:												
Funding cost Including: [Interest on deposits]	28,817	254	47,393	9,930	3,019 [308]	13,779	11,372	7,578	1,497	4,122	1,503	1,037
Commission expenses	[4,920] 803	[4]	[560] 711	[5,357] 1,953	1,285	[63] 14	[4,300] 993	[3,095]	[99]	489	[23]	[1]
Specific transaction accounts losses	-	-	-	-	-	-	3	1,258	-		18	-
Other operating expenses	191	-	796	215	301	109	600	97	0	10	1,301	2
General and administrative expenses	5,946	266	1,728	11,455	1,744	507	5,668	3,180	970	349	5,129	342
Other ordinary expenses	3,249	65 589	681	1,042	0	9	235	0	- 2,472	368	164	0
Total ordinary expenses Ordinary earnings (losses)	39,008 9,747	589	51,312 7,683	24,598 9,221	6,351 3,127	14,420 2,290	18,874 12,693	12,119 594	1,322	5,338 1,442	10,346 49	1,391 256
Extraordinary profits	5,747	-	7,005	5,221	-	2,230		15	1,322	1,442	45	- 250
Extraordinary profits	-	-	- 1	-	0	-	0	-	0	-	-	- 1
Earnings (losses) before income taxes	9,747	518	7,682	9,221	3,126	2,290	12,693	609	1,322	1,442	49	254
Income taxes-current	3,986	158	3,150	3,599	808	774	4,022	266	443	859	341	91
Income taxes-deferred	(986)	(13)	(228)	(957)	(33)	-	(127)	(41)	61	(276)	(306)	4
Net earnings (losses)	6,746	374	4,759	6,580	2,351	1,516	8,798	384	817	859	14	158
Information on non-performing loans:												
Bankrupt loans	6,366	-	-	-	-	-	-	-	-	-	-	
Non-accrual loans Past due loans (3 months or more)	2,396	-		410		- 11	4	-	-	-	2	
		-		490				-			-	
Restructured loans	-	-	-	490	-	-	6,175	-	-	-	-	

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Financial Highlights by Bank (3/5)

												(millions of ye
Financial statements	Euroclear Bank SA/NV	First Commercial Bank	Hongkong and Shanghai Banking Corporation Limited, The		Industrial Bank of Korea	ING Bank N.V.	Intesa Sanpaolo S.p.A.	JPMorgan Chase Bank, N.A.	KEB Hana Bank	Kookmin Bank	Korea Development Bank, The	Mega International Commercial Bank Co., Ltd.
Balance Sheet												
Assets Cash on hand and due from banks	2,199	4,003	1,419,199	978,353	24,806	872,786	20,655	3,586,305	27,142	5,676	1,134	129,886
Call loans	2,199	4,003	1,419,199	52,745	- 24,000		20,000	162,000	27,142	5,070	5,478	10,544
Securities purchased under agreements to resell	-	-	454,935	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	48,048	-	-	-	-
Monetary claims purchased Specific transaction accounts assets			- 218,582	-		-	-	403		-		-
Money in trusts	-	-	210,302	-	-	-	-	-	-	-	-	-
Securities	-	-	4,399	47,484	544	10,008	-	31,047	_	-	20,577	2,003
Loans and discounts	-	66,408	147,740	658,708	20,978	252,009	133,711	67,709	141,352	59,222	64,858	137,380
Foreign exchange accounts	-	318	30,875	10,903	21,478	17	287	19,831	5,276	1,735	51,350	10
Sundry accounts Property, plant and equipment	40	102 31	35,017 3,540	14,162 355	89	5,628 194	380 94	632,017	2,065 269	205 217	766 46	1,454 99
Intangible assets	- 24	1	108	300	77	112	- 54	3	203	3	75	2
Prepaid pension expense	-	-	-	-	-	-	-	246	-	-	-	-
Deferred tax assets	29	9	2,956	794	-	488	-	-	-	525	-	49
Customers' liability under guarantees and acceptances	-	58	208,119	522	108	1,332	2,289	4,249	2,797	1,408	-	100
Reserve for loan losses Head office and branches interoffice receivables	67	(389) 435	(159) 32,691	(1,226) 796,684	(218)	(687) 2,102	(594) 2,916	(155) 103,615	(1,571) 57,889	(549) 8,059	(637) 4,739	(639)
Total assets	2,362	70,979	2,558,008	2,559,491	67,870	1,143,992	159,741	4,655,330	235,442	76,505	148,388	282,119
Liabilities and Net assets												
Deposits	-	22,397	254,936	1,400,937	36,412	15,101	872	440,833	37,618	19,860	3,467	25,324
Negotiable certificates of deposit sold	-	-	-	12,900	-	-	-	-	7,000	-	20,001	-
Call money	-	28,288	-	49,366	-	50,000	-	-	-	-	7,793	-
Securities sold under agreements to repurchase		-	217,637	-	-	-	-	-				-
Cash collateral received for security lending Commercial paper	-	-	-	13,998	-	- 14,999	-	-	-	-	3,999	-
Specific transaction accounts liabilities	-	-	212,442	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	162,757	71,539	2,500	-	-	-	7,700	10,000	57,684	-
Foreign exchange accounts	-	33	34,519	9,868	-	12	37	47,652	510	0	-	23,201
Sundry accounts Bonus allowance	71	271	11,275 195	197,028 48	208	3,709	<u>331</u> 15	617,644 1,297	2,126	368	921	<u> </u>
Retirement benefit obligation	276	19	-	199	23	352	135	-	147	32	-	108
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	110	-	-	-	-
Bank's liability under guarantees and acceptances	-	58	208,119	522	108	1,332	2,289	4,249	2,797	1,408	-	100
Head office and branches interoffice payables Sub-total	- 348	16,845 67,916	1,439,585 2,541,470	781,886 2,538,295	26,408 65,661	1,041,480 1,126,990	150,688 154,370	3,542,039 4,653,826	174,403 232,303	41,545 73,216	52,112 145,979	229,928 279,579
Capital stock		-	2,041,470	2,000,200	-		-	-,000,020	- 202,000		-	270,075
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,000	2,568	2,736	2,000	3,139	2,002	2,000	2,000
Retained earnings (deficit)	14	1,063	14,537	19,218	209	14,433	2,634	(745)	-	1,287	279	540
Unrealized gains (losses) on available-for-sale securities Deferred hedge gains (losses)		-		(22)	-	-	-	249		-	130	-
Total liabilities and Net assets	2,362	70,979	2,558,008	2,559,491	67,870	1,143,992	159,741	4,655,330	235,442	76,505	148,388	282,119
Income statement	,	.,	,,	,, .		, .,		,,	,		.,	- , -
Ordinary income:												
Income on operated funds	-	1,359	12,256	23,250	1,460	9,499	1,610	4,398	3,046	1,421	3,542	3,621
Including: [Interest on loans]	[-]	[1,224]	[3,629]	[13,895]	[425]	[7,716]	[1,567]	[2,034]	[2,637]	[1,140]	[1,751]	[3,395]
[Interest and dividends on securities] Commission income	[-]	[-] 39	[394]	[596]	[19] 279	[(18)] 3,955	[-]	[292] 3,794	[-] 808	[-]	[571] 247	[2]
Specific transaction accounts income	+00	-	18,579	-	-		-		-	- 230	-	-
Other operating income	-	6	128	8,798	20	0	-	68,238	1,144	1	250	19
Other ordinary income	-	31	304	720	11	-	-	1,774	510	45	1	22
Total ordinary income	468	1,436	40,462	34,065	1,772	13,456	1,818	78,206	5,509	1,707	4,042	3,806
Ordinary expenses: Funding cost	-	172	22,118	25,644	477	6,373	763	1,661	1,438	882	2,531	1,109
Including: [Interest on deposits]	[-]	[21]	[725]	[21,188]	[26]	[(16)]	[-]	[1,459]	[196]	[34]	[103]	[90]
Commission expenses	41	3	1,134	152	9	3,512	3	658	148	40	19	8
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses General and administrative expenses	- 394	- 264	0 8,825	- 2 105	- 214	146	23	62,695	531 979	3 305	322 443	11 780
Other ordinary expenses	- 394	264 85	ŏ,ŏ∠5 1	2,105	100	1,884 29	<u>337</u> 551	10,148	979 947	305	149	102
Total ordinary expenses	435	525	32,079	28,381	802	11,946	1,680	75,171	4,046	1,372	3,467	2,010
Ordinary earnings (losses)	32	911	8,382	5,683	970	1,509	137	3,034	1,463	334	574	1,796
Extraordinary profits	-	-	4	-	14	-	17	-	-	0	71	70
Extraordinary losses	-	0	294	-	0	-	-	-	-	5	-	0
Earnings (losses) before income taxes	32	910	8,093	5,683	984	1,509	155	3,034	1,463	330	646	1,866
Income taxes-current	35	264	3,228	2,150	310	491	170	464	332	8	367	574
Income taxes-deferred Net earnings (losses)	(10)	3 643	(222) 5,087	(194) 3,727	- 674	(1) 1,020	(14)	2,569	1,130	(107) 429	- 279	4 1,288
Information on non-performing loans:	0	045	3,007	0,727	074	1,020	(14)	2,003	1,130	429	275	1,200
Bankrupt loans		0	72	-	-	5,082	-	-	0	-		0
Non-accrual loans		149 *2	-	-	-	3,912	-	-	19	-		29
Past due loans (3 months or more)		-	-	-	-	-	-	-	112	-		4
Restructured loans		43 192	6,646 6,718	-	-	- 8,995	-	-	2,305 2,436	-		0
Total non-performing loans				-	-		-	-		-		33

Note (*2) : The amount was separately disclosed as "De Facto Bankrupt Loans" by the bank.

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Financial Highlights by Bank (4/5)

				Ourse Ohimer								(minoris of yen
Financial statements	Metropolitan Bank and Trust Company	National Australia Bank Limited	National Bank of Pakistan	Oversea-Chinese Banking Corporation PH Limited	HILIPPINE NATIONAL BANK	PT. Bank Negara Indonesia (Persero) Tbk	yal Bank of Canada	Shinhan Bank Japan	Société Générale Sta	ndard Chartered Bank	State Bank of India	State Street Bank and Trust Company
Balance Sheet Assets												
Cash on hand and due from banks	2,253	143,111	2,272	4,578	3,298	8,382	930,392	92,151	1,483,332	1,026,057	10,228	2,130,972
Call loans	-	-	-	-	-	972	-	5,079	6,100	-	-	-
Securities purchased under agreements to resell Cash collateral paid for security borrowing	-	-		-	-			-		-	-	
Monetary claims purchased	-	-	-	-	-	-	-	-	-	1,007	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities Loans and discounts	- 9,282	- 19,797	- 77	- 99,164	- 37,918	15,554 47,653		30,846 718,364	12,483 134,132	96,084 186,981	14,930 170,717	
Foreign exchange accounts	266	166	901	123	-	1,117	9	16,799	37	14,552	61,030	1
Sundry accounts	33	32,733	48	313	93	407	8,465	6,623	7,596	52,130	1,332	135,722
Property, plant and equipment	50 168	82	13	9	<u> </u>	133 44	164	929 451	1,131	75 35	1,116	27
Intangible assets Prepaid pension expense	- 108	-	56	-	-	-	8	451	27	401	10	14
Deferred tax assets	50	-	33	-	26	363	-	1,241	26	1,090	920	16
Customers' liability under guarantees and acceptances	2	4,165	98	78	-	2,639	-	1,793	1,287	79,283	4,664	-
Reserve for loan losses Head office and branches interoffice receivables	(7)	(255) 165,345	(19)	(991) 458	(32) 38	(298) 4,413	- 382,099	(3,397)	(1,137) 298,561	(553) 65,344	- 23,611	- 17,494
Total assets	12,129	365,146	5,148	103,734	41,352	81,379	1,321,139	870,883	1,943,580	1,522,491	288,563	2,284,248
Liabilities and Net assets	,				,	,	, , , , , , , , , , , , , , , , , , , ,		,,	,,		.,,
Deposits	2	79,512	683	533	399	9,155	2,843	735,464	355,976	337,761	29,355	0
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	27,900	-	-	-	-
Call money Securities sold under agreements to repurchase		-		-		6,660	-	-	167,900	180,000	35,000	4,000
Securities sold under agreements to repurchase Cash collateral received for security lending	-		-		-	-		-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	111,996	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowed money Foreign exchange accounts		-	- 193	-	27,171	25,920 3,972		26,218 4,679	24,992	31,969 155,475	80,178 330	-
Sundry accounts	258	30,423	161	902	200	1,258	7,712	6,488	9,224	22,598	1,642	127,459
Bonus allowance	-	140	-	8	-	9	360	158	168	444	13	-
Retirement benefit obligation	107	187	33	33	52	66	141	310	-	-	159	-
Reserves under special law Deferred tax liabilities		-		-	-		-	-	-		-	-
Bank's liability under guarantees and acceptances	2	4,165	98	78	-	2,639	-	1,793	1,287	79,283	4,664	-
Head office and branches interoffice payables	9,392	248,716	1,233	99,610	11,220	29,626	1,308,032	-	1,381,105	600,905	134,780	2,151,234
Sub-total	9,764	363,146	2,401	101,167	39,042	79,305	1,319,090	803,013	1,940,655	1,520,435	286,126	2,282,694
Capital stock Capital surplus/reserve	-	-		-				17,500 17,500	-			
Brought-in capital	2,000	2,000	2,156	2,000	2,000	2,132	2,000	-	2,013	2,000	2,000	2,000
Retained earnings (deficit)	365	(0)	591	567	310	338	49	32,838	910	213	1,014	(446)
Unrealized gains (losses) on available-for-sale securities	-	-	-	-	-	(396)	-	31	1	(26)	(576)	-
Deferred hedge gains (losses) Total liabilities and Net assets	- 12,129	- 365,146	- 5,148	- 103,734	- 41,352	- 81,379	- 1,321,139	- 870,883	- 1,943,580	(129) 1,522,491	- 288,563	- 2,284,248
Income statement	12,120	000,140	3,140	100,704	41,002	01,070	1,021,100	070,000	1,040,000	1,022,401	200,000	2,204,240
Ordinary income:												
Income on operated funds	270	2,043	221	2,754	1,586	2,806	28,943	16,133	6,840	10,194	7,625	728
Including: [Interest on loans]	[269]	[889]	[14]	[2,739]	[1,568]	[1,942]	[-]	[15,566]	[3,207]	[7,198]	[5,046]	[-]
[Interest and dividends on securities] Commission income	[-] 336	[-] 410	[127] 57	[4] 239	[-]	[550] 63	[-]	[225] 3,322	[199]	[(67)] 3,189	[681] 1,537	167
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	314	1,459	19	-	190	949	2	607	315	861	123	813
Other ordinary income	-	20	-	2	11	9	-	289	224	14.246	656	- 1 700
Total ordinary income Ordinary expenses:	921	3,933	297	2,997	1,958	3,827	28,947	20,352	9,155	14,246	9,943	1,708
Funding cost	179	2,601	53	1,666	1,234	1,806	25,196	2,431	3,077	6,342	5,982	(31)
Including: [Interest on deposits]	[0]	[135]	[1]	[-]	[0]	[13]	[-]	[2,017]	[46]	[1,716]	[424]	[-]
Commission expenses	46	6		39	-	89	4	950	268	35	94	8
Specific transaction accounts losses Other operating expenses	- 0	- 10	- 0	- 0	-		- 190	-	- 590	- 191	- 68	
General and administrative expenses	507	1,457	257	427	438	676	763	6,366	2,984	5,865	1,109	1,503
Other ordinary expenses	-	6	-	397	19	4	-	314	456	121	595	-
Total ordinary expenses	738	4,082	310	2,532	1,691	2,575	26,155	10,063	7,377	12,555	7,850	1,480
Ordinary earnings (losses)	182	(149)	(13)	464	267	1,252	2,791	10,289	1,777	1,690	2,092	227
Extraordinary profits Extraordinary losses	0	0	-	-		119 75	-	- 63	- 0	- 0	19	-
Earnings (losses) before income taxes	182	(148)	(13)	464	267	1,296	2,791	10,225	1,777	1,690	2,111	227
Income taxes-current	40	109	5	0	105	10	1,316	3,013	908	697	104	48
Income taxes-deferred	0	-	-	-	(4)	31	-	(1,021)	(40)	(3)	651	36
Net earnings (losses)	143	(257)	(18)	464	166	1,255	1,475	8,233	909	996	1,355	143
Information on non-performing loans:	_	463	-		-	-	-	148	_	_	-	
Bankrupt loans Non-accrual loans	-	463	-		-	-	-	3,525	2,513	-	-	
Past due loans (3 months or more)	-	-	18		48	-	-	-	-	-	-	
Restructured loans	-	-	-		2	-	-	1,986	-	-	-	
Total non-performing loans	-	463	18		50	-	-	5,659	2,513	-	-	

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Financial Highlights by Bank (5/5)

(millions of yen)

Balance Sheet Assets Cash on hand and due from banks Call loans Securities purchased under agreements to resell Cash collateral paid for security borrowing Monetary claims purchased Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets Customers' liability under guarantees and acceptances	3,137 - - - - 20,074 39,590 12 260 191 66 -	2,838 - - - - - - 28,583 91 80 90	882,457 8,000 - 353,854 - 4,202 - - 351,747 1,146	527,935 - - - - - - - -	7,851 _ _ _ _ _ _ _	96,892 - - - 3,651	2,431 - - -	34,567 - - -
Cash on hand and due from banks Call loans Securities purchased under agreements to resell Cash collateral paid for security borrowing Monetary claims purchased Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	- - - 20,074 39,590 12 260 191 66 -	- - - - - - 28,583 91 80 90	8,000 			- - - 3,651		-
Call loans Securities purchased under agreements to resell Cash collateral paid for security borrowing Monetary claims purchased Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	- - - 20,074 39,590 12 260 191 66	- - - - - - 28,583 91 80 90	8,000 			- - - 3,651		-
Cash collateral paid for security borrowing Monetary claims purchased Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	- - 20,074 39,590 12 260 191 66 -	- - - - 28,583 91 80 90	353,854 - 4,202 - - 351,747 1,146		-	- 3,651	-	
Monetary claims purchased Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	- 20,074 39,590 12 260 191 66	- - - 28,583 91 80 90	4,202 - 351,747 1,146		-	3,651		-
Specific transaction accounts assets Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	- 20,074 39,590 12 260 191 66	- - 28,583 91 80 90	- - 351,747 1,146	- -				-
Money in trusts Securities Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	20,074 39,590 12 260 191 66 -	- 28,583 91 80 90	- - 351,747 1,146	-		-	-	-
Loans and discounts Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	39,590 12 260 191 66 -	28,583 91 80 90	351,747 1,146		-	-	-	-
Foreign exchange accounts Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	12 260 191 66	91 80 90	1,146		-	36,619	-	-
Sundry accounts Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	260 191 66 -	80 90		- 12	- 3,495	65,556 192	- 1,427	78,499
Property, plant and equipment Intangible assets Prepaid pension expense Deferred tax assets	191 66 -	90	88,366	245	3,495	537	238	39,194 289
Prepaid pension expense Deferred tax assets	-	~	-	23	6	11	63	39
Deferred tax assets		6	-	3	63	-	-	60
		-	- 2,131	-		- 201	-	-
	-	-	2,101	-	13,660	1,614	6,387	3,326
Reserve for loan losses	(79)	(285)	-	-	-	(217)	-	(996)
Head office and branches interoffice receivables	-	-	474,014	1,619	99	12	2	8
Total assets	63,252	31,405	2,165,920	529,838	25,234	205,073	10,551	154,990
Liabilities and Net assets Deposits	1,008	77	482,841	-	430	3,951	_	33,645
Negotiable certificates of deposit sold	1,008	-	482,841	-	430	3,951	-	33,045
Call money	5,891	-	-	-	-	-	-	16,427
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-
Cash collateral received for security lending Commercial paper	-	-	196,330	-	-	-	-	-
Specific transaction accounts liabilities	-	-	4,659	-	-	-	-	-
Borrowed money	-	-	20,500	-	-	-	-	6,529
Foreign exchange accounts	-	91	1,255	-	193	1,065	0	255
Sundry accounts Bonus allowance	<u>155</u> 17	20	88,054 179	63 34	105	<u>800</u> 66	76	549
Retirement benefit obligation	3	-	29	128	7	64	137	- 4
Reserves under special law	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances Head office and branches interoffice payables	- 54,077	- 29,827	- 1,372,658	- 527,000	13,660 8,603	1,614 193,546	6,387 1,786	3,326 92,187
Sub-total	61,154	30,027	2,166,509	527,227	23,001	201,110	8,392	152,925
Capital stock	-	-	-	-	-	_	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,855	2,574	2,260	2,000	2,000	2,000
Retained earnings (deficit) Unrealized gains (losses) on available-for-sale securities	17 81	(622)	(3,444)	37	(27)	1,963	159	64
Deferred hedge gains (losses)	-	-	-	-	-	_	-	-
Total liabilities and Net assets	63,252	31,405	2,165,920	529,838	25,234	205,073	10,551	154,990
Income statement								
Ordinary income:								
Income on operated funds	1,148	399	7,746	1,467	213	1,449	160	2,705
Including: [Interest on loans] [Interest and dividends on securities]	[669]	[399]	[4,062]	[-]	[-]	[895]	[-]	[1,851]
Commission income	3	56	262	0	267	303	143	552
Specific transaction accounts income	-	-	4,141	-	-	-	-	-
Other operating income Other ordinary income	12	-	7,213	- 17	<u> </u>	<u> </u>	1,405	115
Total ordinary income	1,164	456	19,363	1,486	482	1,763	1,710	3,374
Ordinary expenses:	,		-,	,				
Funding cost	674	165	6,284	1,322	126	242	93	1,822
Including: [Interest on deposits]	[2]	[0]	[3,666]	[-]	[0]	[0]	[-]	[53]
Commission expenses Specific transaction accounts losses	6	2	87	2	-	8	33	43
Other operating expenses	-	0	7	1	-	_	445	89
General and administrative expenses	361	293	9,162	345	405	749	954	395
Other ordinary expenses	32	153	15 540	-	1	70	-	278
Total ordinary expenses Ordinary earnings (losses)	1,074 89	614 (158)	15,542 3,821	1,671 (185)	535 (52)	1,070 693	1,527 183	2,628 745
Extraordinary profits	-	(156)	- 3,021	183	0	- 033	-	- 745
Extraordinary losses	-	-	-	-	-	-	142	0
Earnings (losses) before income taxes	89	(158)	3,821	(2)	(52)	693	40	745
Income taxes-current	27	4	602	1	1	346	16	250
Income taxes-deferred	- 62	(162)	820	-	(7)	(86)	-	-
Net earnings (losses)	62	(163)	2,398	(3)	(46)	433	24	494
Information on non-performing loans: Bankrupt loans	-	-	-	-	-	-		-
Non-accrual loans	-	-	-	-	-	-		-
Past due loans (3 months or more)	-	-	-	-	-	-		-
Restructured loans Total non-performing loans	-	-	-	-	-	-		-

Ranking by Total Assets

					(Thinions of yen)
2020		2019		2020	2019
Rank		Rank	Bank	(current year/period) Total Assets	(previous year/period) Total Assets
4		1			
1	\rightarrow	1	BNP PARIBAS	5,795,770	5,967,459
2	\rightarrow	2	Crédit Agricole Corporate and Investment Bank	5,503,159	5,147,803
3	\rightarrow	3	JPMorgan Chase Bank, N.A.	4,655,330	3,721,148
4	\rightarrow	4	Barclays Bank PLC	3,534,171	2,918,563
5	Ŷ	13	Bank of New York Mellon, The	3,192,966	1,982,006
6	\downarrow	5	Citibank, N.A.	3,077,414	2,881,357
7	Ŷ	11	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	2,559,491	2,199,786
8	\rightarrow	8	Hongkong and Shanghai Banking Corporation Limited, The	2,558,008	2,356,233
9	\rightarrow	9	Australia and New Zealand Banking Group Limited	2,444,551	2,345,240
10	Ŷ	21	State Street Bank and Trust Company	2,284,248	1,182,130
11	\downarrow	10	China Construction Bank	2,173,420	2,310,924
12	\downarrow	6	UBS AG	2,165,920	2,605,341
13	\uparrow	19	Société Générale	1,943,580	1,256,026
14	Ŷ	15	BANK OF CHINA LIMITED	1,900,001	1,659,804
15	Ŷ	18	CREDIT SUISSE AG	1,637,045	1,274,184
16	Ŷ	17	Deutsche Bank AG	1,600,968	1,332,627
17	\downarrow	12	Bank of America, N.A.	1,573,914	2,183,886
18	\downarrow	14	Standard Chartered Bank	1,522,491	1,744,419
19	↓	16	Bank of Communications	1,476,984	1,462,244
20	\downarrow	7	COMMERZBANK AKTIENGESELLSCHAFT	1,467,007	2,370,422
21	↓	20	Royal Bank of Canada	1,321,139	1,228,488
22	Ŷ	26	ING Bank N.V.	1,143,992	347,037
23	↑ ↑	25	Commonwealth Bank of Australia	952,100	644,453
24	Ļ	23	Shinhan Bank Japan	870,883	755,355
25	↓	22	AGRICULTURAL BANK OF CHINA LIMITED	828,866	856,144
26	Ļ	24	UniCredit Bank AG	529,838	721,945
27	↓ ↑	32	National Australia Bank Limited	365,146	214,426
28	Ļ	27	State Bank of India	288,563	304,398
29	≁ ↑	30	Mega International Commercial Bank Co., Ltd.	282,119	276,042
30	Ļ	29	BANCO DO BRASIL S.A.	268,543	281,404
31	\rightarrow	31	DBS BANK LTD.	253,257	246,014
32	Ŷ	35	KEB Hana Bank	235,442	140,076
33	↓	28	Bank of India	230,559	286,739
34	↓ ↑	39	United Overseas Bank Limited	205,073	110,636
34	↓	33	CTBC Bank Co., Ltd.	173,714	151,308
36	↓ ↑	37	Intesa Sanpaolo S.p.A.	159,741	122,507
37	T T	40	WOORI BANK	154,990	103,577
38		36	Korea Development Bank, The	148,388	135,058
	↓ ↑		•	131,214	
39		41	Bangkok Bank Public Company Limited Bank of Taiwan	-	96,513
40	↓	38		107,973	117,956
41	$\stackrel{\uparrow}{\rightarrow}$	44	Oversea-Chinese Banking Corporation Limited PT. Bank Negara Indonesia (Persero) Tbk	103,734 81,379	65,875
42		42	.		85,202
43	↑ ^	47	Kookmin Bank	76,505	52,924
44	1	49	E. SUN Commercial Bank, Ltd.	73,559	46,623
45	1	46	First Commercial Bank	70,979	58,389
46	↓	45	Industrial Bank of Korea	67,870	62,700
47	Ŷ	50	Taishin International Bank Co., Ltd.	63,252	35,258
48	\rightarrow	48	Chang Hwa Commercial Bank	54,149	51,048
49	1	55	Banco Bilbao Vizcaya Argentaria	46,353	9,413
50	Ŷ	51	PHILIPPINE NATIONAL BANK	41,352	31,572
51	Ŷ	53	Taiwan Business Bank	31,405	15,739
52	\rightarrow	52	Union de Banques Arabes et Françaises	25,234	28,069
53	Ŷ	56	Metropolitan Bank and Trust Company	12,129	6,695
54	\downarrow	43	Wells Fargo Bank, National Association	10,551	73,907
55	\downarrow	54	National Bank of Pakistan	5,148	14,972
56	Ŷ	57	Euroclear Bank SA/NV	2,362	2,326

(millions of yen)

(millions of yen)

Ranking by Ordinary Earnings (Losses)

com 2010 Net 2010 Bank 2020 Column Variantizet Lossed Johnson Provide Number and Column Variantizet Lossed Johnson Provide Number and Column Variantizet Lossed Johnson Number and						(millions of yen)
Ratio Data Common Mark Park Processing 1 2 Crédit Agricole Corporate and Investment Bank 12,653 10,663 2 F 6 Shinhan Sank Japan 10,228 8,705 3 1 BMP PARIBAS 9,747 10,673 4 3 Citibank, N.A. 9,221 10,613 5 7 Hongkong and Shanghai Banking Corporation Limited, The 8,382 6,746 6 4 China Construction Bank 7,668 9,643 7 NINDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,666 8,878 9 14 Bank of America, N.A. 5,163 10,894 11 10 Bank of Communications 5,000 1,799 12 20 UBS AG 3,851 1,666 13 11 Bank of New York Mallon, The 3,671 3,855 14 9 Barclays Bank PLC 3,344 5,458 15 7 COMMERZBANK AXTENGESELLSCHAFT 3,127 1,121	2020		2019			
1 1 2 Cradit Agricole Corporate and Investment Bank 12,663 10,663 2 1 6 Shinhan Bank Japan 10,263 8,705 3 1 1 BNP PARIBAS 9,747 10,072 4 1 3 Citibank, N.A. 9,221 10,643 5 1 8 Hongkong and Shanghal Banking Corporation Limited, The 8,382 6,746 6 1 4 Chino Construction Bank 7,663 9,673 6,790 7 7 10/DUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,666 8,878 3,034 1 1 Bank of Communications 5,000 4,770 1 1 1 Bank of Communications 5,000 4,770 1 1 1 Bank of Communications 3,021 1,083 1 1 1 Bank of Communications 3,021 1,041 1 1 1 Desk of Communications 3,021 1,042 1				Bank		
2 1 6 Shinhan Bank Jagan 10,289 8,705 3 1 BNP PARIBAS 9,747 10,972 4 1 3 Cribank, N.A. 9,221 10,543 5 7 8 Hongkong and Shangha Banking Corporation Limited. The 8,382 6,746 5 7 7 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,665 8,878 7 7 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,665 8,878 9 1 4 Bank of Communications 5,000 1,034 1 1 Bank of New York Mellon, The 3,671 3,844 5,645 1 1 Bank of Cammunications 3,034 (1,060)* 1,044 1 1 Bank of Cambas Bank, N.A. 3,034 (1,060)* 1,942 1 1 Bank of Cambas Bank, N.A. 3,034 (1,060)* 1,942 1 1 Commonwealth Bank of Australia 2,290 3,417 1 1	1	*	2	Crédit Agricolo Corporate and Investment Bank		
3 1 1 BNP PARIBAS 9,747 10,572 4 1 3 Critback, N.A. 9,221 10,543 5 1 8 Hongkong and Sharanghai Banking Corporation Limited, The 8,382 6,746 6 1 4 Critback, N.A. 9,043 9,043 7 -7 7 1 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,683 0,790 8 1 5 BANK OF CHINA LIMITED 5,686 8,671 3,634 10 1 Bank of Communications 5,000 4,770 12,71 14 1 Bank of New York Mellon, The 3,671 3,855 14 1 9 Barclays Bank PLC 3,384 (11,606) 15 1.2 COMMEREDANK AKTIENGESELLSCHAFT 3,127 1,121 1 16 1.5 J.2 COMMEREDANK AKTIENGESELLSCHAFT 3,127 1,121 16 State Bank of India 2,290 3,417 1,613 1,122						
4 1 3 Cithank, N.A. 9,221 10,543 5 1 4 China Construction Bank 7,883 9,643 7 - 7 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,666 8,878 9 1 1 Bank Of CHINA LIMITED 5,666 8,878 9 1 1 Bank Of China LimiteD 5,666 8,878 1 1 Bank of America, N.A. 5,148 3,034 1 1 Bank of New York Mellon, The 3,671 3,885 14 1 Banckys Bank PLC 3,384 5,488 15 1 27 COMMERZBANK AKTIENGESELLSCHAFT 3,127 1,121 17 1 28 Anorgan Chase Bank, N.A. 3,034 (1,606) 17 1 27 COMMERZBANK AKTIENGESELLSCHAFT 3,127 1,121 17 1 28 Anorgan Chase Bank, N.A. 3,034 (1,606) 17 1 20 Commonwealth Bank, OLAUSTAIB<			-	•		
5 1 8 Hongkong and Shamphai Banking Corporation Limited, The 8.382 6,746 6 1 4 China Construction Bank 7,883 9,643 7 - 7 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,656 8,878 8 1 5 BANK OF CHINA LIMITED 5,656 8,878 1 1 Bank of Communications 5,000 4,770 1 1 Bank of Communications 5,000 4,770 1 1 Bank of Communications 3,621 1,885 1 9 Barclays Bank PLC 3,384 6,458 1 9 Barclays Bank PLC 3,384 6,458 1 1 Bank of Canada 2,791 7,34 1 1 Commonwealth Bank of Australia 2,290 3,417 1 1.2 Commonwealth Bank of Australia 2,292 1,444 2 1 Rogal International Commercial Bank Co., Ltd. 1,796 1,613 2						
6 1 4 China Construction Bank 7,683 9,643 7 - 7 1NDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5,683 6,790 8 1 5 BANK OF CHINA LIMITED 5,683 6,790 1 1 Bank of Amorica, N.A. 5,148 3,034 1,084 1 1 Bank of Amorica, N.A. 5,005 1,694 1,084 1 1 Bank of Communications 5,000 4,770 1,285 1 1 Banck of Communications 3,671 3,851 1,686 1 1 Banck of Conse Bank, N.A. 3,034 (1,686) 1,717 1 1.2 Commonwealth Bank of Australia 2,290 3,417 1,812 1 1.2 Commonwealth Bank of Australia 2,290 1,044 1,914 2 Anol O D BASL S.A. 2,189 1,512 1,16 1,127 1,212 1 1.6 Standard Charterd Bank Co., Ltd. 1,777 1,717 1,			-			
7 • 7 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED 5.656 • 6.790 8 5 Bank Of America, N.A. 5.148 3.034 • 10 1 Bank of America, N.A. 5.148 3.034 • 11 1 Bank of Communications 5.000 4.770 • 12 1 Bank of Communications 3.671 3.865 • 12 1 Bank of New York Mellon, The 3.671 3.855 • 13 1 Bank of Communications 3.034 (1,606)* • 14 3 Barclays Bank PLC 3.3634 (1,606)* • 15 7 7 COMMERZBANK ATLENCESELLSCHAFT 3.127 1.121* 15 1 2.7 COMMERZBANK of Australia 2.290 3.417 16 1 2.7 Commonwealth Bank of Australia 2.1092 1.044 2 1 1.6 1.0 1.0 1.0 2 <td< th=""><th>5</th><th>↑</th><th></th><th></th><th>8,382</th><th></th></td<>	5	↑			8,382	
8 i 5 BANK OF CHINA LIMITED 5.666 8.878 10 r 18 Australia and New Zealand Banking Group Limited 5.005 1.694 11 10 Bank of Communications 5.000 4.770 12 12 0 UBS AG 3.821 1.666 13 11 Bank of New York Mellon, The 3.671 3.885 14 19 Barcleys Bank PLC 3.384 5.465 15 1 27 COMMERZBAIK AKTIENCESELLSCHAFT 3.127 1.121 16 15 7 JPMorgan Chase Bank, N.A. 3.034 (1.600) 17 12 Royal Bank of Canada 2.791 734 17 13 State Bank of India 2.029 1.044 14 -2 Immedia India 2.032 1.044 12 -2 Immedia India 2.039 1.041 14 -2 Addia Chartered Bank 1.600 1.950 14 16 Standard	6	\downarrow	4	China Construction Bank	-	9,643
9 1 4 Bank of America, N.A. 5.48 3.034 10 1 1 0 Bank of Communications 5.000 4.770 12 1 20 UBS AG 3.821 1.666 13 1 Bank of New York Mellon, The 3.671 3.845 5.458 14 1 9 Barclays Bank PLC 3.384 5.458 15 7 27 COMMERZBANK AKTIENGESELLSCHAFT 3.127 1.121 15 7 7 JPMorgan Chase Bank, N.A. 3.034 (1.600)* 16 1 7 30 State Bank of Australia 2.290 3.417 16 1 7.7 30 State Bank of India 2.092 1.044 17 7 30 State Bank Of Charterod Bank 1.630 1.590 24 17 Société Generale 1.777 1.717 7.717 23 16 State Bank Of Charterod Bank 1.660 1.590 24	7	\rightarrow	7	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	5,683 *	6,790
10 r 18 Australia and New Zealand Banking Group Limited 5.000 4.770 11 10 Bank of Communications 5.000 4.770 12 r 20 UBS AG 3.821 1.686 13 i 11 Bank of New York Mellon, The 3.671 3.855 14 i 9 Barclays Bank PLC 3.384 5.458 15 r 27 COMMERZBANK AKTIENCESELLSCHAFT 3.127 1.121 16 r 73 JPMorgan Chase Bank, N.A. 3.034 (1.606) 17 r 32 Royal Bank of Canada 2.791 734 17 r 21 PC Commonwealth Bank of Australia 2.080 3.117 17 r 30 State Bank of India 2.082 1.0444 14 - 21 Mega International Commercial Bank Co., Ltd. 1.777 1.717 23 1 16 Standard Chartared Bank 1.680 1.980 1.945 2	8	\downarrow	5	BANK OF CHINA LIMITED	5,656 *	8,878
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23 1 16 Standard Chartered Bank 1,690 1,945 * 24 1 22 AGRICULTURAL BANK OF CHINA LIMITED 1,630 * 1,599 25 4 15 ING Bank N.V. 1,509 2,936 26 1 28 KEB Hana Bank 1,463 1,106 27 4 23 DBS BANK LTD. 1,442 1,546 28 1 19 CTBC Bank Co., Ltd. 1,322 1,689 29 1 39 PT. Bank Negara Indonesia (Persero) Tbk 1,210 739 30 1 31 Bank of Taiwan 1,210 739 31 4 6 Industrial Bank of Korea 970 1,352 33 f 38 WOORI BANK 745 308 34 1 40 United Overseas Bank Limited 693 250 35 4 25 CREDT SUISSE AG 574 347 36 f 37 Korea Development Bank, The 574 347 36 f 37 Korea Development B	21	\rightarrow	21	Mega International Commercial Bank Co., Ltd.	1,796	1,613
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42↑43State Street Bank and Trust Company2278943↑45Wells Fargo Bank, National Association1835944↓42Metropolitan Bank and Trust Company182118 *45↓29Intesa Sanpaolo S.p.A.1371,09546↑51Taishin International Bank Co., Ltd.89(88)*47↑49Banco Bilbao Vizcaya Argentaria64(25)*48↓13Deutsche Bank AG493,32849↓46Euroclear Bank SA/NV3226 *50↓44National Bank of Pakistan(13)8351↑52Union de Banques Arabes et Françaises(52)(131)52↑54National Australia Bank Limited(149)(310)53→53Taiwan Business Bank(158)(277)54↑55UniCredit Bank AG(185)(362)55↑56Bank of India(700)(737)	40	Ŷ	47	PHILIPPINE NATIONAL BANK	267	13 *
43 ↑ 45 Wells Fargo Bank, National Association 183 59 44 ↓ 42 Metropolitan Bank and Trust Company 182 118 * 45 ↓ 29 Intesa Sanpaolo S.p.A. 137 1,095 46 ↑ 51 Taishin International Bank Co., Ltd. 89 (88) * 47 ↑ 49 Banco Bilbao Vizcaya Argentaria 64 (25) * 48 ↓ 13 Deutsche Bank AG 49 3,328 49 ↓ 46 Euroclear Bank SA/NV 32 26 * 50 ↓ 44 National Bank of Pakistan (13) 83 51 ↑ 52 Union de Banques Arabes et Françaises (52) (131) 52 ↑ 54 National Australia Bank Limited (149) (310) 53 ~ 53 Taiwan Business Bank (158) (277) 54 ↑ 55 UniCredit Bank AG (185) (362) 55 ↑ 56 Bank of India (700) (737)	41	\uparrow	50	E. SUN Commercial Bank, Ltd.	256	(59)
43 ↑ 45 Wells Fargo Bank, National Association 183 59 44 ↓ 42 Metropolitan Bank and Trust Company 182 118 * 45 ↓ 29 Intesa Sanpaolo S.p.A. 137 1,095 46 ↑ 51 Taishin International Bank Co., Ltd. 89 (88) * 47 ↑ 49 Banco Bilbao Vizcaya Argentaria 64 (25) * 48 ↓ 13 Deutsche Bank AG 49 3,328 49 ↓ 46 Euroclear Bank SA/NV 32 26 * 50 ↓ 44 National Bank of Pakistan (13) 83 51 ↑ 52 Union de Banques Arabes et Françaises (52) (131) 52 ↑ 54 National Australia Bank Limited (149) (310) 53 ~ 53 Taiwan Business Bank (158) (277) 54 ↑ 55 UniCredit Bank AG (185) (362) 55 ↑ 56 Bank of India (700) (737)	42	↑	43	State Street Bank and Trust Company	227	89
44 \downarrow 42Metropolitan Bank and Trust Company182118 *45 \downarrow 29Intesa Sanpaolo S.p.A.1371,09546 \uparrow 51Taishin International Bank Co., Ltd.89(88)*47 \uparrow 49Banco Bilbao Vizcaya Argentaria64(25)*48 \downarrow 13Deutsche Bank AG493,32849 \downarrow 46Euroclear Bank SA/NV3226 *50 \downarrow 44National Bank of Pakistan(13)8351 \uparrow 52Union de Banques Arabes et Françaises(52)(131)52 \uparrow 54National Australia Bank Limited(149)(310)53 \rightarrow 53Taiwan Business Bank(158)(277)54 \uparrow 55UniCredit Bank AG(185)(362)55 \uparrow 56Bank of India(700)(737)	43	Ŷ	45		183	59
45 \downarrow 29Intesa Sanpaolo S.p.A.1371,09546 \uparrow 51Taishin International Bank Co., Ltd.89(88)*47 \uparrow 49Banco Bilbao Vizcaya Argentaria64(25)*48 \downarrow 13Deutsche Bank AG493,32849 \downarrow 46Euroclear Bank SA/NV3226*50 \downarrow 44National Bank of Pakistan(13)8351 \uparrow 52Union de Banques Arabes et Françaises(52)(131)52 \uparrow 54National Australia Bank Limited(149)(310)53 \rightarrow 53Taiwan Business Bank(158)(2277)54 \uparrow 55UniCredit Bank AG(185)(362)55 \uparrow 56Bank of India(700)(737)		\downarrow		-		
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55 ↑ 56 Bank of India (700) (737)						
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56 ↓ 36 Bangkok Bank Public Company Limited (1,327) 457		↑				
	56	\downarrow	36	Bangkok Bank Public Company Limited	(1,327)	457

Note (*) : These amounts represent fiscal periods of less than 12 months. Please refer to page 3 "Changes in foreign banks during the year" and page 4 "Summary of Banks" for more details on the fiscal periods of these banks.

Ranking by Expense/Income Ratio

2020 Rank		2019 Rank	Bank	2020 (current year/period) Expense/Income Ratio	2019 (previous year/period) Expense/Income Ratio
1	\rightarrow	1	First Commercial Bank	36.56 %	39.24 %
2	Ŷ	4	Industrial Bank of Korea	45.26 %	44.50 %
3	\uparrow	6	Shinhan Bank Japan	49.44 %	53.86 %
4	Ŷ	7	Mega International Commercial Bank Co., Ltd.	52.81 %	55.88 %
5	\rightarrow	5	Chang Hwa Commercial Bank	53.21 %	48.83 %
6	Ŷ	8	Crédit Agricole Corporate and Investment Bank	59.79 %	57.41 %
7	\uparrow	22	United Overseas Bank Limited	60.69 %	79.77 %
8	\uparrow	9	CTBC Bank Co., Ltd.	65.16 %	59.19 %
9	\uparrow	26	COMMERZBANK AKTIENGESELLSCHAFT	67.01 %	81.56 %
10	\uparrow	41	PT. Bank Negara Indonesia (Persero) Tbk	67.29 %	92.05 %
11	Ŷ	13	Bank of Taiwan	70.07 %	74.97 %
12	\downarrow	2	Barclays Bank PLC	72.26 %	41.07 %
13	Ŷ	19	Citibank, N.A.	72.73 %	77.39 %
14	\downarrow	10	KEB Hana Bank	73.44 %	68.75 %
15	\downarrow	12	BANK OF CHINA LIMITED	76.88 %	74.55 %
16	\downarrow	15	Bank of America, N.A.	77.76 %	76.31 %
17	Ŷ	36	WOORI BANK	77.89 %	85.26 %
18	Ļ	16	DBS BANK LTD.	78.73 %	76.68 %
19	↑ 1	39	State Bank of India	78.95 %	90.10 %
20	, ↑	29	Hongkong and Shanghai Banking Corporation Limited, The	79.28 %	83.02 %
21	Ļ	17	BNP PARIBAS	80.01 %	77.13 %
22	î ↑	24	Metropolitan Bank and Trust Company	80.13 %	81.12 %
23	, ↑	25	UBS AG	80.27 %	81.17 %
24	Ļ	14	Kookmin Bank	80.37 %	76.16 %
25	↓	11	Société Générale	80.58 %	71.28 %
26	Ť	30	BANCO DO BRASIL S.A.	80.63 %	83.04 %
27	1	35	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	83.31 %	84.91 %
28	, ↓	50	E. SUN Commercial Bank, Ltd.	84.46 %	107.54 %
29	↓	21	Oversea-Chinese Banking Corporation Limited	84.48 %	79.01 %
30	* ↑	38	Korea Development Bank, The	85.77 %	87.86 %
31	Ļ	28	Commonwealth Bank of Australia	86.30 %	82.34 %
32	↓ ↑	47	PHILIPPINE NATIONAL BANK	86.36 %	99.12 %
33	1	44	State Street Bank and Trust Company	86.65 %	93.95 %
34	Ļ	33	China Construction Bank	86.98 %	84.03 %
35	↓ ↑	40	Australia and New Zealand Banking Group Limited	87.11 %	90.41 %
36	Ļ	34	Bank of Communications	87.61 %	84.15 %
30	↓ ↓	34 31	Bank of New York Mellon, The	87.71 %	83.23 %
	•				
38	↓ ↓	32	Standard Chartered Bank ING Bank N.V.	88.13 % 88.78 %	83.75 %
39 40	↓ ↑	20 46	Wells Fargo Bank, National Association	88.78 % 89.30 %	77.89 % 96.78 %
40			AGRICULTURAL BANK OF CHINA LIMITED	89.30 % 90.18 %	96.78% 93.34%
41	↑ ↑	43 45	Royal Bank of Canada	90.18 % 90.35 %	93.34 % 94.42 %
			Taishin International Bank Co., Ltd.		
43	↑ ↓	55		92.27 %	124.59 %
44		3	Intesa Sanpaolo S.p.A.	92.41 %	41.48 %
45	1	53	Banco Bilbao Vizcaya Argentaria	92.90 %	113.37 %
46	↓	42	Euroclear Bank SA/NV	92.95 %	92.86 %
47	Ļ	37	CREDIT SUISSE AG	95.32 %	85.69 %
48	\rightarrow	48	JPMorgan Chase Bank, N.A.	96.12 %	103.41 %
49	↓	18	Deutsche Bank AG	99.52 %	77.34 %
50	1	52	National Australia Bank Limited	103.79 %	112.10 %
51	Ļ	27	National Bank of Pakistan	104.38 %	82.19%
52	↓	51	Bank of India	109.31 %	110.02 %
53	Ŷ	56	Union de Banques Arabes et Françaises	111.00 %	141.59%
54	\rightarrow	54	UniCredit Bank AG	112.45 %	116.06 %
55	1	57	Taiwan Business Bank	134.65 %	321.60 %
56	\downarrow	23	Bangkok Bank Public Company Limited	150.49 %	80.20 %

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