

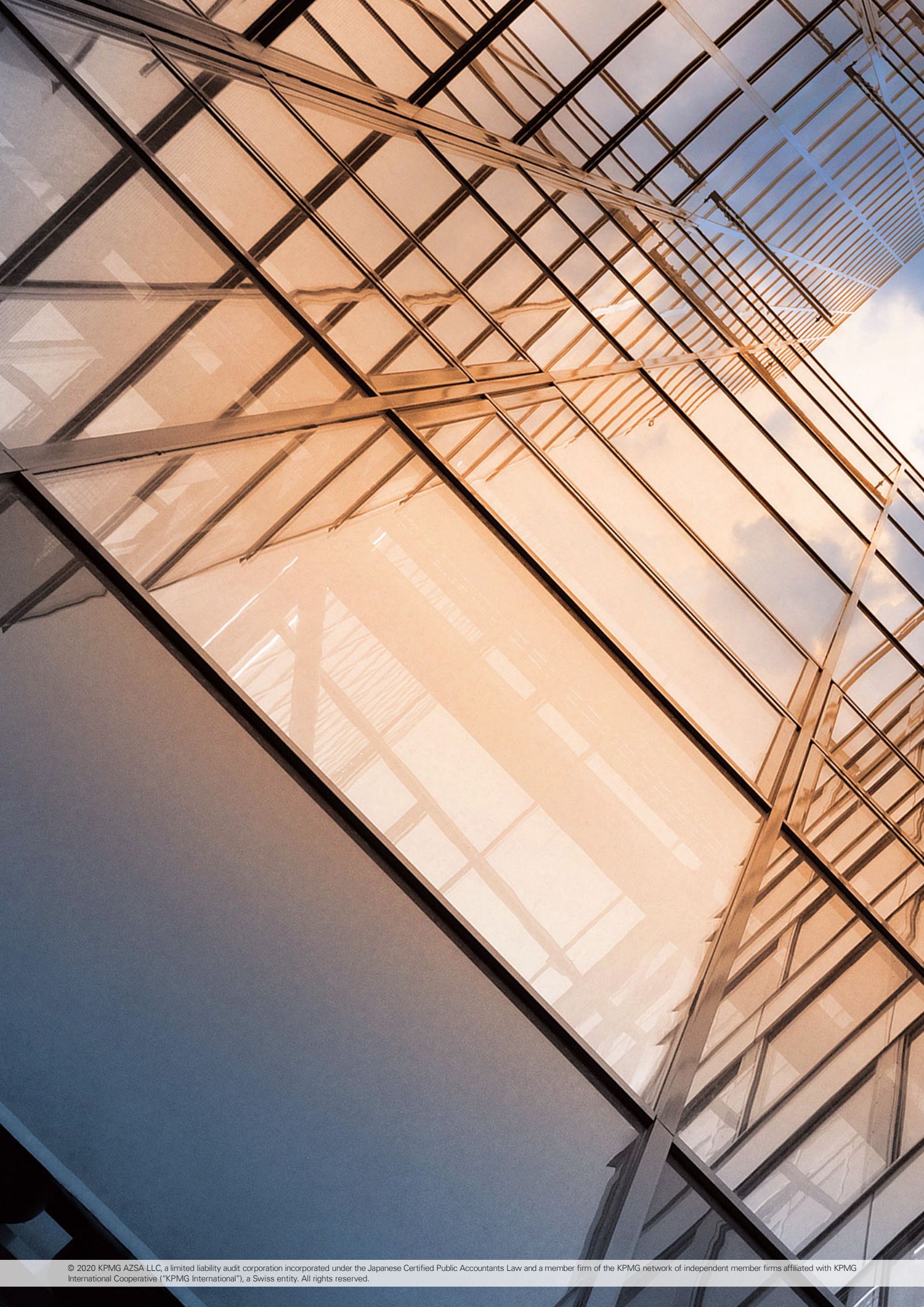


Foreign Banks in Japan Survey 2020

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KPMG Global Financial Services

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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

Bank	Fiscal year/period end		Page
	2020	2019	
AGRICULTURAL BANK OF CHINA LIMITED	December	March	6
Australia and New Zealand Banking Group Limited	September	September	6
Banco Bilbao Vizcaya Argentaria	December	December	6
BANCO DO BRASIL S.A.	December	December	6
Bangkok Bank Public Company Limited	March	March	6
Bank of America, N.A.	December	December	7
BANK OF CHINA LIMITED	December	March	7
Bank of Communications	December	December	7
Bank of India	March	March	7
Bank of New York Mellon, The	December	December	7
Bank of Taiwan	December	December	7
Barclays Bank PLC	December	December	7
BNP PARIBAS	March	March	8
Chang Hwa Commercial Bank	March	March	8
China Construction Bank	March	March	8
Citibank, N.A.	December	March	8
COMMERZBANK AKTIENGESELLSCHAFT	December	December	8
Commonwealth Bank of Australia	March	March	9
Crédit Agricole Corporate and Investment Bank	December	December	9
CREDIT SUISSE AG	December	December	9
CTBC Bank Co., Ltd.	March	March	9
DBS BANK LTD.	March	March	9
Deutsche Bank AG	March	March	9
E. SUN Commercial Bank, Ltd.	March	March	9
Euroclear Bank SA/NV	December	December	10
First Commercial Bank	December	December	10
Hongkong and Shanghai Banking Corporation Limited, The	March	March	10
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	December	March	10
Industrial Bank of Korea	March	March	10
ING Bank N.V.	March	March	11
Intesa Sanpaolo S.p.A.	March	March	11
JPMorgan Chase Bank, N.A.	December	December	11
KEB Hana Bank	December	December *	11
Kookmin Bank	December	December	11
Korea Development Bank, The	December	December	11
Mega International Commercial Bank Co., Ltd.	March	March	11
Metropolitan Bank and Trust Company	December	December	12
National Australia Bank Limited	March	March	12
National Bank of Pakistan	March	March	12
Oversea-Chinese Banking Corporation Limited	March	March	12
PHILIPPINE NATIONAL BANK	December	December	12
PT. Bank Negara Indonesia (Persero) Tbk	March	March	13
Royal Bank of Canada	October	October	13
Shinhan Bank Japan	March	March	13
Société Générale	December	December	13
Standard Chartered Bank	December	December	13
State Bank of India	March	March	13
State Street Bank and Trust Company	March	March	13
Taishin International Bank Co., Ltd.	December	December	14
Taiwan Business Bank	March	March	14
UBS AG	December	December	14
UniCredit Bank AG	March	March	14
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

(millions of yen)

Financial statements	2020 Total of the 56 banks as of and for the current year/period	2020 Average as of and for the current year/period *4	2019 Total of the 57 banks as of and for the previous year/period	2019 Average as of and for the previous year/period *4
Balance Sheet				
Assets				
Cash on hand and due from banks	35,784,429	639,008	31,620,235	554,741
Call loans	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	1,433,887	25,605	1,705,126	29,914
Loans and discounts	10,119,560	180,706	8,469,765	148,592
Foreign exchange accounts	707,399	12,632	801,829	14,067
Sundry accounts	1,964,113	35,073	1,865,555	32,729
Property, plant and equipment	31,198	557	31,621	555
Intangible 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)
Head 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
Negotiable 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	534,010	9,536	451,619	7,923
Borrowed money	2,992,503	53,438	3,096,173	54,319
Foreign exchange accounts	660,436	11,794	844,235	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 *1
Capital surplus/reserve	17,500	17,500 *1	17,500	17,500 *1
Brought-in capital	151,841	2,761 *2	157,332	2,810 *3
Retained earnings (deficit)	282,890	5,052	252,958	4,438
Unrealized 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	75,318	1,428	77,710	1,568
Specific transaction accounts income	23,253	416	18,488	327
Other operating income	160,851	2,969	108,305	2,377
Other ordinary income	5,974	115	8,227	156
Total ordinary income	762,527	14,265	668,041	13,425
Ordinary expenses:				
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
Extraordinary profits	707	13	709	12
Extraordinary losses	587	10	231	4
Earnings (losses) before income taxes	130,822	2,468	124,159	2,437
Income taxes-current	44,960	849	42,280	836
Income taxes-deferred	(4,714)	(91)	(1,409)	(30)
Net earnings (losses)	90,567	1,710	83,269	1,631

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												
Cash on hand and due from banks	76,471	1,751,420	2,216	54,189	53,837	498,553	810,804	250,287	64,913	2,276,350	5,502	1,740,298
Call loans	28,639	20,000	-	-	15,236	-	17,151	2,659	-	-	12,156	-
Securities purchased under agreements to resell	-	-	-	-	-	391,804	-	-	-	662,917	-	-
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	-	-	-	-	-	-	-	-	-	-
Securities	101,204	94,100	-	12,006	-	-	7,430	337,494	1,234	-	30,234	106
Loans and discounts	606,714	137,389	43,778	102,684	59,295	371,556	739,466	553,197	135,686	13,753	59,908	514,123
Foreign exchange accounts	755	7,996	77	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	-	-	-	-	-	-	-	-	-	-	-	127
Deferred tax assets	-	473	-	198	-	565	2,075	1,621	3,641	216	-	952
Customers' liability under guarantees and acceptances	-	21,797	-	115	297	2,125	38,041	2,426	19,166	339	-	-
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	24,000	282,583	-	-	-	-	92,928	922,441	-	-	45,165	-
Securities sold under agreements to repurchase	-	-	-	-	-	168,596	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
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	6,198	68,227	151	1,618	586	30,904	49,758	6,636	2,090	2,272	625	108,158
Bonus allowance	89	490	17	97	30	140	404	174	11	67	-	217
Retirement benefit obligation	-	74	12	477	192	195	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	-	-	-	-	-	-	-	-	-	-
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	976	6,152	-	2,794	206	10,499	844	2	248	1,641	446	2,273
Other ordinary income	104	122	0	214	105	-	45	12	-	9	128	-
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:												
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	-	-	-	-	-	0	-	-	-	-	-	-
Other operating expenses	-	-	1	20	-	0	96	2,596	35	116	282	176
General and administrative expenses	752	3,932	159	2,495	978	5,158	1,843	1,812	601	2,531	292	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	-	(6)	-	28	(55)	(1,196)	(368)	(13)	-	(162)
Net earnings (losses)	1,273	3,875	45	1,507	(1,456)	3,440	4,008	2,638	(553)	3,440	936	3,155
Information on non-performing loans:												
Bankrupt loans	-	-	-	-	8	-	-	-	2,938	-	-	-
Non-accrual loans	-	13	-	-	-	-	-	-	3,859	-	22	-
Past due loans (3 months or more)	-	-	-	-	-	-	143	-	4,708	-	-	-
Restructured loans	-	-	-	-	1,021	-	221	-	-	-	103	-
Total non-performing loans	-	13	-	-	1,029	-	364	528*1	11,506	-	126	-

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

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	4,851	-	-	-	-	15,166	27	228,454	32,538	-	-	-
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	-	-	-	14,300	-	-	133,869	-	-	-	83,438	-
Money in trusts	-	-	-	-	-	-	1,558	-	-	-	-	-
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	53	110	1	185	142	-	127
Intangible assets	79	0	25	114	5,225	36	4	1,541	104	47	103	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
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												
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	368,000	-	445,365	-	-	-	-	-	-	-	-	-
Call money	263,939	13,500	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	26,866	-	956,068	7	-	-	133,317	-	-	-	10,000	-
Foreign exchange accounts	11,203	48	82	64,568	-	-	363	0	8	-	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	-	-	240	-	-	0	-	455	-	-	-	-
Bank's liability under guarantees and acceptances	198,234	54	577	171,603	17,957	-	223,705	-	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)	23,182	887	29,099	6,672	3,078	1,841	17,311	9,891	4,680	5,622	14	4
Unrealized gains (losses) on available-for-sale securities	-	-	1,395	225	21	0	150	3	-	-	-	(158)
Deferred hedge gains (losses)	(561)	-	(1,326)	-	(10)	-	4	618	-	-	499	-
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]	[-]	[-]	[11,261]	[59]	[66]	[(55)]	[247]	[(107)]	[-]	[1]	[533]	[453]
Commission income	4,064	38	736	11,115	1,986	40	6,320	1,101	250	551	1,952	28
Specific transaction accounts income	-	-	-	116	-	-	-	-	-	-	-	-
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	28,817	254	47,393	9,930	3,019	13,779	11,372	7,578	1,497	4,122	1,503	1,037
Including: [Interest on deposits]	[4,920]	[4]	[560]	[5,357]	[308]	[63]	[4,300]	[3,095]	[99]	[51]	[23]	[1]
Commission expenses	803	2	711	1,953	1,285	14	993	5	3	489	2,230	8
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	681	1,042	0	9	235	0	-	368	164	0
Total ordinary expenses	39,008	589	51,312	24,598	6,351	14,420	18,874	12,119	2,472	5,338	10,346	1,391
Ordinary earnings (losses)	9,747	518	7,683	9,221	3,127	2,290	12,693	594	1,322	1,442	49	256
Extraordinary profits	-	-	-	-	-	-	-	15	-	-	-	-
Extraordinary losses	-	-	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	2,396	-	-	410	-	11	4	-	-	-	2	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	-	-
Restructured loans	-	-	-	490	-	-	6,175	-	-	-	-	-
Total non-performing loans	8,762	-	-	900	-	11	6,179	-	-	-	2	-

Financial Highlights by Bank (3/5)

(millions of yen)

Financial statements	Euroclear Bank SA/NV	First Commercial Bank	Hongkong and Shanghai Banking Corporation Limited, The	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	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	-	-	-	52,745	-	-	-	162,000	-	-	5,478	10,544
Securities purchased under agreements to resell	-	-	454,935	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	48,048	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	403	-	-	-	-
Specific transaction accounts assets	-	-	218,582	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
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	40	102	35,017	14,162	89	5,628	380	632,017	2,065	205	766	1,454
Property, plant and equipment	24	31	3,540	355	5	194	94	8	269	217	46	99
Intangible assets	-	1	108	3	77	112	-	3	219	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	-	(389)	(159)	(1,226)	(218)	(687)	(594)	(155)	(1,571)	(549)	(637)	(639)
Head office and branches interoffice receivables	67	435	32,691	796,684	-	2,102	2,916	103,615	57,889	8,059	4,739	1,231
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	71	271	11,275	197,028	208	3,709	331	617,644	2,126	368	921	866
Bonus allowance	-	-	195	48	-	1	15	1,297	-	-	-	52
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	-	16,845	1,439,585	781,886	26,408	1,041,480	150,688	3,542,039	174,403	41,545	52,112	229,928
Sub-total	348	67,916	2,541,470	2,538,295	65,661	1,126,990	154,370	4,653,826	232,303	73,216	145,979	279,579
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	(22)	-	-	-	249	-	-	130	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	-
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]	[-]	[-]	[394]	[596]	[19]	[(18)]	[-]	[292]	[-]	[-]	[571]	[2]
Commission income	468	39	9,193	1,296	279	3,955	208	3,794	808	238	247	144
Specific transaction accounts income	-	-	18,579	-	-	-	-	-	-	-	-	-
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	-	-	0	-	-	146	23	62,695	531	3	322	11
General and administrative expenses	394	264	8,825	2,105	214	1,884	337	10,148	979	305	443	780
Other ordinary expenses	-	85	1	479	100	29	551	5	947	140	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	(10)	3	(222)	(194)	-	(1)	-	-	-	(107)	-	4
Net earnings (losses)	8	643	5,087	3,727	674	1,020	(14)	2,569	1,130	429	279	1,288
Information on non-performing loans:												
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	6,646	-	-	-	-	-	2,305	-	-	0
Total non-performing loans	-	192	6,718	-	-	8,995	-	-	2,436	-	-	33

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

Financial Highlights by Bank (4/5)

(millions of yen)

Financial statements	Metropolitan Bank and Trust Company	National Australia Bank Limited	National Bank of Pakistan	Oversea-Chinese Banking Corporation Limited	PHILIPPINE NATIONAL BANK	PT. Bank Negara Indonesia (Persero) Tbk	Royal Bank of Canada	Shinhan Bank Japan	Société Générale	Standard 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	-	-	-	-	-	15,554	-	30,846	12,483	96,084	14,930	-
Loans and discounts	9,282	19,797	77	99,164	37,918	47,653	-	718,364	134,132	186,981	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	82	13	9	11	133	164	929	1,131	75	1,116	27
Intangible assets	168	0	56	-	0	44	8	451	27	35	10	0
Prepaid pension expense	-	-	-	-	-	-	-	-	-	401	-	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	(7)	(255)	(19)	(991)	(32)	(298)	-	(3,397)	(1,137)	(553)	-	-
Head office and branches interoffice receivables	28	165,345	1,669	458	38	4,413	382,099	-	298,561	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	-	-	-	-	-	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	-	-	-	-	27,171	25,920	-	26,218	24,992	31,969	80,178	-
Foreign exchange accounts	-	-	193	-	-	3,972	-	4,679	0	155,475	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	-	-	-	-	-	-	-	17,500	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	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)	-	-	-	-	-	-	-	-	-	(129)	-	-
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	1,522,491	288,563	2,284,248
Income statement												
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]	[-]	[-]	[127]	[4]	[-]	[550]	[-]	[225]	[199]	[(67)]	[681]	[-]
Commission income	336	410	57	239	171	63	1	3,322	1,774	3,189	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	0	656	-
Total ordinary income	921	3,933	297	2,997	1,958	3,827	28,947	20,352	9,155	14,246	9,943	1,708
Ordinary expenses:												
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	0	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	0	0	-	-	-	119	-	-	-	-	19	-
Extraordinary losses	0	-	-	-	-	75	-	63	0	0	-	-
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:												
Bankrupt loans	-	463	-	-	-	-	-	148	-	-	-	-
Non-accrual loans	-	-	-	-	-	-	-	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	-	-	-

Financial Highlights by Bank (5/5)

(millions of yen)

Financial statements	Taishin International Bank Co., Ltd.	Taiwan Business Bank	UBS AG	UniCredit Bank AG	Union de Banques Arabes et Françaises	United Overseas Bank Limited	Wells Fargo Bank, National Association	WOORI BANK
Balance Sheet								
Assets								
Cash on hand and due from banks	3,137	2,838	882,457	527,935	7,851	96,892	2,431	34,567
Call loans	-	-	8,000	-	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	353,854	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	3,651	-	-
Specific transaction accounts assets	-	-	4,202	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-
Securities	20,074	-	-	-	-	36,619	-	-
Loans and discounts	39,590	28,583	351,747	-	-	65,556	-	78,499
Foreign exchange accounts	12	91	1,146	12	3,495	192	1,427	39,194
Sundry accounts	260	80	88,366	245	57	537	238	289
Property, plant and equipment	191	90	-	23	6	11	63	39
Intangible assets	66	6	-	3	63	-	-	60
Prepaid pension expense	-	-	-	-	-	-	-	-
Deferred tax assets	-	-	2,131	-	-	201	-	-
Customers' liability under guarantees and acceptances	-	-	-	-	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	-	-	-	-	-	-	-	-
Call money	5,891	-	-	-	-	-	-	16,427
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	196,330	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-
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	155	20	88,054	63	105	800	76	549
Bonus allowance	17	10	179	34	-	66	4	-
Retirement benefit obligation	3	-	29	128	7	64	137	4
Reserves under special law	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	-	-	-	13,660	1,614	6,387	3,326
Head office and branches interoffice payables	54,077	29,827	1,372,658	527,000	8,603	193,546	1,786	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)	17	(622)	(3,444)	37	(27)	1,963	159	64
Unrealized gains (losses) on available-for-sale securities	81	-	-	-	-	-	-	-
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]	[669]	[399]	[4,062]	[-]	[-]	[895]	[-]	[1,851]
[Interest and dividends on securities]	[466]	[-]	[(122)]	[-]	[-]	[451]	[-]	[-]
Commission income	3	56	262	0	267	303	143	552
Specific transaction accounts income	-	-	4,141	-	-	-	-	-
Other operating income	12	-	7,213	-	1	1	1,405	115
Other ordinary income	0	-	-	17	0	9	-	-
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	6	2	87	2	1	8	33	43
Specific transaction accounts losses	-	-	-	-	-	-	-	-
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	-	-	1	70	-	278
Total ordinary expenses	1,074	614	15,542	1,671	535	1,070	1,527	2,628
Ordinary earnings (losses)	89	(158)	3,821	(185)	(52)	693	183	745
Extraordinary profits	-	-	-	183	0	-	-	-
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	-	-	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

(millions of yen)

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

Ranking by Ordinary Earnings (Losses)

(millions of yen)

2020 Rank	2019 Rank	Bank	2020 (current year/period) Ordinary Earnings (Losses)	2019 (previous year/period) Ordinary Earnings (Losses)
1	↑ 2	Crédit Agricole Corporate and Investment Bank	12,693	10,663 *
2	↑ 6	Shinhan Bank Japan	10,289	8,705
3	↓ 1	BNP PARIBAS	9,747	10,972
4	↓ 3	Citibank, N.A.	9,221 *	10,543
5	↑ 8	Hongkong and Shanghai Banking Corporation Limited, The	8,382	6,746
6	↓ 4	China Construction Bank	7,683	9,643
7	→ 7	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	5,683 *	6,790
8	↓ 5	BANK OF CHINA LIMITED	5,656 *	8,878
9	↑ 14	Bank of America, N.A.	5,148	3,034 *
10	↑ 18	Australia and New Zealand Banking Group Limited	5,005	1,694 *
11	↓ 10	Bank of Communications	5,000	4,770 *
12	↑ 20	UBS AG	3,821	1,686 *
13	↓ 11	Bank of New York Mellon, The	3,671	3,855 *
14	↓ 9	Barclays Bank PLC	3,384	5,458 *
15	↑ 27	COMMERZBANK AKTIENGESELLSCHAFT	3,127	1,121 *
16	↑ 57	JPMorgan Chase Bank, N.A.	3,034	(1,606) *
17	↑ 32	Royal Bank of Canada	2,791	734 *
18	↓ 12	Commonwealth Bank of Australia	2,290	3,417
19	↑ 24	BANCO DO BRASIL S.A.	2,189	1,512 *
20	↑ 30	State Bank of India	2,092	1,044
21	→ 21	Mega International Commercial Bank Co., Ltd.	1,796	1,613
22	↓ 17	Société Générale	1,777	1,717 *
23	↓ 16	Standard Chartered Bank	1,690	1,945 *
24	↓ 22	AGRICULTURAL BANK OF CHINA LIMITED	1,630 *	1,590
25	↓ 15	ING Bank N.V.	1,509	2,936
26	↑ 28	KEB Hana Bank	1,463	1,106
27	↓ 23	DBS BANK LTD.	1,442	1,546
28	↓ 19	CTBC Bank Co., Ltd.	1,322	1,689
29	↑ 39	PT. Bank Negara Indonesia (Persero) Tbk	1,252	254
30	↑ 31	Bank of Taiwan	1,210	739 *
31	↓ 26	Industrial Bank of Korea	970	1,352
32	↑ 33	First Commercial Bank	911	637 *
33	↑ 38	WOORI BANK	745	308
34	↑ 40	United Overseas Bank Limited	693	250
35	↓ 25	CREDIT SUISSE AG	594	1,478 *
36	↑ 37	Korea Development Bank, The	574	347 *
37	↓ 34	Chang Hwa Commercial Bank	518	526
38	↓ 35	Oversea-Chinese Banking Corporation Limited	464	488
39	↑ 41	Kookmin Bank	334	220 *
40	↑ 47	PHILIPPINE NATIONAL BANK	267	13 *
41	↑ 50	E. SUN Commercial Bank, Ltd.	256	(59)
42	↑ 43	State Street Bank and Trust Company	227	89
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)
56	↓ 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	→ 1	First Commercial Bank	36.56 %	39.24 %
2	↑ 4	Industrial Bank of Korea	45.26 %	44.50 %
3	↑ 6	Shinhan Bank Japan	49.44 %	53.86 %
4	↑ 7	Mega International Commercial Bank Co., Ltd.	52.81 %	55.88 %
5	→ 5	Chang Hwa Commercial Bank	53.21 %	48.83 %
6	↑ 8	Crédit Agricole Corporate and Investment Bank	59.79 %	57.41 %
7	↑ 22	United Overseas Bank Limited	60.69 %	79.77 %
8	↑ 9	CTBC Bank Co., Ltd.	65.16 %	59.19 %
9	↑ 26	COMMERZBANK AKTIENGESELLSCHAFT	67.01 %	81.56 %
10	↑ 41	PT. Bank Negara Indonesia (Persero) Tbk	67.29 %	92.05 %
11	↑ 13	Bank of Taiwan	70.07 %	74.97 %
12	↓ 2	Barclays Bank PLC	72.26 %	41.07 %
13	↑ 19	Citibank, N.A.	72.73 %	77.39 %
14	↓ 10	KEB Hana Bank	73.44 %	68.75 %
15	↓ 12	BANK OF CHINA LIMITED	76.88 %	74.55 %
16	↓ 15	Bank of America, N.A.	77.76 %	76.31 %
17	↑ 36	WOORI BANK	77.89 %	85.26 %
18	↓ 16	DBS BANK LTD.	78.73 %	76.68 %
19	↑ 39	State Bank of India	78.95 %	90.10 %
20	↑ 29	Hongkong and Shanghai Banking Corporation Limited, The	79.28 %	83.02 %
21	↓ 17	BNP PARIBAS	80.01 %	77.13 %
22	↑ 24	Metropolitan Bank and Trust Company	80.13 %	81.12 %
23	↑ 25	UBS AG	80.27 %	81.17 %
24	↓ 14	Kookmin Bank	80.37 %	76.16 %
25	↓ 11	Société Générale	80.58 %	71.28 %
26	↑ 30	BANCO DO BRASIL S.A.	80.63 %	83.04 %
27	↑ 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	↓ 28	Commonwealth Bank of Australia	86.30 %	82.34 %
32	↑ 47	PHILIPPINE NATIONAL BANK	86.36 %	99.12 %
33	↑ 44	State Street Bank and Trust Company	86.65 %	93.95 %
34	↓ 33	China Construction Bank	86.98 %	84.03 %
35	↑ 40	Australia and New Zealand Banking Group Limited	87.11 %	90.41 %
36	↓ 34	Bank of Communications	87.61 %	84.15 %
37	↓ 31	Bank of New York Mellon, The	87.71 %	83.23 %
38	↓ 32	Standard Chartered Bank	88.13 %	83.75 %
39	↓ 20	ING Bank N.V.	88.78 %	77.89 %
40	↑ 46	Wells Fargo Bank, National Association	89.30 %	96.78 %
41	↑ 43	AGRICULTURAL BANK OF CHINA LIMITED	90.18 %	93.34 %
42	↑ 45	Royal Bank of Canada	90.35 %	94.42 %
43	↑ 55	Taishin International Bank Co., Ltd.	92.27 %	124.59 %
44	↓ 3	Intesa Sanpaolo S.p.A.	92.41 %	41.48 %
45	↑ 53	Banco Bilbao Vizcaya Argentaria	92.90 %	113.37 %
46	↓ 42	Euroclear Bank SA/NV	92.95 %	92.86 %
47	↓ 37	CREDIT SUISSE AG	95.32 %	85.69 %
48	→ 48	JPMorgan Chase Bank, N.A.	96.12 %	103.41 %
49	↓ 18	Deutsche Bank AG	99.52 %	77.34 %
50	↑ 52	National Australia Bank Limited	103.79 %	112.10 %
51	↓ 27	National Bank of Pakistan	104.38 %	82.19 %
52	↓ 51	Bank of India	109.31 %	110.02 %
53	↑ 56	Union de Banques Arabes et Françaises	111.00 %	141.59 %
54	→ 54	UniCredit Bank AG	112.45 %	116.06 %
55	↑ 57	Taiwan Business Bank	134.65 %	321.60 %
56	↓ 23	Bangkok Bank Public Company Limited	150.49 %	80.20 %

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Advisory	Risk Consulting	<ul style="list-style-type: none">• Global GAAP conversion (IFRS/US GAAP)• Basel/Solvency regulations• Enterprise risk management support• IT risk management support• Regulatory compliance support• Anti-money laundering services• Forensic services• Business continuity plan assessment• Recovery and Resolution Plans support• Internal audit services• IT internal audit services• Pension services• Financial Technology (FinTech) support
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	Deal Advisory	<ul style="list-style-type: none">• M&A advisory services• Corporate restructuring services• Sell-side services• Overseas expansion support
Tax		<ul style="list-style-type: none">• Global tax strategy advice• FATCA related tax review and advice• Transfer pricing services• Derivative/Securitization transaction services• M&A transaction services

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