



Foreign Banks in Japan Survey 2021

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あずさ監査法人



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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, 2020, October 31, 2020, December 31, 2020 and March 31, 2021. 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, 2021, there has been no change in the foreign banks operating in Japan.

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 ends from March 31 to the same fiscal year ends as their head offices.

During the year ended March 31, 2021, the branch of PT. Bank Negara Indonesia (Persero) Tbk has elected to change its fiscal year end from March 31 to December 31. Accordingly, the fiscal period of the bank branch represents nine months from April 1, 2020 to December 31, 2020 in this survey.

During the year ended March 31, 2020, the following bank branches have elected to change their fiscal year ends from March 31, 2020 to December 31, 2019.

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

Accordingly, the fiscal periods of these bank branches represent nine months from April 1, 2019 to December 31, 2019 in the last survey.

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
	2021	2020	
AGRICULTURAL BANK OF CHINA LIMITED	December	December	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	December	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	December	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	December	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	December	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

Summary of Financial Highlights

(millions of yen)

Financial statements	2021 Total of the 56 banks as of and for the current year/period	2021 Average as of and for the current year/period *3	2020 Total of the 56 banks as of and for the previous year/period	2020 Average as of and for the previous year/period *3
Balance Sheet				
Assets				
Cash on hand and due from banks	31,707,028	566,197	35,784,429	639,008
Call loans	327,585	5,850	627,795	11,211
Securities purchased under agreements to resell	908,032	16,215	1,815,351	32,417
Cash collateral paid for security borrowing	2,343,177	41,842	1,229,241	21,951
Monetary claims purchased	125,885	2,248	149,920	2,677
Specific transaction accounts assets	652,792	11,657	541,855	9,676
Money in trusts	1,734	31	1,858	33
Securities	1,940,841	34,658	1,433,887	25,605
Loans and discounts	8,858,684	158,191	10,119,560	180,706
Foreign exchange accounts	884,213	15,790	707,399	12,632
Sundry accounts	2,512,574	44,867	1,964,113	35,073
Property, plant and equipment	30,500	545	31,198	557
Intangible assets	14,059	251	9,563	171
Prepaid pension expense	934	17	788	14
Deferred tax assets	34,240	611	29,240	522
Customers' liability under guarantees and acceptances	1,036,595	18,511	1,106,442	19,758
Reserve for loan losses	(83,415)	(1,490)	(50,151)	(896)
Head office and branches interoffice receivables	6,873,003	122,732	6,981,267	124,665
Total assets	58,168,646	1,038,726	62,483,939	1,115,785
Liabilities and Net assets				
Deposits	13,067,943	233,356	12,576,317	224,577
Negotiable certificates of deposit sold	861,480	15,384	1,167,682	20,851
Call money	1,901,410	33,954	2,628,424	46,936
Securities sold under agreements to repurchase	39,454	705	387,333	6,917
Cash collateral received for security lending	133,908	2,391	196,389	3,507
Commercial paper	237,677	4,244	399,236	7,129
Specific transaction accounts liabilities	639,505	11,420	534,010	9,536
Borrowed money	2,273,686	40,602	2,992,503	53,438
Foreign exchange accounts	573,895	10,248	660,436	11,794
Sundry accounts	3,057,899	54,605	2,646,731	47,263
Bonus allowance	6,808	122	7,058	126
Retirement benefit obligation	7,595	136	8,029	143
Deferred tax liabilities	654	12	870	16
Bank's liability under guarantees and acceptances	1,036,595	18,511	1,106,442	19,758
Head office and branches interoffice payables	33,832,691	604,155	36,701,434	655,383
Sub-total	57,671,342	1,029,845	62,013,050	1,107,376
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	152,250	2,768 *2	151,841	2,761 *2
Retained earnings (deficit)	303,338	5,417	282,890	5,052
Unrealized gains (losses) on available-for-sale securities	3,693	66	1,960	35
Deferred hedge gains (losses)	2,987	53	(826)	(15)
Total liabilities and Net assets	58,168,646	1,038,726	62,483,939	1,115,785
Income statement				
Ordinary income:				
Income on operated funds	357,558	6,395	497,061	9,336
Including: [Interest on loans]	[164,927]	[2,953]	[207,534]	[3,962]
[Interest and dividends on securities]	[25,280]	[453]	[30,393]	[558]
Commission income	68,517	1,224	75,318	1,428
Specific transaction accounts income	6,961	124	23,253	416
Other operating income	59,829	1,071	160,851	2,969
Other ordinary income	7,561	135	5,974	115
Total ordinary income	500,496	8,950	762,527	14,265
Ordinary expenses:				
Funding cost	177,541	3,173	392,866	7,403
Including: [Interest on deposits]	[36,703]	[655]	[64,600]	[1,316]
Commission expenses	18,827	336	20,583	382
Specific transaction accounts losses	1,501	27	1,279	23
Other operating expenses	20,003	357	72,266	1,292
General and administrative expenses	123,143	2,202	124,207	2,314
Other ordinary expenses	41,289	737	20,507	382
Total ordinary expenses	382,608	6,839	631,801	11,799
Ordinary earnings (losses)	117,868	2,111	130,702	2,466
Extraordinary profits	410	7	707	13
Extraordinary losses	368	7	587	10
Earnings (losses) before income taxes	117,908	2,112	130,822	2,468
Income taxes-current	45,509	813	44,960	849
Income taxes-deferred	(6,660)	(119)	(4,714)	(91)
Net earnings (losses)	79,042	1,417	90,567	1,710

Note (*1) : Shinhan Bank Japan - which is incorporated in Japan

Note (*2) : Average of fifty-five banks

Note (*3) : 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	57,212	1,521,766	2,292	27,389	28,638	998,914	494,243	260,085	94,660	1,483,164	6,834	2,026,117
Call loans	7,059	22,111	-	-	15,499	-	4,324	476	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	41,386	-	-	-	577,360	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	1,415,936
Monetary claims purchased	-	3,711	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	151,825
Money in trusts	-	300	-	-	-	-	-	-	-	-	-	-
Securities	114,668	43,800	-	9,902	-	-	7,371	366,267	1,894	-	30,501	106
Loans and discounts	443,098	118,914	5,814	77,357	84,193	223,694	538,934	464,497	116,207	-	50,508	542,432
Foreign exchange accounts	4,439	2,634	76	12	2,045	1,433	77,267	117,428	19,620	50	740	4,305
Sundry accounts	5,004	84,128	34	3,053	524	34,986	1,901	6,007	1,915	1,785	264	235,149
Property, plant and equipment	112	159	21	211	2,663	76	15,887	694	17	676	52	-
Intangible assets	3	5	17	25	-	2	2	0	85	563	0	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	132
Deferred tax assets	-	1,129	-	199	-	376	5,273	1,422	2,473	179	-	653
Customers' liability under guarantees and acceptances	-	20,195	-	109	89	5,088	35,166	2,843	23,971	129	-	-
Reserve for loan losses	(281)	(2,246)	(5)	-	(3,780)	-	(16,315)	(5,487)	(7,957)	(198)	(522)	(75)
Head office and branches interoffice receivables	87,978	702,483	108	75,954	283	121,717	76,137	185,792	7,853	18,093	-	201,014
Total assets	719,296	2,519,093	8,359	194,214	130,156	1,427,677	1,240,194	1,400,029	260,742	2,081,805	88,379	4,577,600
Liabilities and Net assets												
Deposits	5,499	969,263	-	71,560	90,493	314,219	359,427	76,712	203,209	10,360	3,915	62,103
Negotiable certificates of deposit sold	-	-	-	-	-	-	134,008	142,695	-	-	-	-
Call money	26,000	68,936	-	-	-	-	99,183	737,822	-	-	32,345	-
Securities sold under agreements to repurchase	-	-	-	-	-	38,392	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	61,890	-	-	-	-	-	15,999	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	151,825
Borrowed money	487,923	-	-	82,810	-	-	270,417	41,228	-	-	-	56,291
Foreign exchange accounts	-	-	-	384	196	15,911	72,593	7,583	673	81,805	-	-
Sundry accounts	5,211	71,998	99	1,212	772	29,596	33,932	7,922	838	2,057	554	238,260
Bonus allowance	156	221	12	96	30	106	676	222	9	80	-	275
Retirement benefit obligation	-	85	17	470	218	193	263	168	265	274	28	129
Deferred tax liabilities	156	-	-	-	-	-	-	-	58	-	23	-
Bank's liability under guarantees and acceptances	-	20,195	-	109	89	5,088	35,166	2,843	23,971	129	-	-
Head office and branches interoffice payables	120,802	1,376,959	7,314	17,816	36,458	1,021,618	198,712	351,676	17,252	1,968,547	44,815	4,062,587
Sub-total	707,640	2,507,661	7,443	174,460	128,257	1,425,127	1,220,381	1,368,875	246,280	2,063,257	81,682	4,571,474
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)	8,995	9,385	(1,083)	17,132	(4,604)	549	3,801	28,274	12,259	16,499	3,643	4,126
Unrealized gains (losses) on available-for-sale securities	659	-	-	0	-	-	3	879	131	-	53	-
Deferred hedge gains (losses)	-	47	-	-	-	-	7	-	-	-	-	-
Total liabilities and Net assets	719,296	2,519,093	8,359	194,214	130,156	1,427,677	1,240,194	1,400,029	260,742	2,081,805	88,379	4,577,600
Income statement												
Ordinary income:												
Income on operated funds	13,847	23,978	421	5,049	1,635	5,647	19,260	26,009	3,646	8,678	1,972	1,844
Including: [Interest on loans]	[10,804]	[3,444]	[403]	[2,492]	[1,469]	[5,893]	[12,843]	[9,688]	[2,119]	[112]	[1,203]	[256]
[Interest and dividends on securities]	[2,133]	[52]	[-]	[-]	[-]	[11]	[52]	[8,160]	[76]	[-]	[680]	[185]
Commission income	63	573	17	777	178	3,267	1,557	2,316	128	84	11	1,967
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	538
Other operating income	-	4,183	0	1,819	161	4,051	-	362	311	1,781	108	1,805
Other ordinary income	9	30	-	190	59	-	59	236	2,019	140	223	30
Total ordinary income	13,921	28,765	439	7,836	2,035	12,966	20,877	28,924	6,105	10,686	2,315	6,187
Ordinary expenses:												
Funding cost	10,893	19,266	156	2,552	251	3,176	10,771	15,616	1,497	5,991	852	(6,617)
Including: [Interest on deposits]	[21]	[3,590]	[-]	[436]	[73]	[215]	[690]	[86]	[1,100]	[-]	[2]	[164]
Commission expenses	98	138	106	259	7	1,333	242	114	32	16	7	786
Specific transaction accounts losses	-	-	-	-	-	0	-	-	-	-	-	-
Other operating expenses	-	-	-	14	-	69	987	206	-	782	258	0
General and administrative expenses	1,045	3,980	156	2,420	955	4,991	2,757	2,193	536	2,592	340	3,787
Other ordinary expenses	50	2,045	0	60	1,053	-	10,645	0	-	-	-	-
Total ordinary expenses	12,316	25,431	420	5,307	2,268	9,571	25,404	18,130	2,066	9,382	1,460	(2,043)
Ordinary earnings (losses)	1,604	3,333	18	2,528	(232)	3,395	(4,526)	10,793	4,038	1,303	855	8,231
Extraordinary profits	-	-	-	-	-	-	-	-	-	-	-	-
Extraordinary losses	0	-	-	0	-	-	0	53	-	80	-	-
Earnings (losses) before income taxes	1,604	3,333	18	2,528	(232)	3,395	(4,527)	10,740	4,038	1,223	855	8,231
Income taxes-current	739	2,230	1	803	233	959	2,094	3,280	47	81 *1	171	1,719
Income taxes-deferred	(36)	(642)	-	0	-	188	(3,195)	47	1,168	37	-	298
Net earnings (losses)	901	1,745	17	1,725	(466)	2,247	(3,425)	7,412	2,822	1,104	684	6,213
Information on non-performing loans:												
Bankrupt loans	-	202	-	-	8	-	-	439	2,949	-	-	-
Non-accrual loans	-	13	-	-	2,171	-	-	-	1,886	-	-	-
Past due loans (3 months or more)	-	4,624	-	-	-	-	27,646	2,915	3,154	-	-	-
Restructured loans	-	-	-	-	4,053	-	8,430	-	-	-	87	-
Total non-performing loans	-	4,839	-	-	6,232	-	36,076	3,355	7,990	-	87	-

Note (*1) : Also includes JPY 78 million, which was separately disclosed as "Income taxes - prior year" 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	4,378,575	8,303	595,161	1,819,355	909,896	752,061	2,536,733	359,457	2,282	3,084	785,720	9,200
Call loans	-	4,660	-	-	-	-	25	68,996	11,073	-	545	4,107
Securities purchased under agreements to resell	-	-	-	289,286	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	255,946	-	-	-	30,951	-	-	-	-	-	-	-
Monetary claims purchased	105,203	-	-	9,740	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	24,396	-	-	121,876	-	-	-	87,454	-
Money in trusts	-	-	-	-	-	-	1,434	-	-	-	-	-
Securities	-	-	462,746	32,978	-	8,001	109,246	60,013	-	100	17,958	25,843
Loans and discounts	457,662	43,549	242,054	364,357	309,411	62,433	487,047	191,198	131,587	214,281	138,376	51,614
Foreign exchange accounts	34,897	406	285,552	29,100	6,307	92	8,691	1,344	1,428	5,202	23,277	14,930
Sundry accounts	381,351	87	26,933	280,891	34,309	77,633	20,691	1,856	606	290	79,621	278
Property, plant and equipment	114	174	191	6	149	48	96	1	176	107	-	112
Intangible assets	75	-	97	79	10,115	36	2	1,264	103	49	78	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	2,229	-	1,799	1,608	727	7	3,191	-	166	1,061	2,172	34
Customers' liability under guarantees and acceptances	194,906	187	52	162,456	6,720	-	196,632	-	324	-	73,034	-
Reserve for loan losses	(3,364)	(437)	(5,755)	(2,115)	(1,593)	(11)	(4,239)	-	(76)	(2,592)	(597)	(41)
Head office and branches interoffice receivables	423,312	-	495,728	384,256	25,950	20	948,073	594,811	-	1,359	403,027	751
Total assets	6,230,910	56,931	2,104,563	3,396,400	1,332,945	900,323	4,429,505	1,278,943	147,673	222,941	1,610,670	106,832
Liabilities and Net assets												
Deposits	1,651,582	5,852	182,448	1,856,313	5,321	12,045	1,700,025	712,997	66,187	-	242,199	1,349
Negotiable certificates of deposit sold	133,000	-	384,677	-	-	-	-	-	-	-	-	-
Call money	214,057	11,000	2,000	-	-	-	38,143	65,250	10,000	-	-	-
Securities sold under agreements to repurchase	-	-	-	1,062	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	10,273	-
Commercial paper	-	-	73,304	-	-	-	-	1,999	-	-	-	-
Specific transaction accounts liabilities	-	-	-	20,265	-	-	121,879	142	-	-	87,454	-
Borrowed money	22,713	-	870,916	-	-	-	93,777	-	-	-	10,000	-
Foreign exchange accounts	21,537	99	284	35,600	-	-	17	0	13	-	19,533	-
Sundry accounts	440,326	517	31,467	278,928	15,742	12,568	22,209	41,706	1,152	1,367	470,333	164
Bonus allowance	221	-	179	769	48	48	624	13	25	17	30	2
Retirement benefit obligation	1,113	51	142	-	441	81	168	-	203	26	509	-
Deferred tax liabilities	-	-	-	-	-	-	-	322	-	-	-	-
Bank's liability under guarantees and acceptances	194,906	187	52	162,456	6,720	-	196,632	-	324	-	73,034	-
Head office and branches interoffice payables	3,515,983	35,880	522,943	1,030,186	1,296,407	862,621	2,237,190	443,295	62,246	214,381	694,221	102,948
Sub-total	6,195,442	53,588	2,068,417	3,385,582	1,324,680	887,364	4,410,668	1,265,727	140,153	215,791	1,607,590	104,464
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	9,996	2,000	2,421	2,000	2,000	10,173	2,897	2,000	2,000	2,000	2,000	2,000
Retained earnings (deficit)	24,920	1,342	32,017	8,895	6,264	2,801	15,899	10,757	5,519	5,150	682	330
Unrealized gains (losses) on available-for-sale securities	-	-	1,007	(78)	-	0	38	0	-	-	-	38
Deferred hedge gains (losses)	550	-	700	-	-	(16)	1	457	-	-	398	-
Total liabilities and Net assets	6,230,910	56,931	2,104,563	3,396,400	1,332,945	900,323	4,429,505	1,278,943	147,673	222,941	1,610,670	106,832
Income statement												
Ordinary income:												
Income on operated funds	12,901	893	43,769	15,916	6,771	9,215	17,172	7,097	2,349	3,709	6,344	1,139
Including: [Interest on loans]	[6,121]	[886]	[4,577]	[2,000]	[3,531]	[1,722]	[8,970]	[2,506]	[2,164]	[3,695]	[5,664]	[847]
[Interest and dividends on securities]	[-]	[-]	[9,201]	[-]	[15]	[(8)]	[157]	[(90)]	[-]	[1]	[104]	[292]
Commission income	4,290	30	305	16,515	1,531	41	3,536	1,342	224	444	2,687	46
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	90	-
Other operating income	657	16	341	9,315	851	2,001	373	77	19	3	1,093	2
Other ordinary income	138	62	2	495	8	93	0	1	89	-	11	0
Total ordinary income	17,987	1,003	44,418	42,243	9,163	11,351	21,082	8,519	2,683	4,156	10,226	1,188
Ordinary expenses:												
Funding cost	(2,971)	95	31,999	6,725	2,541	5,773	3,122	2,576	486	1,932	309	386
Including: [Interest on deposits]	[1,126]	[3]	[406]	[1,943]	[542]	[54]	[1,798]	[990]	[71]	[8]	[71]	[0]
Commission expenses	1,259	3	1,732	3,406	1,386	19	498	2	3	447	2,689	6
Specific transaction accounts losses	-	-	-	115	-	-	1	1,385	-	-	-	-
Other operating expenses	270	-	43	792	27	594	174	48	-	-	142	-
General and administrative expenses	5,967	250	1,763	15,288	1,772	612	6,723	3,194	934	387	5,826	354
Other ordinary expenses	215	-	4,613	3,023	1,593	11	3,370	0	-	2,016	250	41
Total ordinary expenses	4,740	349	40,152	29,351	7,321	7,011	13,889	7,208	1,424	4,782	9,218	789
Ordinary earnings (losses)	13,247	654	4,266	12,891	1,842	4,340	7,192	1,310	1,258	(626)	1,008	399
Extraordinary profits	-	-	-	-	-	-	-	0	-	-	-	-
Extraordinary losses	-	-	0	12	4	-	0	-	-	-	-	-
Earnings (losses) before income taxes	13,247	654	4,266	12,878	1,838	4,340	7,192	1,310	1,258	(626)	1,008	399
Income taxes-current	4,112	203	2,746	4,835	968	1,103	3,297	504	419	536	357	80
Income taxes-deferred	(69)	(4)	(1,398)	(759)	(517)	-	(1,076)	(60)	0	(690)	(16)	(7)
Net earnings (losses)	9,204	455	2,918	8,802	1,387	3,237	4,970	866	838	(472)	667	326
Information on non-performing loans:												
Bankrupt loans	8,014	-	-	-	5,212	-	7,362	-	-	-	-	-
Non-accrual loans	2,445	-	-	388	-	11	9,984	-	-	-	2	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	25	-	-	62
Restructured loans	1,883	-	-	-	-	-	9,477	-	-	-	740	47
Total non-performing loans	12,342	-	-	388	5,212	11	26,823	-	25	-	742	110

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	2,205	8,528	1,701,677	952,362	28,421	1,328,403	11,739	3,550,873	22,537	19,488	1,944	112,596
Call loans	-	1,345	-	83,697	-	-	-	-	6,000	-	12,350	11,000
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	11,045	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	470	-	-	-	-
Specific transaction accounts assets	-	-	263,764	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	4,399	197,548	553	10,001	-	101,778	-	-	22,564	3,992
Loans and discounts	-	72,700	98,554	510,761	20,982	207,831	79,034	20,742	159,718	91,125	73,319	123,775
Foreign exchange accounts	-	332	11,375	16,941	21,091	19	1,492	13,784	4,534	5,494	36,019	-
Sundry accounts	130	168	31,726	6,047	79	7,011	728	685,427	3,714	221	405	423
Property, plant and equipment	100	30	3,528	328	5	161	56	13	255	198	40	92
Intangible assets	-	1	78	3	76	112	-	56	218	1	74	2
Prepaid pension expense	-	-	-	-	-	-	-	331	-	-	-	-
Deferred tax assets	35	16	2,795	431	-	841	-	-	-	474	-	48
Customers' liability under guarantees and acceptances	-	31	178,039	1,877	-	65	2,810	8,521	2,536	11,733	96	93
Reserve for loan losses	-	(409)	(1,506)	(1,944)	(216)	(2,090)	(699)	(95)	(2,390)	(897)	(3,691)	(537)
Head office and branches interoffice receivables	9	29	24,202	610,913	882	7,442	882	160,748	36,543	6,174	6,582	2,184
Total assets	2,481	82,775	2,318,636	2,378,968	70,993	1,559,801	96,044	4,553,700	233,671	134,014	149,705	253,668
Liabilities and Net assets												
Deposits	-	25,920	345,235	1,280,780	36,381	50,126	1,028	392,550	34,749	18,833	5,229	24,542
Negotiable certificates of deposit sold	-	-	-	10,000	-	-	-	-	8,500	-	21,100	-
Call money	-	20,632	-	30,000	-	-	-	207,000	-	9,000	9,175	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	18,494	-	24,999	-	-	-	-	10,995	-
Specific transaction accounts liabilities	-	-	253,880	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	48,443	500	-	-	-	10,000	25,000	43,330	-
Foreign exchange accounts	-	34	6,230	53,878	-	21	276	145,632	280	2	-	7,375
Sundry accounts	194	366	11,632	145,428	153	5,037	959	673,880	4,248	515	17,588	423
Bonus allowance	-	-	223	123	-	1	13	1,331	-	-	-	41
Retirement benefit obligation	248	24	-	217	25	238	112	-	165	36	-	98
Deferred tax liabilities	-	-	-	-	-	-	-	76	-	-	-	-
Bank's liability under guarantees and acceptances	-	31	178,039	1,877	-	65	2,810	8,521	2,536	11,733	96	93
Head office and branches interoffice payables	-	31,807	1,515,925	762,438	31,762	1,462,265	85,579	3,123,751	169,010	66,115	42,795	218,241
Sub-total	442	78,818	2,311,167	2,351,682	68,822	1,542,755	90,781	4,552,744	229,487	131,235	150,311	250,813
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)	38	1,956	5,468	24,142	170	14,476	2,526	(1,216)	1,044	775	(2,787)	855
Unrealized gains (losses) on available-for-sale securities	-	-	-	(20)	-	-	-	172	-	-	182	-
Deferred hedge gains (losses)	-	-	-	1,163	-	-	-	-	-	-	-	-
Total liabilities and Net assets	2,481	82,775	2,318,636	2,378,968	70,993	1,559,801	96,044	4,553,700	233,671	134,014	149,705	253,668
Income statement												
Ordinary income:												
Income on operated funds	-	1,519	6,212	31,035	1,120	5,123	1,401	594	3,075	1,443	2,550	3,092
Including: [Interest on loans]	[-]	[1,462]	[1,590]	[14,573]	[406]	[4,396]	[1,372]	[778]	[2,906]	[1,300]	[1,398]	[2,926]
[Interest and dividends on securities]	[-]	[-]	[80]	[1,774]	[12]	[(17)]	[-]	[225]	[-]	[-]	[534]	[2]
Commission income	502	60	8,261	970	272	728	119	3,601	930	148	193	97
Specific transaction accounts income	-	-	5,135	-	-	-	-	-	-	-	-	-
Other operating income	-	7	92	5	0	336	-	7,071	12,247	-	353	22
Other ordinary income	0	5	286	9	8	19	-	1,795	809	5	2	123
Total ordinary income	502	1,593	19,987	32,020	1,401	6,206	1,520	13,063	17,061	1,598	3,101	3,334
Ordinary expenses:												
Funding cost	-	93	4,958	21,982	125	2,577	535	(548)	921	743	1,538	545
Including: [Interest on deposits]	[-]	[20]	[54]	[17,994]	[29]	[(26)]	[-]	[316]	[96]	[34]	[67]	[47]
Commission expenses	36	3	894	212	10	156	1	220	315	35	19	7
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	-	-	0	47	16	-	34	1,086	11,767	48	381	5
General and administrative expenses	419	279	8,482	2,189	217	1,988	316	10,402	965	343	426	755
Other ordinary expenses	-	22	1,313	718	6	1,422	103	-	1,599	372	3,169	15
Total ordinary expenses	456	399	15,647	25,149	377	6,144	991	11,160	15,567	1,544	5,536	1,327
Ordinary earnings (losses)	46	1,194	4,339	6,870	1,024	62	528	1,903	1,493	53	(2,434)	2,007
Extraordinary profits	-	-	1	-	14	-	67	-	-	1	-	0
Extraordinary losses	-	-	151	-	0	-	0	-	-	0	-	0
Earnings (losses) before income taxes	46	1,194	4,189	6,870	1,037	62	595	1,903	1,493	55	(2,434)	2,007
Income taxes-current	44	307	1,790	2,098	341	372	247	324	449	85	352	630
Income taxes-deferred	(21)	(6)	(455)	(151)	-	(353)	-	(116)	-	51	-	1
Net earnings (losses)	24	893	2,854	4,923	696	43	348	1,694	1,044	(81)	(2,787)	1,376
Information on non-performing loans:												
Bankrupt loans	-	0	72	-	-	3,322	-	-	1,195	-	-	0
Non-accrual loans	-	146 *2	-	-	-	6,222	-	-	28	-	7,123	46
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	165	-	-	4
Restructured loans	-	34	20,978	-	-	-	-	-	7,408	-	-	0
Total non-performing loans	-	181	21,050	-	-	9,544	-	-	8,797	-	7,123	50

Note (*2) : Also includes JPY 146 million, which 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	2,191	315,052	4,338	6,316	3,096	9,957	633,403	106,478	1,402,805	581,606	11,770	520,083
Call loans	-	-	-	-	-	932	-	3,865	11,200	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	2,373	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	-	22,400	-	10,947	-	37,574	4,939	153,074	12,687	-
Loans and discounts	10,177	14,548	-	95,666	34,216	49,995	-	817,320	149,024	143,459	173,277	-
Foreign exchange accounts	161	129	688	106	-	761	60	17,315	137	20,165	76,599	1
Sundry accounts	16	49,253	60	200	112	312	23,411	6,667	4,338	27,057	732	186,765
Property, plant and equipment	41	82	16	7	9	166	118	866	946	223	1,122	20
Intangible assets	118	-	44	-	0	32	-	301	20	159	3	0
Prepaid pension expense	-	-	-	-	-	-	-	-	-	451	-	18
Deferred tax assets	49	-	17	-	30	133	-	1,277	-	1,426	849	-
Customers' liability under guarantees and acceptances	-	150	88	-	-	1,919	-	1,969	63	65,771	6,671	-
Reserve for loan losses	(7)	(408)	(19)	(956)	(39)	(310)	-	(3,444)	(2,456)	(1,724)	-	-
Head office and branches interoffice receivables	20	121,565	1,277	323	29	2,537	263,111	-	428,595	141,142	40,715	20,764
Total assets	12,769	500,374	6,509	124,063	37,453	77,381	920,105	990,191	1,999,615	1,135,184	324,430	727,654
Liabilities and Net assets												
Deposits	0	49,248	2,519	1,673	370	9,016	2,255	817,339	367,185	426,058	39,033	0
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	27,500	-	-	-	-
Call money	-	-	-	-	-	4,500	-	19,208	165,000	80,000	38,000	3,500
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	29,997	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	25,301	5,177	-	39,439	14,595	26,411	90,415	-
Foreign exchange accounts	-	-	142	-	516	691	-	2,397	0	97,110	365	-
Sundry accounts	172	40,757	79	1,270	258	2,423	14,986	6,536	11,122	27,518	1,041	187,149
Bonus allowance	-	89	-	5	-	10	335	156	93	312	13	-
Retirement benefit obligation	107	236	36	42	57	70	142	350	-	-	154	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	19	-	-	-
Bank's liability under guarantees and acceptances	-	150	88	-	-	1,919	-	1,969	63	65,771	6,671	-
Head office and branches interoffice payables	9,976	408,190	978	118,067	8,504	51,163	900,269	-	1,439,300	380,309	144,734	535,371
Sub-total	10,258	498,673	3,842	121,059	35,006	74,969	917,989	914,897	1,997,380	1,133,489	320,429	726,022
Capital stock	-	-	-	-	-	-	-	17,500	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	17,500	-	-	-	-
Brought-in capital	2,000	2,000	2,168	2,000	2,000	2,087	2,000	-	2,013	2,000	2,000	2,000
Retained earnings (deficit)	511	(298)	499	1,004	447	268	116	40,293	221	63	1,599	(367)
Unrealized gains (losses) on available-for-sale securities	-	-	-	-	-	57	-	(0)	-	(47)	401	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	(320)	-	-
Total liabilities and Net assets	12,769	500,374	6,509	124,063	37,453	77,381	920,105	990,191	1,999,615	1,135,184	324,430	727,654
Income statement												
Ordinary income:												
Income on operated funds	209	500	37	2,148	1,275	1,616	13,774	16,722	5,132	5,522	3,907	(102)
Including: [Interest on loans]	[209]	[314]	[0]	[1,910]	[1,273]	[1,293]	[-]	[16,432]	[2,629]	[4,487]	[2,511]	[-]
[Interest and dividends on securities]	[-]	[-]	[0]	[235]	[-]	[234]	[-]	[73]	[83]	[397]	[-]	[-]
Commission income	327	320	36	261	139	37	0	3,134	1,831	2,765	423	171
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	312	1,792	96	-	151	469	966	391	342	1,106	114	868
Other ordinary income	-	13	-	36	11	-	-	221	210	88	7	-
Total ordinary income	849	2,627	169	2,446	1,576	2,122	14,741	20,470	7,517	9,483	4,452	937
Ordinary expenses:												
Funding cost	101	1,336	3	610	746	499	10,885	2,077	2,132	2,352	2,558	(2)
Including: [Interest on deposits]	[0]	[124]	[0]	[-]	[0]	[11]	[-]	[1,971]	[107]	[694]	[319]	[-]
Commission expenses	46	5	0	115	-	10	177	1,018	515	173	66	9
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	0	19	0	14	-	-	120	-	19	178	36	-
General and administrative expenses	505	1,380	236	432	463	556	621	6,121	2,493	5,430	1,050	816
Other ordinary expenses	-	131	-	-	17	19	-	480	1,318	1,269	0	-
Total ordinary expenses	653	2,872	239	1,173	1,226	1,084	11,805	9,699	6,478	9,403	3,711	823
Ordinary earnings (losses)	196	(245)	(70)	1,272	350	1,038	2,936	10,771	1,039	79	740	113
Extraordinary profits	-	-	-	-	-	21	-	-	0	-	11	-
Extraordinary losses	0	0	-	-	-	7	7	2	-	0	0	-
Earnings (losses) before income taxes	196	(245)	(70)	1,272	350	1,052	2,929	10,768	1,039	79	752	113
Income taxes-current	49	52	5	272	204	45	1,025	3,335	771	316	95	34
Income taxes-deferred	0	-	-	62	(4)	(4)	-	(21)	46	(237)	71	0
Net earnings (losses)	145	(298)	(75)	937	150	1,011	1,903	7,455	220	1	585	78
Information on non-performing loans:												
Bankrupt loans	-	504	-	-	-	-	-	470	-	-	-	-
Non-accrual loans	-	-	-	-	30,630*3	-	-	2,839	11,926	4,732	-	-
Past due loans (3 months or more)	-	-	18	-	88	-	-	-	-	-	-	-
Restructured loans	-	-	-	-	0	-	-	1,727	-	-	-	-
Total non-performing loans	-	504	18	-	30,718	-	-	5,037	11,926	4,732	-	-

Note (*3) : Also includes JPY 30,630 million, which was separately disclosed as "Loans to Potentially Bankrupt Borrowers" by the bank.

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	3,171	4,711	524,368	547,949	10,021	100,954	2,531	14,314
Call loans	-	-	55,000	-	-	-	-	3,321
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	629,299	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	4,388	-	-
Specific transaction accounts assets	-	-	3,477	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-
Securities	16,784	-	6,027	-	-	44,180	-	-
Loans and discounts	40,414	26,979	335,702	-	-	57,986	-	92,163
Foreign exchange accounts	182	3	210	18	7,728	194	890	6,510
Sundry accounts	246	74	196,415	270	147	555	210	359
Property, plant and equipment	157	63	-	19	12	14	34	37
Intangible assets	37	3	-	3	58	-	-	60
Prepaid pension expense	-	-	2	-	-	-	-	-
Deferred tax assets	-	-	919	-	-	202	-	-
Customers' liability under guarantees and acceptances	-	-	-	-	24,304	2,940	539	4,479
Reserve for loan losses	(103)	(269)	-	-	-	(218)	-	(1,302)
Head office and branches interoffice receivables	-	-	238,630	1,733	58	37	58	2,002
Total assets	60,890	31,566	1,990,054	549,994	42,331	211,235	4,265	121,947
Liabilities and Net assets								
Deposits	3,506	162	476,476	-	397	7,180	-	47,075
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-
Call money	-	1,659	-	-	-	-	-	9,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	123,635	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	4,060	-	-	-	-	-
Borrowed money	-	-	7,000	-	-	-	-	2,000
Foreign exchange accounts	-	3	1,829	-	163	660	-	63
Sundry accounts	144	2	193,585	85	212	824	99	284
Bonus allowance	15	10	107	30	-	38	4	-
Retirement benefit obligation	4	-	2	144	6	73	157	8
Deferred tax liabilities	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	-	-	-	24,304	2,940	539	4,479
Head office and branches interoffice payables	54,704	28,309	1,184,550	547,000	15,016	195,680	1,218	56,808
Sub-total	58,376	30,149	1,991,247	547,260	40,100	207,399	2,019	119,719
Capital stock	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,855	2,715	2,237	2,000	2,000	2,000
Retained earnings (deficit)	292	(583)	(4,045)	18	(6)	1,835	245	227
Unrealized gains (losses) on available-for-sale securities	221	-	(3)	-	-	-	-	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-
Total liabilities and Net assets	60,890	31,566	1,990,054	549,994	42,331	211,235	4,265	121,947
Income statement								
Ordinary income:								
Income on operated funds	1,144	434	5,343	122	75	1,329	35	1,911
Including: [Interest on loans]	[765]	[434]	[3,706]	[-]	[-]	[731]	[-]	[1,717]
[Interest and dividends on securities]	[362]	[-]	[(54)]	[-]	[-]	[534]	[-]	[-]
Commission income	4	5	242	0	332	224	49	407
Specific transaction accounts income	-	-	1,198	-	-	-	-	-
Other operating income	41	-	2,119	1	1	27	1,498	73
Other ordinary income	-	15	-	5	0	-	-	-
Total ordinary income	1,190	456	8,904	130	410	1,581	1,583	2,392
Ordinary expenses:								
Funding cost	386	96	1,996	6	14	12	5	883
Including: [Interest on deposits]	[1]	[0]	[1,382]	[-]	[0]	[0]	[-]	[74]
Commission expenses	9	2	133	1	1	8	2	41
Specific transaction accounts losses	-	-	-	-	-	-	-	-
Other operating expenses	14	3	1,163	-	-	-	617	30
General and administrative expenses	338	304	4,232	418	398	583	784	380
Other ordinary expenses	24	-	-	-	1	1	-	305
Total ordinary expenses	772	406	7,526	426	415	605	1,409	1,640
Ordinary earnings (losses)	417	49	1,378	(296)	(5)	975	173	752
Extraordinary profits	-	-	-	295	-	-	-	-
Extraordinary losses	-	-	-	-	-	-	52	0
Earnings (losses) before income taxes	417	49	1,378	(1)	(5)	975	121	752
Income taxes-current	84	10	(1)	23	1	304	34	295
Income taxes-deferred	-	-	1,213	-	(4)	(1)	-	-
Net earnings (losses)	333	39	166	(24)	(1)	671	86	456
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)

2021 Rank	2020 Rank	Bank	2021 (current year/period) Total Assets	2020 (previous year/period) Total Assets
1	→ 1	BNP PARIBAS	6,230,910	5,795,770
2	↑ 4	Barclays Bank PLC	4,577,600	3,534,171
3	→ 3	JPMorgan Chase Bank, N.A.	4,553,700	4,655,330
4	↓ 2	Crédit Agricole Corporate and Investment Bank	4,429,505	5,503,159
5	↑ 6	Citibank, N.A.	3,396,400	3,077,414
6	↑ 9	Australia and New Zealand Banking Group Limited	2,519,093	2,444,551
7	→ 7	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	2,378,968	2,559,491
8	→ 8	Hongkong and Shanghai Banking Corporation Limited, The	2,318,636	2,558,008
9	↑ 11	China Construction Bank	2,104,563	2,173,420
10	↓ 5	Bank of New York Mellon, The	2,081,805	3,192,966
11	↑ 13	Société Générale	1,999,615	1,943,580
12	→ 12	UBS AG	1,990,054	2,165,920
13	↑ 16	Deutsche Bank AG	1,610,670	1,600,968
14	↑ 22	ING Bank N.V.	1,559,801	1,143,992
15	↑ 17	Bank of America, N.A.	1,427,677	1,573,914
16	↑ 19	Bank of Communications	1,400,029	1,476,984
17	↑ 20	COMMERZBANK AKTIENGESELLSCHAFT	1,332,945	1,467,007
18	↓ 15	CREDIT SUISSE AG	1,278,943	1,637,045
19	↓ 14	BANK OF CHINA LIMITED	1,240,194	1,900,001
20	↓ 18	Standard Chartered Bank	1,135,184	1,522,491
21	↑ 24	Shinhan Bank Japan	990,191	870,883
22	↓ 21	Royal Bank of Canada	920,105	1,321,139
23	→ 23	Commonwealth Bank of Australia	900,323	952,100
24	↓ 10	State Street Bank and Trust Company	727,654	2,284,248
25	→ 25	AGRICULTURAL BANK OF CHINA LIMITED	719,296	828,866
26	→ 26	UniCredit Bank AG	549,994	529,838
27	→ 27	National Australia Bank Limited	500,374	365,146
28	→ 28	State Bank of India	324,430	288,563
29	↑ 33	Bank of India	260,742	230,559
30	↓ 29	Mega International Commercial Bank Co., Ltd.	253,668	282,119
31	↑ 32	KEB Hana Bank	233,671	235,442
32	↓ 31	DBS BANK LTD.	222,941	253,257
33	↑ 34	United Overseas Bank Limited	211,235	205,073
34	↓ 30	BANCO DO BRASIL S.A.	194,214	268,543
35	↑ 38	Korea Development Bank, The	149,705	148,388
36	↓ 35	CTBC Bank Co., Ltd.	147,673	173,714
37	↑ 43	Kookmin Bank	134,014	76,505
38	↑ 39	Bangkok Bank Public Company Limited	130,156	131,214
39	↑ 41	Oversea-Chinese Banking Corporation Limited	124,063	103,734
40	↓ 37	WOORI BANK	121,947	154,990
41	↑ 44	E. SUN Commercial Bank, Ltd.	106,832	73,559
42	↓ 36	Intesa Sanpaolo S.p.A.	96,044	159,741
43	↓ 40	Bank of Taiwan	88,379	107,973
44	↑ 45	First Commercial Bank	82,775	70,979
45	↓ 42	PT. Bank Negara Indonesia (Persero) Tbk	77,381	81,379
46	→ 46	Industrial Bank of Korea	70,993	67,870
47	→ 47	Taishin International Bank Co., Ltd.	60,890	63,252
48	→ 48	Chang Hwa Commercial Bank	56,931	54,149
49	↑ 52	Union de Banques Arabes et Françaises	42,331	25,234
50	→ 50	PHILIPPINE NATIONAL BANK	37,453	41,352
51	→ 51	Taiwan Business Bank	31,566	31,405
52	↑ 53	Metropolitan Bank and Trust Company	12,769	12,129
53	↓ 49	Banco Bilbao Vizcaya Argentaria	8,359	46,353
54	↑ 55	National Bank of Pakistan	6,509	5,148
55	↓ 54	Wells Fargo Bank, National Association	4,265	10,551
56	→ 56	Euroclear Bank SA/NV	2,481	2,362

Ranking by Ordinary Earnings (Losses)

(millions of yen)

2021 Rank	2020 Rank	Bank	2021 (current year/period) Ordinary Earnings (Losses)	2020 (previous year/period) Ordinary Earnings (Losses)
1	↑ 3	BNP PARIBAS	13,247	9,747
2	↑ 4	Citibank, N.A.	12,891	9,221 *
3	↑ 11	Bank of Communications	10,793	5,000
4	↓ 2	Shinhan Bank Japan	10,771	10,289
5	↑ 14	Barclays Bank PLC	8,231	3,384
6	↓ 1	Crédit Agricole Corporate and Investment Bank	7,192	12,693
7	→ 7	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	6,870	5,683 *
8	↑ 18	Commonwealth Bank of Australia	4,340	2,290
9	↓ 5	Hongkong and Shanghai Banking Corporation Limited, The	4,339	8,382
10	↓ 6	China Construction Bank	4,266	7,683
11	↑ 55	Bank of India	4,038	(700)
12	↓ 9	Bank of America, N.A.	3,395	5,148
13	↓ 10	Australia and New Zealand Banking Group Limited	3,333	5,005
14	↑ 17	Royal Bank of Canada	2,936	2,791
15	↑ 19	BANCO DO BRASIL S.A.	2,528	2,189
16	↑ 21	Mega International Commercial Bank Co., Ltd.	2,007	1,796
17	↓ 16	JPMorgan Chase Bank, N.A.	1,903	3,034
18	↓ 15	COMMERZBANK AKTIENGESELLSCHAFT	1,842	3,127
19	↑ 24	AGRICULTURAL BANK OF CHINA LIMITED	1,604	1,630 *
20	↑ 26	KEB Hana Bank	1,493	1,463
21	↓ 12	UBS AG	1,378	3,821
22	↑ 35	CREDIT SUISSE AG	1,310	594
23	↓ 13	Bank of New York Mellon, The	1,303	3,671
24	↑ 38	Oversea-Chinese Banking Corporation Limited	1,272	464
25	↑ 28	CTBC Bank Co., Ltd.	1,258	1,322
26	↑ 32	First Commercial Bank	1,194	911
27	↓ 22	Société Générale	1,039	1,777
28	↑ 29	PT. Bank Negara Indonesia (Persero) Tbk	1,038 *	1,252
29	↑ 31	Industrial Bank of Korea	1,024	970
30	↑ 48	Deutsche Bank AG	1,008	49
31	↑ 34	United Overseas Bank Limited	975	693
32	↓ 30	Bank of Taiwan	855	1,210
33	→ 33	WOORI BANK	752	745
34	↓ 20	State Bank of India	740	2,092
35	↑ 37	Chang Hwa Commercial Bank	654	518
36	↑ 45	Intesa Sanpaolo S.p.A.	528	137
37	↑ 46	Taishin International Bank Co., Ltd.	417	89
38	↑ 41	E. SUN Commercial Bank, Ltd.	399	256
39	↑ 40	PHILIPPINE NATIONAL BANK	350	267
40	↑ 44	Metropolitan Bank and Trust Company	196	182
41	↑ 43	Wells Fargo Bank, National Association	173	183
42	→ 42	State Street Bank and Trust Company	113	227
43	↓ 23	Standard Chartered Bank	79	1,690
44	↓ 25	ING Bank N.V.	62	1,509
45	↓ 39	Kookmin Bank	53	334
46	↑ 53	Taiwan Business Bank	49	(158)
47	↑ 49	Euroclear Bank SA/NV	46	32
48	↓ 47	Banco Bilbao Vizcaya Argentaria	18	64
49	↑ 51	Union de Banques Arabes et Françaises	(5)	(52)
50	→ 50	National Bank of Pakistan	(70)	(13)
51	↑ 56	Bangkok Bank Public Company Limited	(232)	(1,327)
52	→ 52	National Australia Bank Limited	(245)	(149)
53	↑ 54	UniCredit Bank AG	(296)	(185)
54	↓ 27	DBS BANK LTD.	(626)	1,442
55	↓ 36	Korea Development Bank, The	(2,434)	574
56	↓ 8	BANK OF CHINA LIMITED	(4,526)	5,656 *

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

2021 Rank	2020 Rank	Bank	2021 (current year/period) Expense/Income Ratio	2020 (previous year/period) Expense/Income Ratio
1	↑ 12	Barclays Bank PLC	-33.02 % *	72.26 %
2	↓ 1	First Commercial Bank	25.05 %	36.56 %
3	↑ 21	BNP PARIBAS	26.35 %	80.01 %
4	↓ 2	Industrial Bank of Korea	26.91 %	45.26 %
5	↑ 52	Bank of India	33.84 %	109.31 %
6	↓ 5	Chang Hwa Commercial Bank	34.80 %	53.21 %
7	→ 7	United Overseas Bank Limited	38.27 %	60.69 %
8	↓ 4	Mega International Commercial Bank Co., Ltd.	39.80 %	52.81 %
9	↓ 3	Shinhan Bank Japan	47.38 %	49.44 %
10	↑ 29	Oversea-Chinese Banking Corporation Limited	47.96 %	84.48 %
11	↓ 10	PT. Bank Negara Indonesia (Persero) Tbk	51.08 %	67.29 %
12	↓ 8	CTBC Bank Co., Ltd.	53.07 %	65.16 %
13	↑ 31	Commonwealth Bank of Australia	61.77 %	86.30 %
14	↑ 36	Bank of Communications	62.68 %	87.61 %
15	↓ 11	Bank of Taiwan	63.07 %	70.07 %
16	↑ 43	Taishin International Bank Co., Ltd.	64.87 %	92.27 %
17	↑ 44	Intesa Sanpaolo S.p.A.	65.20 %	92.41 %
18	↓ 6	Crédit Agricole Corporate and Investment Bank	65.88 %	59.79 %
19	↑ 28	E. SUN Commercial Bank, Ltd.	66.41 %	84.46 %
20	↑ 26	BANCO DO BRASIL S.A.	67.73 %	80.63 %
21	↓ 17	WOORI BANK	68.56 %	77.89 %
22	↓ 13	Citibank, N.A.	69.48 %	72.73 %
23	↓ 16	Bank of America, N.A.	73.82 %	77.76 %
24	↓ 22	Metropolitan Bank and Trust Company	76.91 %	80.13 %
25	↑ 32	PHILIPPINE NATIONAL BANK	77.79 %	86.36 %
26	↓ 20	Hongkong and Shanghai Banking Corporation Limited, The	78.29 %	79.28 %
27	→ 27	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	78.54 %	83.31 %
28	↓ 9	COMMERZBANK AKTIENGESELLSCHAFT	79.90 %	67.01 %
29	↑ 42	Royal Bank of Canada	80.08 %	90.35 %
30	↓ 19	State Bank of India	83.36 %	78.95 %
31	↓ 23	UBS AG	84.52 %	80.27 %
32	↑ 47	CREDIT SUISSE AG	84.61 %	95.32 %
33	↑ 48	JPMorgan Chase Bank, N.A.	85.43 %	96.12 %
34	↓ 25	Société Générale	86.18 %	80.58 %
35	↑ 37	Bank of New York Mellon, The	87.80 %	87.71 %
36	↓ 33	State Street Bank and Trust Company	87.83 %	86.65 %
37	↓ 35	Australia and New Zealand Banking Group Limited	88.41 %	87.11 %
38	↑ 41	AGRICULTURAL BANK OF CHINA LIMITED	88.47 %	90.18 %
39	↑ 40	Wells Fargo Bank, National Association	89.01 %	89.30 %
40	↑ 55	Taiwan Business Bank	89.04 %	134.65 %
41	↑ 49	Deutsche Bank AG	90.14 %	99.52 %
42	↓ 34	China Construction Bank	90.40 %	86.98 %
43	↑ 46	Euroclear Bank SA/NV	90.84 %	92.95 %
44	↓ 14	KEB Hana Bank	91.24 %	73.44 %
45	→ 45	Banco Bilbao Vizcaya Argentaria	95.67 %	92.90 %
46	↓ 24	Kookmin Bank	96.62 %	80.37 %
47	↓ 39	ING Bank N.V.	99.00 %	88.78 %
48	↓ 38	Standard Chartered Bank	99.16 %	88.13 %
49	↑ 53	Union de Banques Arabes et Françaises	101.22 %	111.00 %
50	→ 50	National Australia Bank Limited	109.33 %	103.79 %
51	↑ 56	Bangkok Bank Public Company Limited	111.45 %	150.49 %
52	↓ 18	DBS BANK LTD.	115.06 %	78.73 %
53	↓ 15	BANK OF CHINA LIMITED	121.68 %	76.88 %
54	↓ 51	National Bank of Pakistan	141.42 %	104.38 %
55	↓ 30	Korea Development Bank, The	178.52 %	85.77 %
56	↓ 54	UniCredit Bank AG	327.69 %	112.45 %

Note (*): Because the ordinary expenses are negative, the expense/income ratio is also negative.

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