

Foreign banks in Japan survey 2023





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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-seven foreign banks registered in Japan and their condensed income statements as of and for the year/period ended September 30, 2022, October 31, 2022, December 31, 2022 and March 31, 2023. Among the fifty-seven 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 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 ends.

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, 2023, the changes in foreign banks operating in Japan are as follows:

New

Clearstream Banking S.A.
Clearstream Banking S.A. obtained a banking license in January 2022. Its financial information included in this survey represents the period from January 28, 2022 to December 31, 2022.

Closure

UniCredit Bank AG

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, 2023, the following bank branches have elected to change their fiscal year ends from March 31 to December 31.

- ING Bank N.V.
- Wells Fargo Bank, National Association

Accordingly, the fiscal periods of these bank branches represent nine months from April 1, 2022 to December 31, 2022 in this survey.

In addition, the branch of National Australia Bank Limited has elected to change its fiscal year end from March 31 to September 30. Accordingly, the fiscal period of the bank branch represent six months from April 1, 2022 to September 30, 2022 in this survey.

During the year ended March 31, 2022, the following bank branches have elected to change their fiscal year ends from March 31 to December 31.

- Deutsche Bank AG
- Industrial Bank of Korea
- National Bank of Pakistan

Accordingly, the fiscal periods of these bank branches represent nine months from April 1, 2021 to December 31, 2021 in this 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
	2023	2022	
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
Clearstream Banking S.A.	December	-	8
COMMERZBANK AKTIENGESELLSCHAFT	December	December	9
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	December	December	9
E. SUN Commercial Bank, Ltd.	March	March	10
Euroclear Bank SA/NV	December	December	10
First Commercial Bank	December	December	10
Goldman Sachs Bank USA	December	December	10
Hongkong and Shanghai Banking Corporation Limited, The	March	March	10
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	December	December	11
Industrial Bank of Korea	December	December	11
ING Bank N.V.	December	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	12
Mega International Commercial Bank Co., Ltd.	March	March	12
Metropolitan Bank and Trust Company	December	December	12
National Australia Bank Limited	September	March	12
National Bank of Pakistan	December	December	12
Oversea-Chinese Banking Corporation Limited	March	March	13
Philippine National Bank	December	December	13
PT. Bank Negara Indonesia (Persero) Tbk.	December	December	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	14
State Street Bank and Trust Company	March	March	14
Taishin International Bank Co., Ltd.	December	December	14
Taiwan Business Bank	March	March	14
UBS AG	December	December	14
Union de Banques Arabes et Françaises	March	March	15
United Overseas Bank Limited	March	March	15
Wells Fargo Bank, National Association	December	March	15
WOORI BANK	March	March	15

Summary of financial highlights

(millions of yen)

Financial statements	2023 Total of the 57 banks as of and for the current year/period	2023 Average as of and for the current year/period*3	2022 Total of the 57 banks as of and for the current year/period	2022 Average as of and for the current year/period*3
Balance sheet assets				
Cash on hand and due from banks	35,583,257	624,268	29,013,944	509,017
Call loans	407,615	7,151	1,131,479	19,851
Securities purchased under agreements to resell	1,564,372	27,445	1,043,033	18,299
Cash collateral paid for security borrowing	1,491,451	26,166	1,190,279	20,882
Monetary claims purchased	221,997	3,895	162,440	2,850
Specific transaction accounts assets	1,078,061	18,913	789,312	13,848
Money in trusts	2,160	38	1,750	31
Securities	1,857,882	32,594	1,900,886	33,349
Loans and discounts	11,020,877	193,349	10,038,713	176,118
Foreign exchange accounts	670,441	11,762	828,331	14,532
Sundry accounts	4,896,410	85,902	3,646,785	63,979
Property, plant and equipment	30,375	533	30,502	535
Intangible assets	6,372	112	6,083	107
Prepaid pension expense	1,173	21	992	17
Deferred tax assets	41,043	720	36,432	639
Customers' liability under guarantees and acceptances	1,150,571	20,185	1,099,200	19,284
Reserve for loan losses	(100,621)	(1,765)	(114,756)	(2,013)
Head office and branches interoffice receivables	12,334,573	216,396	8,847,892	155,226
Total assets	72,258,206	1,267,688	59,653,477	1,046,552
Liabilities and net assets				
Deposits	14,410,953	252,824	13,075,034	229,387
Negotiable certificates of deposit sold	1,841,251	32,303	1,134,400	19,902
Call money	2,733,588	47,958	2,123,819	37,260
Securities sold under agreements to repurchase	795,691	13,959	298,480	5,236
Cash collateral received for security lending	398,671	6,994	331	6
Commercial paper	202,714	3,556	235,835	4,137
Specific transaction accounts liabilities	1,048,883	18,401	777,545	13,641
Borrowed money	3,329,482	58,412	2,171,302	38,093
Foreign exchange accounts	524,098	9,195	460,424	8,078
Sundry accounts	6,554,005	114,983	4,494,337	78,848
Bonus allowance	9,605	169	7,960	140
Retirement benefit obligation	7,983	140	7,983	140
Reserves under special law	-	-	12	0
Deferred tax liabilities	15	0	346	6
Bank's liability under guarantees and acceptances	1,150,571	20,185	1,099,200	19,284
Head office and branches interoffice payables	38,688,240	678,741	33,246,699	583,275
Sub-total	71,695,897	1,257,823	59,133,840	1,037,436
Capital stock	20,000	20,000*1	17,500	17,500*1
Capital surplus/reserve	20,000	20,000*1	17,500	17,500*1
Brought-in capital	153,960	2,749*2	154,456	2,758*2
Retained earnings (deficit)	373,492	6,552	327,706	5,749
Unrealized gains (losses) on available-for-sale securities	(8,712)	(153)	1,229	22
Deferred hedge gains (losses)	3,554	62	1,219	21
Total liabilities and net assets	72,258,206	1,267,688	59,653,477	1,046,552
Income statement				
Ordinary income:				
Income on operated funds	638,345	11,258	274,125	4,843
Including: [Interest on loans]	[234,075]	[4,154]	[141,225]	[2,504]
[Interest and dividends on securities]	[29,582]	[519]	[25,110]	[442]
Commission income	89,203	1,596	75,410	1,343
Specific transaction accounts income	32,955	578	6,209	109
Other operating income	133,017	2,377	55,883	992
Other ordinary income	19,668	355	19,016	334
Total ordinary income	913,266	16,166	430,710	7,622
Ordinary expenses:				
Funding cost	520,767	9,212	96,245	1,690
Including: [Interest on deposits]	[52,301]	[923]	[13,814]	[243]
Commission expenses	24,398	431	20,886	375
Specific transaction accounts losses	1,602	28	726	13
Other operating expenses	13,497	242	23,714	419
General and administrative expenses	134,953	2,398	121,195	2,153
Other ordinary expenses	47,411	832	53,698	947
Total ordinary expenses	742,714	13,144	316,544	5,598
Ordinary earnings (losses)	170,552	3,022	114,166	2,024
Extraordinary profits	7,289	128	506	9
Extraordinary losses	683	12	962	17
Earnings (losses) before income taxes	177,158	3,138	113,690	2,015
Income taxes-current	63,476	1,119	47,816	847
Income taxes-deferred	(2,210)	(37)	(1,511)	(29)
Net earnings (losses)	115,849	2,055	67,362	1,197

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

Note (*2) : Average of fifty-six 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 Bi bao 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	371,939	1,679,433	2,109	49,819	40,341	2,165,096	478,020	242,834	54,491	151,052	2,924	313,759
Call loans	16,349	20,000	-	-	19,361	-	17,062	36,730	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	619,430	-	-	-	462,647	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	66,099	-	507,424
Monetary claims purchased	-	4,435	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	295,551
Money in trusts	-	600	-	-	-	-	-	-	-	-	-	-
Securities	171,532	58,696	-	10,001	100	-	-	575,453	6,758	-	29,082	106
Loans and discounts	672,555	130,802	5,652	171,526	96,769	249,250	655,049	689,781	173,001	-	62,733	265,378
Foreign exchange accounts	608	6,437	73	761	2,227	1,094	57,452	51,097	1,534	63	281	1,834
Sundry accounts	11,097	300,319	24	6,691	789	220,936	4,875	17,859	2,132	6,200	701	267,262
Property, plant and equipment	123	84	16	114	2,604	73	15,836	637	13	830	27	-
Intangible assets	5	-	28	17	-	-	88	1	83	504	-	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	170
Deferred tax assets	1,816	1,588	-	179	-	662	2,990	1,236	1,464	240	-	663
Customers' liability under guarantees and acceptances	-	20,732	-	0	198	9,021	19,557	19	21,117	-	-	-
Reserve for loan losses	(507)	(3,164)	(2)	-	(1,090)	-	(9,698)	(5,953)	(4,495)	(223)	(636)	(81)
Head office and branches interoffice receivables	101,153	838,077	95	79,701	96	707,778	48,550	157,683	28,577	24,699	-	4,465,090
Total assets	1,346,676	3,058,043	7,998	318,814	161,401	3,973,344	1,289,786	1,767,381	284,680	712,114	95,115	6,117,162
Liabilities and net assets												
Deposits	15,188	995,237	-	88,109	112,390	567,695	422,839	116,631	218,489	15,786	4,099	231,221
Negotiable certificates of deposit sold	-	-	-	-	-	-	209,165	499,305	-	-	-	-
Call money	46,186	601,450	-	-	-	-	13,182	948,834	-	-	35,327	-
Securities sold under agreements to repurchase	29,147	-	-	-	-	615,984	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	138,984	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	295,551
Borrowed money	737,546	-	-	133,229	-	1	120,920	17,899	8,011	-	-	163,306
Foreign exchange accounts	-	-	-	15,466	153	37,342	152,397	2,010	93	56,647	-	-
Sundry accounts	14,561	260,918 *1	87	2,958	1,215	236,218	17,086 *2	17,647	2,200	6,320	468	380,041
Bonus allowance	265	262	15	120	23	188	680	244	9	173	-	330
Retirement benefit obligation	-	23	23	431	260	158	337	215	257	355	37	121
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	20,732	-	0	198	9,021	19,557	19	21,117	-	-	-
Head office and branches interoffice payables	353,192	1,166,901	7,152	55,138	40,843	2,505,979	307,284	125,761	16,973	607,351	47,685	5,042,529
Sub-total	1,335,074	3,045,526	7,277	295,455	155,085	3,972,589	1,263,453	1,728,570	267,154	686,635	87,620	6,113,102
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)	13,183	10,666	(1,279)	20,738	(187)	(1,245)	10,271	37,169	15,610	23,430	4,548	2,060
Unrealized gains (losses) on available-for-sale securities	(3,580)	(148)	-	(1)	-	-	0	(359)	(155)	-	(52)	-
Deferred hedge gains (losses)	-	-	-	-	-	-	61	-	-	-	-	-
Total liabilities and net assets	1,346,676	3,058,043	7,998	318,814	161,401	3,973,344	1,289,786	1,767,381	284,680	712,114	95,115	6,117,162
Income statement												
Ordinary income:												
Income on operated funds	23,190	6,531	77	8,551	2,610	6,670	23,449	37,380	7,405	10,202	2,208	9,371
Including: [Interest on loans]	[14,869]	[2,767]	[72]	[6,010]	[1,821]	[6,134]	[17,422]	[17,179]	[4,500]	[-]	[1,412]	[125]
[Interest and dividends on securities]	[3,568]	[63]	[-]	[-]	[0]	[-]	[-]	[15,029]	[301]	[-]	[791]	[220]
Commission income	147	1,079	8	829	212	4,664	2,591	948	116	728	24	2,516
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	1,028
Other operating income	3,612	12,351	1	961	217	15,387	2,034	6,375	524	5,852	239	2,910
Other ordinary income	0	11	1	255	1,045	-	720	58	1,981	19	0	8
Total ordinary income	26,951	19,974	89	10,598	4,085	26,722	28,796	44,762	10,027	16,803	2,472	15,835
Ordinary expenses:												
Funding cost	22,549	12,911	25	4,529	928	14,971	13,869	28,577	6,337	7,743	1,237	4,702
Including: [Interest on deposits]	[3]	[2,217]	[-]	[563]	[96]	[1,495]	[1,092]	[500]	[4,940]	[-]	[2]	[1,542]
Commission expenses	96	144	1	82	8	1,536	257	181	39	16	6	1,680
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	4	-	-	11	-	72	646	1,299	-	-	127	-
General and administrative expenses	1,301	3,835	166	2,379	940	6,099	2,932	1,827	572	3,180	379	3,391
Other ordinary expenses	174	243	-	36	-	-	107	7,835	44	-	56	-
Total ordinary expenses	24,126	17,134	193	7,038	1,877	22,680	17,813	39,721	6,994	10,940	1,806	9,774
Ordinary earnings (losses)	2,825	2,839	(104)	3,559	2,208	4,042	10,982	5,041	3,033	5,863	665	6,061
Extraordinary profits	-	-	-	-	-	-	-	1,084	-	-	-	5,539
Extraordinary losses	0	415	-	39	-	-	12	0	-	58	-	-
Earnings (losses) before income taxes	2,825	2,424	(104)	3,520	2,208	4,042	10,969	6,125	3,033	5,805	665	11,600
Income taxes-current	1,091	908	2	1,207	340	3,282	3,403	1,647	678	1,805 *3	270	3,259
Income taxes-deferred	(78)	(217)	-	17	-	(153)	1,096	230	179	(57)	-	(78)
Net earnings (losses)	1,811	1,733	(106)	2,296	1,867	913	6,469	4,247	2,176	4,057	395	8,418
Information on non-performing loans:												
Bankrupt and quasi-bankrupt loans	-	-	-	-	-	-	2,838	5,634	3,123	-	-	-
Doubtful loans	-	13	-	-	-	-	2,414	-	1,051	-	-	-
Past due loans (3 months or more)	-	-	-	-	-	-	209	-	-	-	-	-
Restructured loans	-	-	5,653	-	159	-	9,776	-	-	-	62	-
Total non-performing loans	-	13	5,653	-	159	-	15,237	5,634	4,174	-	62	-

Note (*1) : Also includes JPY 411 million, which was separately disclosed as "Provision for business structure improvement" by the bank.

Note (*2) : Also includes JPY 10,000 million, which was separately disclosed as "Corporate bonds" by the bank.

Note (*3) : Also includes JPY 97 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.	Clearstream Banking S.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
Balance sheet assets												
Cash on hand and due from banks	4,028,797	12,240	1,424,553	2,906,063	2,048	382,801	973,261	2,583,266	344,747	11,498	3,924	862,639
Call loans	-	4,000	71,647	-	-	-	-	4,947	114,296	69,963	-	-
Securities purchased under agreements to resell	-	-	-	345,060	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	13,228	-	-	-	-	-	-
Monetary claims purchased	163,957	-	-	9,468	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	67,915	-	-	-	331,739	-	-	-	151,855
Money in trusts	-	-	-	-	-	-	-	1,560	-	-	-	-
Securities	-	-	326,764	5,412	-	-	500	28,846	-	-	0	15,240
Loans and discounts	509,013	61,635	338,191	439,576	-	204,905	23,835	545,618	96,304	155,894	236,742	187,637
Foreign exchange accounts	50,799	463	123,877	36,143	-	4,312	52	1,329	1,627	10,593	238	7,102
Sundry accounts	301,640	218	58,262	480,954	52	42,198	19,383	46,716	7,184	1,312	954	172,661
Property, plant and equipment	39	326	178	10	55	121	61	164	1	145	15	-
Intangible assets	66	-	65	189	-	1,741	69	0	710	102	47	36
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	2,297	-	2,547	3,225	-	924	-	3,678	77	169	3,495	2,978
Customers' liability under guarantees and acceptances	198,923	253	27,026	218,775	-	3,742	-	213,190	-	195	-	80,846
Reserve for loan losses	(1,555)	(618)	(26,386)	(1,453)	-	(1,836)	-	(5,039)	-	(228)	(922)	(1,008)
Head office and branches interoffice receivables	561,843	133	874,569	550,064	193	104	93	791,109	935,279	9,324	1,316	243,565
Total assets	5,815,825	78,652	3,221,298	5,061,408	2,350	652,244	1,017,257	4,547,127	1,500,229	258,972	245,809	1,723,555
Liabilities and net assets												
Deposits	1,300,842	8,187	116,076	2,547,953	-	537	3,136	1,517,702	552,317	108,588	-	245,704
Negotiable certificates of deposit sold	80,000	-	903,481	30,000	-	-	-	-	-	-	-	-
Call money	130,639	5,000	-	16,589	-	-	-	62,421	20,100	-	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	12,736	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	41,695	-	-	-	331,739	10	-	-	151,788
Borrowed money	13,200	-	1,459,272	-	-	-	-	317,899	-	-	-	5,000
Foreign exchange accounts	451	442	743	44,693	-	-	-	573	0	5	-	5,930
Sundry accounts	514,430	1,004	32,431	523,040	26	23,313	5,330	58,723	35,246	1,366	955	411,777
Bonus allowance	284	-	207	918	18	198	46	569	1	39	16	129
Retirement benefit obligation	1,070	61	160	-	-	721	87	134	-	173	27	456
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	15	-	-	-	-	-
Bank's liability under guarantees and acceptances	198,923	253	27,026	218,775	-	3,742	-	213,190	-	195	-	80,846
Head office and branches interoffice payables	3,535,934	59,724	651,397	1,621,944	314	615,551	997,359	2,018,558	877,592	139,264	236,804	817,853
Sub-total	5,775,778	74,675	3,203,534	5,045,611	359	644,065	1,005,976	4,521,512	1,485,267	249,633	237,802	1,719,486
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	9,996	2,000	2,421	2,000	2,000	2,000	10,173	2,897	2,000	2,000	2,000	2,000
Retained earnings (deficit)	30,433	1,977	11,654	14,229	(8)	6,179	1,071	22,749	13,010	7,338	6,007	1,838
Unrealized gains (losses) on available-for-sale securities	-	-	1,146	(432)	-	-	0	(26)	-	-	-	11
Deferred hedge gains (losses)	(381)	-	2,542	-	-	-	36	(4)	(49)	-	-	219
Total liabilities and net assets	5,815,825	78,652	3,221,298	5,061,408	2,350	652,244	1,017,257	4,547,127	1,500,229	258,972	245,809	1,723,555
Income statement												
Ordinary income:												
Income on operated funds	120,389	1,222	88,667	26,046	0	4,961	17,582	28,860	16,007	4,925	7,301	8,315
Including: [Interest on loans]	[15,693]	[1,185]	[10,275]	[4,764]	[-]	[3,610]	[1,444]	[13,331]	[2,095]	[4,182]	[7,299]	[6,326]
[Interest and dividends on securities]	[-]	[-]	[5,601]	[18]	[-]	[17]	[(0)]	[269]	[(64)]	[-]	[0]	[107]
Commission income	7,585	44	330	17,763	122	2,375	41	5,494	80	152	231	3,028
Specific transaction accounts income	-	-	-	1,966	-	-	-	0	-	-	-	17
Other operating income	1,237	5	1,977	18,207	-	1,120	1,105	3,432	203	53	37	5,042
Other ordinary income	880	4	2	1,062	33	5	2	280	1	0	1,499	195
Total ordinary income	130,092	1,277	90,978	65,045	156	8,463	18,731	38,068	16,293	5,131	9,068	16,599
Ordinary expenses:												
Funding cost	102,926	379	71,712	20,520	-	2,404	17,546	19,417	7,526	2,817	4,808	3,608
Including: [Interest on deposits]	[8,312]	[4]	[241]	[8,423]	[-]	[-]	[573]	[9,205]	[1,566]	[289]	[-]	[1,687]
Commission expenses	1,397	5	3,253	3,754	40	1,385	14	671	1	4	439	3,396
Specific transaction accounts losses	-	-	-	1,592	-	-	-	-	10	-	-	-
Other operating expenses	358	-	1,242	425	-	653	-	130	1,662	-	-	-
General and administrative expenses	6,255	320	1,688	17,362	168	1,986	610	7,285	3,368	923	459	6,249
Other ordinary expenses	328	181	11,307	1,162	-	1,837	-	6	-	88	5,297	727
Total ordinary expenses	111,267	887	89,205	44,818	209	8,267	18,171	27,510	12,569	3,834	11,003	13,982
Ordinary earnings (losses)	18,825	389	1,773	20,227	(53)	196	559	10,557	3,723	1,296	(1,935)	2,616
Extraordinary profits	-	-	-	-	55	65	-	-	-	-	-	-
Extraordinary losses	-	0	5	0	-	1	-	2	-	0	-	-
Earnings (losses) before income taxes	18,825	389	1,768	20,226	2	261	559	10,554	3,723	1,296	(1,935)	2,616
Income taxes-current	5,758	204	(1,061)	6,300	14	903	199	3,646	1,271	441	(297)	1,023
Income taxes-deferred	155	(12)	(614)	(121)	-	(612)	-	(393)	(155)	(8)	326	(245)
Net earnings (losses)	12,911	198	3,443	14,047	(11)	(29)	360	7,301	2,607	863	(1,964)	1,838
Information on non-performing loans:												
Bankrupt and quasi-bankrupt loans	-	-	26,762	-	-	10,592	-	10,416	-	-	19,458	3
Doubtful loans	10,855	-	-	3,925	-	-	-	5	-	-	0	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	0	-
Restructured loans	2,249	-	-	-	-	-	-	23,666	-	-	0	6,363
Total non-performing loans	13,105	-	26,762	3,925	-	10,592	-	34,087	-	-	19,458	6,366

Financial highlights by bank (3/5)

(millions of yen)

Financial statements	E. SUN Commercial Bank, Ltd.	Euroclear Bank SA/NV	First Commercial Bank	Goldman Sachs Bank USA	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
Balance sheet assets												
Cash on hand and due from banks	9,381	2,180	12,903	2,152	1,604,282	1,143,542	26,796	386,337	42,700	6,352,615	88,200	17,211
Call loans	-	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	137,235	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	8,094	-	-	-	-	59,791	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	749	-	-
Specific transaction accounts assets	-	-	-	-	226,812	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	33,847	-	-	-	-	284,244	-	6,001	-	11,008	-	-
Loans and discounts	94,878	-	73,166	-	466,781	414,567	22,253	316,706	67,840	112,102	192,815	120,664
Foreign exchange accounts	5,943	-	288	-	12,957	38,550	21,478	367	1,507	18,419	5,645	6,347
Sundry accounts	798	108	891	3	39,872	24,121	145	16,974	202	2,185,013	3,499	537
Property, plant and equipment	85	157	35	-	3,596	286	4	123	73	5	143	174
Intangible assets	-	-	1	-	93	4	75	109	-	138	219	6
Prepaid pension expense	-	-	-	-	-	-	-	-	-	513	-	-
Deferred tax assets	107	66	161	33	3,270	522	-	490	-	-	6	206
Customers' liability under guarantees and acceptances	-	-	4	-	179,717	91	16	2	2,673	10,294	2,447	13,630
Reserve for loan losses	(44)	-	(4,113)	-	(1,188)	(1,869)	(223)	(1,243)	(136)	(12)	(1,797)	(1,167)
Head office and branches interoffice receivables	799	-	86	141	25,739	538,945	3,771	33,273	303	229,693	50,741	7,864
Total assets	145,798	2,513	83,426	2,330	2,707,264	2,443,008	74,318	759,143	115,165	8,980,333	341,924	165,474
Liabilities and net assets												
Deposits	2,443	-	41,221	-	352,070	1,418,636	31,925	31,978	1,672	710,918	35,579	30,967
Negotiable certificates of deposit sold	-	-	-	-	-	5,000	-	-	-	-	8,500	-
Call money	2,399	-	4,565	-	-	25,000	-	-	-	277,000	8,000	21,000
Securities sold under agreements to repurchase	-	-	-	-	146,229	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	9,999	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	223,235	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	33,806	500	-	-	-	-	25,000
Foreign exchange accounts	-	-	22	-	18,984	14,196	-	-	78	67,864	1,233	0
Sundry accounts	269	158	645	215	15,353	501,654	584	18,545	461	2,594,895	3,965	900
Bonus allowance	1	-	-	-	190	328	-	70	11	2,588	-	-
Retirement benefit obligation	7	231	31	4	-	256	30	259	121	-	141	44
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	-	4	-	179,717	91	16	2	2,673	10,294	2,447	13,630
Head office and branches interoffice payables	137,205	29	38,491	0	1,761,624	405,450	38,534	688,423	104,615	5,315,718	276,490	70,198
Sub-total	142,327	419	84,982	220	2,697,404	2,404,421	71,590	749,279	109,634	8,979,280	336,359	161,742
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,568	2,736	2,000	3,139	2,002
Retained earnings (deficit)	1,489	93	(3,555)	109	7,859	35,430	727	7,295	2,793	(945)	2,425	1,729
Unrealized gains (losses) on available-for-sale securities	(18)	-	-	-	-	(38)	-	-	-	(1)	-	-
Deferred hedge gains (losses)	-	-	-	-	-	1,194	-	-	-	-	-	-
Total liabilities and net assets	145,798	2,513	83,426	2,330	2,707,264	2,443,008	74,318	759,143	115,165	8,980,333	341,924	165,474
Income statement												
Ordinary income:												
Income on operated funds	4,100	-	1,662	0	9,086	30,730	1,511	8,234	2,342	1,914	4,241	3,038
Including: [Interest on loans]	[2,908]	[-]	[1,542]	[-]	[4,437]	[12,224]	[499]	[7,583]	[2,303]	[2,067]	[4,102]	[2,864]
[Interest and dividends on securities]	[1,180]	[-]	[-]	[-]	[-]	[3,191]	[-]	[(5)]	[-]	[0]	[-]	[-]
Commission income	117	594	46	-	10,149	488	266	883	327	4,668	695	466
Specific transaction accounts income	-	-	-	-	10,036	-	-	-	-	-	-	-
Other operating income	3	-	28	1,119	113	8,655	16	101	102	22,641	825	23
Other ordinary income	3	0	0	0	333	496	15	987	-	2,498	1,634	3
Total ordinary income	4,226	594	1,739	1,119	29,719	40,372	1,809	10,207	2,771	31,723	7,396	3,531
Ordinary expenses:												
Funding cost	3,044	0	304	0	10,616	28,818	469	5,247	1,515	14,080	1,602	1,584
Including: [Interest on deposits]	[4]	[-]	[14]	[-]	[1,773]	[21,616]	[24]	[(19)]	[-]	[3,012]	[98]	[53]
Commission expenses	31	48	4	-	1,118	278	10	549	2	334	125	41
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	-	-	-	-	0	-	-	7	-	1,796	71	53
General and administrative expenses	410	492	324	969	9,606	2,551	238	1,570	371	13,067	978	417
Other ordinary expenses	0	-	7,749	-	9	-	19	-	107	10	2,213	77
Total ordinary expenses	3,485	540	8,382	969	21,351	31,649	738	7,375	1,996	29,289	4,992	2,174
Ordinary earnings (losses)	740	53	(6,643)	149	8,367	8,723	1,071	2,832	774	2,433	2,403	1,357
Extraordinary profits	-	-	-	-	0	-	15	-	54	-	426	0
Extraordinary losses	-	-	-	-	105	-	0	0	-	-	40	3
Earnings (losses) before income taxes	740	53	(6,643)	149	8,263	8,723	1,086	2,831	829	2,433	2,789	1,353
Income taxes-current	206	37	(30)	70	3,394	2,597	358	513	365	1,846 *4	364	273
Income taxes-deferred	(17)	(22)	(150)	(9)	(602)	87	-	312	-	-	-	207
Net earnings (losses)	551	38	(6,463)	88	5,472	6,037	727	2,005	464	586	2,425	872
Information on non-performing loans:												
Bankrupt and quasi-bankrupt loans	-	-	145	-	-	-	-	619	-	-	27	-
Doubtful loans	-	-	5,644	-	-	-	-	3,643	-	-	0	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	51	-
Restructured loans	-	-	21	-	19,480	-	-	-	-	-	933	-
Total non-performing loans	-	-	5,810	-	19,480	-	-	4,263	-	-	1,011	-

Note (*4) : Also includes JPY (1) million, which was separately disclosed as "Income taxes - prior year" by the bank.

Financial highlights by bank (4/5)

(millions of yen)

Financial statements	Korea Development Bank, The	Mega International Commercial Bank Co., Ltd.	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
Balance sheet assets												
Cash on hand and due from banks	2,651	236,810	1,901	198,773	2,199	6,383	3,106	22,023	1,141,388	172,237	1,851,284	531,863
Call loans	13,943	3,401	-	-	-	-	-	-	-	2,666	13,250	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	320,070
Monetary claims purchased	-	-	-	-	-	-	-	-	-	-	-	41,683
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	42,554	5,973	-	-	580	13,810	-	18,230	-	38,134	10,048	32,419
Loans and discounts	125,396	106,366	16,646	7,458	88	135,585	35,181	69,796	-	1,080,931	330,498	152,750
Foreign exchange accounts	86,391	-	173	318	609	143	-	1,448	19	23,084	27	29,476
Sundry accounts	4,634	530	95	183,237	159	686	86	878	9,569	7,471	22,374	74,886
Property, plant and equipment	30	77	40	75	49	19	17	376	11	838	714	409
Intangible assets	74	0	257	-	42	-	0	3	-	911	3	552
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	459
Deferred tax assets	-	445	50	-	12	-	61	182	-	1,221	33	1,481
Customers' liability under guarantees and acceptances	-	110	-	-	31	-	-	4,186	-	7,389	57	79,794
Reserve for loan losses	(5,821)	(5,334)	(3)	(332)	(18)	(1,701)	(117)	(1,102)	-	(2,921)	(2,019)	(2,572)
Head office and branches interoffice receivables	15,681	335	6	124,536	96	616	17	1,917	284,352	-	305,566	2,272
Total assets	285,536	348,713	19,168	514,068	3,847	155,544	38,351	117,937	1,435,340	1,331,966	2,531,839	1,265,546
Liabilities and net assets												
Deposits	6,130	26,984	0	116,545	418	155	446	11,128	3,388	1,063,060	388,797	375,811
Negotiable certificates of deposit sold	37,000	-	-	-	-	-	-	-	-	68,800	-	-
Call money	75,023	-	-	-	-	-	-	5,500	-	30,000	215,000	115,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	5,996	-	-	-	-	-	-	-	-	-	-	34,999
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	34,367	-	-	-	-	-	-	-	19,165	43,331	47,818	26,696
Foreign exchange accounts	-	5,931	-	-	197	-	-	6,277	-	5,950	0	84,595
Sundry accounts	22,606	339	411	175,569	95	1,856	332	1,592	192,192	9,907	26,740	89,526 *5
Bonus allowance	-	79	-	178	-	8	-	4	392	165	144	465
Retirement benefit obligation	-	116	111	275	44	55	83	82	132	422	-	-
Reserves under special law	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	110	-	-	31	-	-	4,186	-	7,389	57	79,794
Head office and branches interoffice payables	102,196	318,473	15,859	219,765	1,342	150,471	34,580	86,159	1,217,901	-	1,847,706	456,689
Sub-total	283,320	352,032	16,383	512,333	2,127	152,547	35,441	114,928	1,433,171	1,229,027	2,526,264	1,263,578
Capital stock	-	-	-	-	-	-	-	-	-	20,000	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	20,000	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,298	2,000	2,000	2,384	2,000	-	2,013	2,000
Retained earnings (deficit)	626	(5,319)	784	(265)	533	996	910	1,772	168	63,077	3,561	110
Unrealized gains (losses) on available-for-sale securities	(410)	-	-	-	(1,111)	-	-	(1,147)	-	(139)	-	(77)
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	(64)
Total liabilities and net assets	285,536	348,713	19,168	514,068	3,847	155,544	38,351	117,937	1,435,340	1,331,966	2,531,839	1,265,546
Income statement												
Ordinary income:												
Income on operated funds	5,700	3,628	466	602	252	5,359	1,712	3,649	19,203	20,485	11,545	6,517
Including: [Interest on loans]	[2,743]	[3,348]	[464]	[171]	[1]	[4,977]	[1,711]	[3,051]	[-]	[19,791]	[8,704]	[4,661]
[Interest and dividends on securities]	[936]	[9]	[-]	[-]	[126]	[365]	[-]	[369]	[-]	[53]	[105]	[23]
Commission income	393	103	257	1,324	63	471	131	131	0	5,998	3,129	4,465
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	2,354	110	374	2,061	51	-	174	419	918	216	385	3,943
Other ordinary income	492	5	-	243	-	-	36	1,645	-	2,421	205	217
Total ordinary income	8,940	3,846	1,098	4,232	366	5,831	2,053	5,844	20,121	29,123	15,266	15,144
Ordinary expenses:												
Funding cost	4,256	1,368	168	2,417	94	3,123	1,102	1,773	16,267	2,544	6,870	6,491
Including: [Interest on deposits]	[100]	[61]	[0]	[334]	[0]	[-]	[0]	[15]	[-]	[2,136]	[112]	[277]
Commission expenses	34	9	41	4	0	319	-	15	197	1,250	629	417
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	2,142	1	1	24	0	17	-	219	0	2	3	625
General and administrative expenses	796	857	479	976	258	551	479	869	555	6,874	2,305	5,866
Other ordinary expenses	17	6,467	-	-	-	375	47	-	-	197	219	338
Total ordinary expenses	7,248	8,702	691	3,422	352	4,387	1,628	2,876	17,019	10,870	10,029	13,739
Ordinary earnings (losses)	1,692	(4,856)	407	810	14	1,444	425	2,968	3,102	18,252	5,237	1,404
Extraordinary profits	-	0	-	-	-	-	-	6	-	-	-	-
Extraordinary losses	-	0	0	-	-	-	-	1	-	1	-	1
Earnings (losses) before income taxes	1,692	(4,856)	407	810	14	1,444	425	2,973	3,102	18,251	5,237	1,403
Income taxes-current	1,065	3	124	130	5	911	174	44	995	5,601	1,707	623
Income taxes-deferred	-	(388)	0	-	-	-	(17)	7	-	132	(29)	(111)
Net earnings (losses)	626	(4,471)	283	679	9	532	268	2,922	2,107	12,518	3,559	891
Information on non-performing loans:												
Bankrupt and quasi-bankrupt loans	-	0	-	-	-	-	-	-	-	1,634	8	-
Doubtful loans	9,905	6,762	-	551	-	-	29,508	-	-	692	1,855	7,088
Past due loans (3 months or more)	-	33	-	-	18	-	91	-	-	-	-	-
Restructured loans	-	0	-	-	-	3,762	-	-	-	1,142	10,203	-
Total non-performing loans	9,905	6,795	-	551	18	3,762	29,599	-	-	3,468	12,067	7,088

Note (*5) : Also includes JPY 37 million, which was separately disclosed as "Provision for loss on guarantees" by the bank.

Financial highlights by bank (5/5)

(millions of yen)

Financial statements	State Bank of India	State Street Bank and Trust Company	Taishin International Bank Co., Ltd.	Taiwan Business Bank	UBS 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	29,352	218,136	2,938	2,797	1,576,192	11,113	18,026	741,409	36,723
Call loans	-	-	-	-	-	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	516,745	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	1,705	-	-
Specific transaction accounts assets	-	-	-	-	4,189	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-
Securities	7,291	-	39,960	-	3,002	-	82,291	-	-
Loans and discounts	346,998	-	55,982	45,267	448,149	-	102,863	-	107,305
Foreign exchange accounts	45,597	2	266	23	725	4,167	31	695	5,750
Sundry accounts	3,474	100,434	544	208	241,866	57	1,414	557	669
Property, plant and equipment	1,070	8	111	19	-	8	24	287	40
Intangible assets	1	0	8	7	-	47	-	-	71
Prepaid pension expense	-	18	-	-	13	-	-	-	-
Deferred tax assets	406	16	-	-	1,826	-	221	-	-
Customers' liability under guarantees and acceptances	10,177	-	-	-	-	20,383	3,189	792	1,995
Reserve for loan losses	-	-	(161)	(452)	-	-	(381)	-	(1,001)
Head office and branches interoffice receivables	32,785	30,911	-	-	218,304	64	29	1,108	5,532
Total assets	477,155	349,528	99,650	47,870	3,011,016	35,843	209,414	744,850	157,089
Liabilities and net assets									
Deposits	34,727	1	2,649	231	461,349	145	17,499	-	55,355
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-
Call money	59,300	3,500	3,900	-	-	-	-	-	8,673
Securities sold under agreements to repurchase	-	-	4,331	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	398,671	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	4,865	-	-	-	-
Borrowed money	85,516	-	-	-	5,000	-	-	-	32,000
Foreign exchange accounts	161	-	-	23	1,093	159	302	-	88
Sundry accounts	2,477	99,502	470	180	242,520	216	1,444	397	630
Bonus allowance	12	-	15	10	123	-	11	77	-
Retirement benefit obligation	174	-	6	1	4	6	95	138	9
Reserves under special law	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	10,177	-	-	-	-	20,383	3,189	792	1,995
Head office and branches interoffice payables	281,476	244,772	88,265	45,903	1,898,603	12,658	182,100	741,328	56,135
Sub-total	474,022	347,776	99,638	46,350	3,012,233	33,568	204,642	742,734	154,888
Capital stock	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,855	2,235	2,000	2,000	2,000
Retained earnings (deficit)	1,395	(248)	(75)	(480)	(4,070)	39	2,772	115	201
Unrealized gains (losses) on available-for-sale securities	(262)	-	(1,912)	-	(1)	-	-	-	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-
Total liabilities and net assets	477,155	349,528	99,650	47,870	3,011,016	35,843	209,414	744,850	157,089
Income statement									
Ordinary income:									
Income on operated funds	11,924	1,286	1,756	1,321	8,434	113	2,282	28	3,306
Including: [Interest on loans]	[9,401]	[-]	[1,194]	[1,321]	[4,506]	[-]	[1,247]	[-]	[3,066]
[Interest and dividends on securities]	[311]	[-]	[561]	[0]	[213]	[-]	[989]	[-]	[-]
Commission income	693	138	56	26	196	451	589	473	310
Specific transaction accounts income	-	-	-	-	19,908	-	-	-	-
Other operating income	88	761	-	2	3,386	2	39	1,199	28
Other ordinary income	10	-	1	0	-	-	0	-	363
Total ordinary income	12,717	2,186	1,814	1,350	31,925	567	2,911	1,702	4,009
Ordinary expenses:									
Funding cost	9,502	0	1,129	845	20,977	85	144	375	1,917
Including: [Interest on deposits]	[140]	[-]	[0]	[0]	[1,632]	[0]	[0]	[-]	[62]
Commission expenses	103	9	10	2	356	2	11	1	44
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-
Other operating expenses	47	-	347	-	646	-	-	843	24
General and administrative expenses	1,180	2,016	316	309	3,426	428	785	576	385
Other ordinary expenses	0	-	17	30	-	1	91	-	-
Total ordinary expenses	10,832	2,027	1,822	1,188	25,406	517	1,032	1,797	2,372
Ordinary earnings (losses)	1,884	159	(7)	162	6,518	50	1,879	(95)	1,636
Extraordinary profits	45	-	-	-	-	-	-	-	-
Extraordinary losses	0	-	-	-	-	0	0	0	0
Earnings (losses) before income taxes	1,930	159	(7)	162	6,518	50	1,879	(95)	1,635
Income taxes-current	262	63	25	44	4,297	8	593	71	445
Income taxes-deferred	272	22	-	-	(1,162)	(9)	7	-	-
Net earnings (losses)	1,395	73	(33)	117	3,382	50	1,278	(167)	1,189
Information on non-performing loans:									
Bankrupt and quasi-bankrupt loans	-	-	-	-	-	-	-	-	-
Doubtful loans	-	-	-	-	-	-	-	-	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	81
Restructured loans	-	-	-	-	-	-	-	-	-
Total non-performing loans	-	-	-	-	-	-	-	-	81

Ranking by total assets

(millions of yen)

2023 Rank	2022 Rank	Bank	2023 (current year/period) Total assets	2022 (previous year/period) Total assets
1	↑ 2	JPMorgan Chase Bank, N.A.	8,980,333	6,330,730
2	↑ 3	Barclays Bank PLC	6,117,162	4,240,308
3	↓ 1	BNP PARIBAS	5,815,825	6,360,073
4	↑ 5	Citibank, N.A.	5,061,408	3,252,082
5	↓ 4	Crédit Agricole Corporate and Investment Bank	4,547,127	4,168,528
6	↑ 10	Bank of America, N.A.	3,973,344	2,178,169
7	↑ 9	China Construction Bank	3,221,298	2,244,804
8	↓ 6	Australia and New Zealand Banking Group Limited	3,058,043	2,779,328
9	↑ 11	UBS AG	3,011,016	1,938,178
10	↓ 7	Hongkong and Shanghai Banking Corporation Limited, The	2,707,264	2,696,038
11	↑ 12	Société Générale	2,531,839	1,646,551
12	↓ 8	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	2,443,008	2,521,295
13	↑ 14	Bank of Communications	1,767,381	1,581,229
14	↓ 13	Deutsche Bank AG	1,723,555	1,585,927
15	→ 15	CREDIT SUISSE AG	1,500,229	1,568,543
16	↑ 25	Royal Bank of Canada	1,435,340	485,512
17	↑ 21	AGRICULTURAL BANK OF CHINA LIMITED	1,346,676	858,250
18	↑ 20	Shinhan Bank Japan	1,331,966	1,125,323
19	↓ 16	BANK OF CHINA LIMITED	1,289,786	1,395,274
20	↓ 19	Standard Chartered Bank	1,265,546	1,129,820
21	↑ 23	Commonwealth Bank of Australia	1,017,257	589,662
22	↓ 18	ING Bank N.V.	759,143	1,171,749
23	↑ 27	Wells Fargo Bank, National Association	744,850	442,744
24	↓ 17	Bank of New York Mellon, The	712,114	1,360,353
25	↓ 24	COMMERZBANK AKTIENGESELLSCHAFT	652,244	510,020
26	→ 26	National Australia Bank Limited	514,068	448,514
27	↑ 29	State Bank of India	477,155	402,001
28	↓ 22	State Street Bank and Trust Company	349,528	848,926
29	↑ 31	Mega International Commercial Bank Co., Ltd.	348,713	273,205
30	↓ 28	KEB Hana Bank	341,924	402,632
31	↑ 34	BANCO DO BRASIL S.A.	318,814	231,931
32	↑ 35	Korea Development Bank, The	285,536	218,412
33	↓ 32	Bank of India	284,680	269,787
34	↑ 37	CTBC Bank Co., Ltd.	258,972	154,416
35	↓ 33	DBS BANK LTD.	245,809	233,164
36	↑ 38	United Overseas Bank Limited	209,414	153,975
37	↓ 36	Kookmin Bank	165,474	155,968
38	↑ 39	Bangkok Bank Public Company Limited	161,401	140,714
39	↑ 40	WOORI BANK	157,089	138,804
40	↑ 42	Oversea-Chinese Banking Corporation Limited	155,544	126,659
41	→ 41	E. SUN Commercial Bank, Ltd.	145,798	138,121
42	↑ 43	PT. Bank Negara Indonesia (Persero) Tbk.	117,937	109,119
43	↑ 44	Intesa Sanpaolo S.p.A.	115,165	95,369
44	↑ 47	Taishin International Bank Co., Ltd.	99,650	79,159
45	↑ 46	Bank of Taiwan	95,115	89,498
46	↓ 45	First Commercial Bank	83,426	91,841
47	↑ 49	Chang Hwa Commercial Bank	78,652	59,306
48	→ 48	Industrial Bank of Korea	74,318	76,614
49	↑ 50	Taiwan Business Bank	47,870	49,376
50	↑ 52	Philippine National Bank	38,351	39,924
51	→ 51	Union de Banques Arabes et Françaises	35,843	48,178
52	↑ 53	Metropolitan Bank and Trust Company	19,168	17,543
53	↑ 55	Banco Bilbao Vizcaya Argentaria	7,998	7,938
54	→ 54	National Bank of Pakistan	3,847	10,797
55	↑ 56	Euroclear Bank SA/NV	2,513	2,556
56	-	Clearstream Banking S.A.	2,350	-
57	→ 57	Goldman Sachs Bank USA	2,330	2,416

Ranking by ordinary earnings (losses)

(millions of yen)

2023 Rank	2022 Rank	Bank	2023 (current year/period) Ordinary earnings (losses)	2022 (previous year/period) Ordinary earnings (losses)
1	↑ 4	Citibank, N.A.	20,227	12,659
2	↑ 3	BNP PARIBAS	18,825	12,755
3	↓ 2	Shinhan Bank Japan	18,252	14,090
4	↓ 1	BANK OF CHINA LIMITED	10,982	14,311
5	→ 5	Crédit Agricole Corporate and Investment Bank	10,557	11,184
6	↑ 7	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	8,723	7,358
7	↑ 9	Hongkong and Shanghai Banking Corporation Limited, The	8,367	5,355
8	↑ 14	UBS AG	6,518	2,911
9	↓ 8	Barclays Bank PLC	6,061	5,948
10	↑ 11	Bank of New York Mellon, The	5,863	3,501
11	↑ 13	Société Générale	5,237	2,966
12	↓ 6	Bank of Communications	5,041	9,794
13	↑ 17	Bank of America, N.A.	4,042	2,780
14	↑ 52	CREDIT SUISSE AG	3,723	(364)
15	↑ 19	BANCO DO BRASIL S.A.	3,559	2,104
16	↑ 30	Royal Bank of Canada	3,102	830
17	↑ 20	Bank of India	3,033	1,887
18	↑ 49	PT. Bank Negara Indonesia (Persero) Tbk.	2,968	(70)
19	↓ 18	Australia and New Zealand Banking Group Limited	2,839	2,241
20	↑ 38	ING Bank N.V.	2,832 *	495
21	↓ 12	AGRICULTURAL BANK OF CHINA LIMITED	2,825	3,311
22	↓ 16	Deutsche Bank AG	2,616	2,874 *
23	↑ 54	JPMorgan Chase Bank, N.A.	2,433	(712)
24	↓ 22	KEB Hana Bank	2,403	1,477
25	↓ 15	Bangkok Bank Public Company Limited	2,208	2,910
26	→ 26	State Bank of India	1,884	1,315
27	↓ 24	United Overseas Bank Limited	1,879	1,461
28	↑ 57	China Construction Bank	1,773	(20,478)
29	↑ 39	Korea Development Bank, The	1,692	321
30	↓ 23	WOORI BANK	1,636	1,462
31	↓ 29	Oversea-Chinese Banking Corporation Limited	1,444	917
32	→ 32	Standard Chartered Bank	1,404	797
33	↓ 28	Kookmin Bank	1,357	1,276
34	↓ 21	CTBC Bank Co., Ltd.	1,296	1,484
35	↑ 36	Industrial Bank of Korea	1,071	598 *
36	↑ 53	National Australia Bank Limited	810 *	(675)
37	↓ 27	Intesa Sanpaolo S.p.A.	774	1,310
38	↓ 33	E. SUN Commercial Bank, Ltd.	740	773
39	↓ 31	Bank of Taiwan	665	803
40	↓ 34	Commonwealth Bank of Australia	559	748
41	↓ 40	Philippine National Bank	425	298
42	↓ 41	Metropolitan Bank and Trust Company	407	257
43	↓ 37	Chang Hwa Commercial Bank	389	580
44	↓ 10	COMMERZBANK AKTIENGESELLSCHAFT	196	3,790
45	↑ 47	Taiwan Business Bank	162	15
45	↓ 42	State Street Bank and Trust Company	159	117
47	↓ 45	Goldman Sachs Bank USA	149	27 *
48	↓ 44	Euroclear Bank SA/NV	53	46
49	↓ 48	Union de Banques Arabes et Françaises	50	(5)
50	↓ 45	National Bank of Pakistan	14	27 *
51	↓ 35	Taishin International Bank Co., Ltd.	(7)	645
52	-	Clearstream Banking S.A.	(53)*	-
53	↓ 43	Wells Fargo Bank, National Association	(95)*	95
54	↓ 50	Banco Bilbao Vizcaya Argentaria	(104)	(88)
55	↑ 56	DBS BANK LTD.	(1,935)	(6,408)
56	↓ 55	Mega International Commercial Bank Co., Ltd.	(4,856)	(1,088)
57	↓ 25	First Commercial Bank	(6,643)	1,368

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

2023 Rank	2022 Rank	Bank	2023 (current year/period) Expense/income ratio	2022 (previous year/period) Expense/income ratio
1	↑ 5	United Overseas Bank Limited	35.45 %	35.25 %
2	↑ 11	Shinhan Bank Japan	37.32 %	42.01 %
3	→ 3	Industrial Bank of Korea	40.80 %	27.66 %
4	→ 4	Bangkok Bank Public Company Limited	45.95 %	29.63 %
5	↑ 49	PT. Bank Negara Indonesia (Persero) Tbk.	49.21 %	103.05 %
6	↑ 13	WOORI BANK	59.17 %	43.86 %
7	↑ 14	Kookmin Bank	61.57 %	45.35 %
8	↓ 1	Barclays Bank PLC	61.72 %	03.97 %
9	↑ 17	BANK OF CHINA LIMITED	61.86 %	47.80 %
10	↑ 29	Metropolitan Bank and Trust Company	62.93 %	68.03 %
11	↑ 18	Bank of New York Mellon, The	65.11 %	49.53 %
12	↑ 24	Société Générale	65.70 %	63.03 %
13	↑ 26	BANCO DO BRASIL S.A.	66.41 %	66.02 %
14	↑ 42	KEB Hana Bank	67.50 %	90.57 %
15	↑ 27	Citibank, N.A.	68.90 %	67.30 %
16	↓ 8	Chang Hwa Commercial Bank	69.46 %	37.43 %
17	↓ 6	Bank of India	69.75 %	36.78 %
18	↑ 28	Hongkong and Shanghai Banking Corporation Limited, The	71.84 %	67.93 %
19	↓ 9	Intesa Sanpaolo S.p.A.	72.03 %	37.62 %
20	↑ 44	ING Bank N.V.	72.25 %	92.14 %
21	↓ 19	Crédit Agricole Corporate and Investment Bank	72.27 %	51.01 %
22	↓ 16	Bank of Taiwan	73.06 %	47.66 %
23	↓ 12	CTBC Bank Co., Ltd.	74.72 %	43.86 %
24	↓ 21	Oversea-Chinese Banking Corporation Limited	75.24 %	58.97 %
25	↑ 51	CREDIT SUISSE AG	77.14 %	109.88 %
26	↓ 20	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	78.39 %	58.15 %
27	↑ 35	Philippine National Bank	79.30 %	78.48 %
28	↑ 30	UBS AG	79.58 %	68.15 %
29	↑ 53	National Australia Bank Limited	80.86 %	147.87 %
30	↑ 41	Korea Development Bank, The	81.07 %	89.73 %
31	↓ 10	E. SUN Commercial Bank, Ltd.	82.47 %	41.39 %
32	→ 32	Deutsche Bank AG	84.23 %	70.71 %
33	↓ 23	Royal Bank of Canada	84.58 %	62.38 %
34	↓ 33	Bank of America, N.A.	84.87 %	71.12 %
35	↓ 31	State Bank of India	85.18 %	69.38 %
36	↓ 7	BNP PARIBAS	85.53 %	36.94 %
37	↓ 34	Australia and New Zealand Banking Group Limited	85.78 %	78.30 %
38	↑ 43	Goldman Sachs Bank USA	86.60 %	92.13 %
39	↑ 47	Taiwan Business Bank	88.00 %	97.01 %
40	↓ 22	Bank of Communications	88.74 %	60.68 %
41	↓ 36	AGRICULTURAL BANK OF CHINA LIMITED	89.52 %	79.79 %
42	↓ 40	Standard Chartered Bank	90.72 %	89.50 %
43	↑ 45	Euroclear Bank SA/NV	90.91 %	92.18 %
44	↑ 48	Union de Banques Arabes et Françaises	91.18 %	101.41 %
45	↑ 50	JPMorgan Chase Bank, N.A.	92.33 %	106.78 %
46	↓ 38	State Street Bank and Trust Company	92.73 %	88.00 %
47	↓ 39	National Bank of Pakistan	96.17 %	88.21 %
48	↓ 37	Commonwealth Bank of Australia	97.01 %	83.24 %
49	↓ 25	COMMERZBANK AKTIENGESELLSCHAFT	97.68 %	63.69 %
50	↑ 54	China Construction Bank	98.05 %	152.23 %
51	↓ 15	Taishin International Bank Co., Ltd.	100.44 %	46.25 %
52	↓ 46	Wells Fargo Bank, National Association	105.58 %	93.82 %
53	↑ 57	DBS BANK LTD.	121.34 %	232.34 %
54	-	Clearstream Banking S.A.	133.97 %	-
55	↑ 56	Banco Bilbao Vizcaya Argentaria	216.85 %	227.54 %
56	↓ 52	Mega International Commercial Bank Co., Ltd.	226.26 %	132.46 %
57	↓ 2	First Commercial Bank	482.00 %	21.74 %

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