



Foreign Banks in Japan Survey 2016

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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-five foreign banks registered in Japan and their related condensed statements of income as of and for the year ended March 31, 2016. Among the fifty-five foreign banks, Citibank Japan Ltd. and Shinhan Bank Japan are 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 March 31, 2016.

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, 2016, the number of foreign banks in Japan has decreased by one to fifty-five as a result of the merger of two banks. The change in foreign banks operating in Japan is as follows:

Change of name by merger

- KEB Hana Bank (Changed after the merger of Korea Exchange Bank and Hana 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.

Effective April 1, 2014, branches of foreign banks are required to retain assets of JPY 2,000 million in Japan as "Brought-in capital" in the balance sheet. The concept of "Brought-in capital" was newly established as a replacement for "Legal earned reserve", and the outstanding balance of "Legal earned reserve" as of March 31, 2014 was fully transferred to the "Brought-in capital". However, if "Legal earned reserve" of a branch as of March 31, 2014 was less than JPY 2,000 million, a transitional provision permits the branch to fulfill the requirement by March 31, 2017. Accordingly, branches of foreign banks that have "Brought-in capital" less than JPY2,000 million as of March 31, 2016 are in a transition process and are required to increase the "Brought-in capital" to the required amount by March 31, 2017.

Summary of Banks

Bank	Page	Bank	Page
AGRICULTURAL BANK OF CHINA LIMITED	6	ING Bank N.V.	11
Australia and New Zealand Banking Group Limited	6	Intesa Sanpaolo S.p.A.	11
Banco Bilbao Vizcaya Argentaria	6	Itaú Unibanco S.A.	11
BANCO DO BRASIL S.A.	6	JPMorgan Chase Bank, N.A	11
Bangkok Bank Public Company Limited	7	KEB Hana Bank	11
Bank of America, N.A.	7	Kookmin Bank	12
BANK OF CHINA LIMITED	7	Korea Development Bank, The	12
Bank of Communications	7	Mega International Commercial Bank Co.,Ltd	12
Bank of India	7	Metropolitan Bank and Trust Company	12
Bank of New York Mellon, The	7	National Australia Bank Limited	13
Bank of Taiwan	7	National Bank of Pakistan	13
Barclays Bank PLC	8	Oversea-Chinese Banking Corporation Limited	13
BNP PARIBAS	8	PHILIPPINE NATIONAL BANK	13
Chang Hwa Commercial Bank	8	PT. Bank Negara Indonesia (Persero) Tbk	13
China Construction Bank	8	Royal Bank of Canada	13
Citibank Japan Ltd.	9	Royal Bank of Scotland plc, The	13
COMMERZBANK AKTIENGESELLSCHAFT	9	Shinhan Bank Japan	14
Commonwealth Bank of Australia	9	Société Générale	14
Crédit Agricole Corporate and Investment Bank	9	Standard Chartered Bank	14
CREDIT SUISSE AG	9	State Bank of India	14
CTBC Bank Co., Ltd.	9	State Street Bank and Trust Company	15
DBS BANK LTD.	9	UBS AG	15
DEPFA BANK plc	10	UniCredit Bank AG	15
Deutsche Bank AG	10	Union de Banques Arabes et Françaises	15
First Commercial Bank	10	UNITED OVERSEAS BANK	15
Hongkong and Shanghai Banking Corporation Limited, The	10	Wells Fargo Bank, National Association	15
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	11	WOORI BANK	15
Industrial Bank of Korea	11		

Summary of Financial Highlights

(millions of yen)

Financial statements	Total of the fifty-five banks as of 3/31/16	Average as of 3/31/16	Total of the fifty-six banks as of 3/31/15	Average as of 3/31/15
Balance Sheet				
Assets				
Cash on hand and due from banks	25,503,886	463,707	21,631,779	386,282
Call loans	1,384,786	25,178	2,413,759	43,103
Securities purchased under agreements to resell	1,121,214	20,386	913,620	16,315
Cash collateral paid for security borrowing	2,943,078	53,511	2,109,053	37,662
Monetary claims purchased	146,618	2,666	191,569	3,421
Specific transaction accounts assets	1,258,230	22,877	1,698,491	30,330
Money in trusts	1,290	23	1,309	23
Securities	1,943,704	35,340	2,258,704	40,334
Loans and discounts	6,800,006	123,636	7,108,675	126,941
Foreign exchange accounts	1,050,366	19,098	1,304,163	23,289
Sundry accounts	2,404,137	43,712	2,923,351	52,203
Property, plant and equipment	31,571	574	34,399	614
Intangible assets	8,680	158	6,865	123
Prepaid pension expense	520	9	390	7
Deferred tax assets	26,570	483	34,046	608
Customers' liability under guarantees and acceptances	1,157,966	21,054	1,321,701	23,602
Reserve for loan losses	(41,301)	(751)	(40,425)	(722)
Allowance for losses on investment	(13)	(0)	(56)	(1)
Head office and branches interoffice receivables	5,962,462	108,408	8,734,587	155,975
Total assets	51,703,948	940,072	52,645,621	940,100
Liabilities and Net assets				
Deposits	11,712,902	212,962	13,312,398	237,721
Negotiable certificates of deposit sold	421,850	7,670	855,558	15,278
Call money	1,485,720	27,013	2,199,934	39,285
Securities sold under agreements to repurchase	7,751	141	10,600	189
Cash collateral received for security lending	25,773	469	206	4
Commercial paper	368,515	6,700	687,564	12,278
Specific transaction accounts liabilities	1,258,463	22,881	1,555,340	27,774
Borrowed money	3,195,303	58,096	3,875,007	69,197
Foreign exchange accounts	1,076,137	19,566	1,092,240	19,504
Sundry accounts	3,178,432	57,790	4,104,581	73,296
Bonus allowance	5,249	95	5,964	107
Retirement benefit obligation	12,758	232	12,734	227
Deferred tax liabilities	2,702	49	1,944	35
Bank's liability under guarantees and acceptances	1,157,966	21,054	1,321,201	23,593
Head office and branches interoffice payables	27,209,650	494,721	23,089,643	412,315
Sub-total	51,119,337	929,442	52,125,574	930,814
Capital stock	138,100	69,050*1	138,100	69,050*1
Capital surplus/ reserve	136,100	68,050*1	136,100	68,050*1
Brought-in capital	134,043	2,529*2	120,156	2,225*3
Legal earned reserve	2,000	1,000*1	2,000	1,000*1
Retained earnings (deficit)	165,587	3,011	119,054	2,126
Unrealized gains (losses) on available-for-sale securities	6,050	110	4,822	86
Deferred hedge gains (losses)	2,712	49	(212)	(4)
Total liabilities and Net assets	51,703,948	940,072	52,645,621	940,100
Income statement				
Ordinary income:				
Income on operated funds	303,905	5,526	335,216	5,986
Including:[Interest on loans]	[140,850]	[2,561]	[133,001]	[2,375]
[Interest and dividends on securities]	[10,021]	[182]	[11,917]	[213]
Commission income	73,415	1,335	78,576	1,403
Specific transaction accounts income	29,267	532	167,289	2,987
Other operating income	102,910	1,871	87,510	1,563
Other ordinary income	13,392	243	13,805	247
Total ordinary income	522,958	9,508	682,476	12,187
Ordinary expenses:				
Funding cost	190,226	3,459	186,540	3,331
Including:[Interest on deposits]	[53,169]	[967]	[52,556]	[939]
Commission expenses	14,737	268	19,239	344
Specific transaction accounts losses	529	10	3,932	70
Other operating expenses	29,111	529	172,295	3,077
General and administrative expenses	162,495	2,954	178,992	3,196
Other ordinary expenses	10,560	192	6,653	119
Total ordinary expenses	407,732	7,413	567,728	10,138
Ordinary earnings (losses)	115,204	2,095	114,724	2,049
Extraordinary profits	42,656	776	808	14
Extraordinary losses	2,447	44	3,476	62
Earnings (losses) before income taxes	155,409	2,826	112,057	2,001
Income taxes-current	48,366	879	41,011	732
Income taxes-deferred	7,675	140	8,578	153
Net earnings (losses)	99,338	1,806	62,446	1,115

Note (*1) : Average of two banks - which are incorporated in Japan

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

Note (*3) : Average of fifty-four banks

Financial Highlights by Bank

(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
Balance Sheet											
Assets											
Cash on hand and due from banks	50,705	1,299,762	2,052	38,764	21,829	1,272,581	551,505	491,331	76,417	796,203	2,469
Call loans	26,801	-	-	-	36,594	-	93,030	16,902	-	-	19,266
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	674,550	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	168,637	-
Monetary claims purchased	-	6,390	-	-	-	663	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	3,500	-	-	-	-	-
Money in trusts	-	200	-	-	-	-	-	-	-	-	-
Securities	42,972	-	5,872	12,013	-	-	719	41,575	1,570	-	31,706
Loans and discounts	48,106	137,679	42,891	199,042	32,518	206,364	580,180	139,828	192,101	2,025	29,745
Foreign exchange accounts	4,087	8,770	5	5,380	947	5,186	102,440	86,262	1,540	141	128
Sundry accounts	6,452	66,343	198	5,441	406	101,225	12,159	4,593	1,122	1,312	614
Property, plant and equipment	168	206	19	355	2,872	34	16,266	842	19	602	3
Intangible assets	1	346	-	55	-	228	2	6	109	441	0
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	632	-	161	-	179	1,884	189	2,662	200	-
Customers' liability under guarantees and acceptances	-	27,847	8,635	1,421	513	1,383	32,669	4,958	30,492	221	16
Reserve for loan losses	(102)	(321)	-	(9)	(812)	-	(5,333)	(551)	(9,456)	(3)	(651)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	418,690	534,633	78	158,810	20	290,593	74,305	489,210	61,830	5,522	150
Total assets	597,882	2,082,490	59,753	421,439	94,889	1,881,940	1,459,831	1,275,149	358,409	1,649,854	83,451
Liabilities and Net assets											
Deposits	21	964,694	0	132,448	36,345	665,098	252,300	54,849	271,807	68,070	2,448
Negotiable certificates of deposit sold	10,000	-	-	4,165	-	-	30,319	2,000	-	-	-
Call money	1,685	15,344	-	3,267	-	-	55,100	431,727	1,126	-	46,841
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	31,813	-	-	-	-	-	16,935	11,991	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	412,684	-	-	253,804	-	-	390,441	73,216	-	-	-
Foreign exchange accounts	-	0	-	4,943	39	29,337	62,982	409	173	72,725	-
Sundry accounts	5,191	67,117	424	3,339	212	101,652	16,144	5,605	2,136	1,522	1,686
Bonus allowance	27	204	7	39	19	69	1,123	10	13	17	-
Retirement benefit obligation	1	9	67	376	127	285	178	44	269	440	21
Deferred tax liabilities	138	-	-	-	-	-	-	52	-	-	10
Bank's liability under guarantees and acceptances	-	27,847	8,635	1,421	513	1,383	32,669	4,958	30,492	221	16
Head office and branches interoffice payables	129,892	998,524	48,562	5,307	54,940	1,082,457	570,817	679,720	41,634	1,501,620	29,471
Sub-total	591,456	2,073,741	57,698	409,113	92,199	1,880,284	1,429,012	1,264,534	347,705	1,644,617	80,497
Capital stock	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	1,500	2,000	1,500	2,621	6,503	2,000	16,000	2,000	2,071	2,048	3,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	4,615	6,748	582	9,710	(3,813)	(343)	14,793	8,615	8,514	3,188	(70)
Unrealized gains (losses) on available-for-sale securities	310	-	(27)	(6)	-	-	25	-	117	-	24
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	597,882	2,082,490	59,753	421,439	94,889	1,881,940	1,459,831	1,275,149	358,409	1,649,854	83,451
Income statement											
Ordinary income:											
Income on operated funds	12,931	8,639	973	11,405	1,199	4,451	31,512	11,473	7,702	7,209	2,507
Including:[Interest on loans]	[665]	[3,559]	[843]	[7,457]	[1,000]	[3,465]	[18,941]	[3,409]	[6,632]	[107]	[761]
[Interest and dividends on securities]	[792]	[-]	[128]	[-]	[1]	[-]	[37]	[89]	[368]	[-]	[1,513]
Commission income	28	1,366	124	1,002	115	2,386	3,419	1,460	232	189	24
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-
Other operating income	277	8,268	-	808	91	2,344	144	1,448	754	1,173	906
Other ordinary income	13	59	-	211	706	-	688	70	-	57	296
Total ordinary income	13,250	18,334	1,098	13,427	2,112	9,182	35,764	14,453	8,688	8,629	3,734
Ordinary expenses:											
Funding cost	8,933	8,051	808	5,988	514	1,906	16,812	7,941	3,458	2,855	1,060
Including:[Interest on deposits]	[0]	[6,140]	[-]	[1,533]	[64]	[36]	[1,121]	[986]	[2,121]	[33]	[4]
Commission expenses	77	58	120	473	12	1,303	145	46	20	16	8
Specific transaction accounts losses	-	-	-	-	-	0	-	-	-	-	-
Other operating expenses	-	0	2	1	-	0	4,550	0	-	-	903
General and administrative expenses	893	4,606	301	3,028	812	4,945	2,746	1,209	582	2,205	271
Other ordinary expenses	-	-	-	17	-	-	10	0	5,027	75	-
Total ordinary expenses	9,905	12,717	1,233	9,510	1,340	8,156	24,266	9,198	9,089	5,151	2,244
Ordinary earnings (losses)	3,345	5,616	(134)	3,916	772	1,026	11,498	5,255	(401)	3,477	1,489
Extraordinary profits	-	-	-	-	-	-	-	-	-	-	-
Extraordinary losses	-	0	-	0	470	-	0	0	-	84	-
Earnings (losses) before income taxes	3,345	5,616	(134)	3,916	302	1,026	11,498	5,254	(401)	3,392	1,489
Income taxes-current	1,083	1,935	1	1,441	41	409	3,694	1,598	1,346	1,514	362
Income taxes-deferred	-	78	-	83	-	5	711	83	(1,535)	28	-
Net earnings (losses)	2,262	3,602	(135)	2,392	260	610	7,091	3,572	(212)	1,850	1,126
Information on non-performing loans:											
Bankrupt loans	-	-	-	-	-	-	-	-	1,941	-	-
Non-accrual loans	-	11	-	-	447	-	90	-	7,009	-	12
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	5,740	-	-
Restructured loans	-	16	-	-	3,721	-	444	-	2,545	-	252
Total non-performing loans	-	28	-	-	4,168	-	534	-	17,235	-	264

(millions of yen)

Financial statements	Barclays Bank PLC	BNP PARIBAS	Chang Hwa Commercial Bank	China Construction Bank	Citibank Japan Ltd.	COMMERZBANK AKTIENGESELLSCHAFT	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE AG	CTBC Bank Co., Ltd.	DBS BANK LTD.
Balance Sheet											
Assets											
Cash on hand and due from banks	122,080	3,822,207	6,155	423,955	1,942,504	140,965	276,329	1,490,624	407,620	3,045	2,929
Call loans	-	421	-	-	-	-	-	29,684	14,548	-	-
Securities purchased under agreements to resell	-	-	-	-	438,648	-	-	-	-	-	-
Cash collateral paid for security borrowing	362,009	100,004	-	-	-	429,286	-	36,317	-	-	-
Monetary claims purchased	-	128,445	-	-	5,382	-	-	-	-	-	-
Specific transaction accounts assets	117,361	-	-	-	22,139	-	-	203,731	221	-	-
Money in trusts	-	-	-	-	-	-	-	1,090	-	-	-
Securities	466,410	268,533	-	6,613	100,874	5,319	114,758	176,433	60,006	-	-
Loans and discounts	594,003	266,120	34,980	646,132	349,834	134,451	98,367	362,688	76,083	104,171	180,999
Foreign exchange accounts	2,377	17,329	222	835	70,499	6,238	148	25,734	123	2,896	362
Sundry accounts	66,457	343,149	67	8,767	325,894	17,794	3,688	19,197	8,376	581	274
Property, plant and equipment	-	95	27	131	5	53	89	166	18	51	124
Intangible assets	-	87	-	2	24	3,439	49	0	2,584	71	44
Prepaid pension expense	34	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	145	1,449	-	143	3,406	194	-	668	-	328	669
Customers' liability under guarantees and acceptances	-	183,298	78	6,638	146,109	9,580	-	235,079	-	1,512	-
Reserve for loan losses	(99)	(562)	(356)	(864)	(981)	-	(316)	(204)	-	(265)	(1,809)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	186,054	293,778	307	617,175	-	69,886	1,135	221,465	472,217	-	1,543
Total assets	1,916,835	5,424,359	41,483	1,709,532	3,404,342	817,209	494,250	2,802,678	1,041,802	112,392	185,135
Liabilities and Net assets											
Deposits	57,534	1,213,823	9,882	28,003	1,985,244	5,983	1,861	1,179,820	428,371	30,434	-
Negotiable certificates of deposit sold	-	304,000	-	-	-	-	-	-	-	-	-
Call money	26	270,000	5,100	-	2,811	-	4,851	1,384	258,000	10,400	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	7,703	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	25,145	-	-	-	-	-
Commercial paper	-	-	-	50,286	-	-	-	-	-	-	-
Specific transaction accounts liabilities	117,361	-	-	-	13,130	-	-	50,494	-	-	-
Borrowed money	5,000	467,634	-	846,150	-	-	75,100	106,707	12,500	17,500	-
Foreign exchange accounts	-	3,037	-	58	584,093	232	-	1,206	-	16	-
Sundry accounts	118,441	361,082	98	12,568	392,969	6,692	15,430	10,065	329,869	1,058	432
Bonus allowance	89	299	-	143	303	24	62	186	20	21	2
Retirement benefit obligation	528	2,013	31	78	3,361	291	36	115	-	124	38
Deferred tax liabilities	-	-	-	-	-	-	222	-	1,283	-	-
Bank's liability under guarantees and acceptances	-	183,298	78	6,638	146,109	9,580	-	235,079	-	1,512	-
Head office and branches interoffice payables	1,612,711	2,603,267	24,654	752,086	-	765,834	385,127	1,001,193	181	48,181	180,950
Sub-total	1,911,693	5,408,458	39,847	1,696,013	3,128,025	813,785	490,395	2,789,944	1,030,338	109,248	181,422
Capital stock	-	-	-	-	123,100	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	121,100	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,421	-	2,000	2,094	2,897	2,000	1,500	2,000
Legal earned reserve	-	-	-	-	2,000	-	-	-	-	-	-
Retained earnings (deficit)	2,592	13,799	(363)	11,151	29,159	1,412	1,257	8,989	7,163	1,643	1,713
Unrealized gains (losses) on available-for-sale securities	960	172	-	41	958	212	8	827	(4)	-	-
Deferred hedge gains (losses)	(410)	(70)	-	(95)	-	(201)	494	19	2,304	-	-
Total liabilities and Net assets	1,916,835	5,424,359	41,483	1,709,532	3,404,342	817,209	494,250	2,802,678	1,041,802	112,392	185,135
Income statement											
Ordinary income:											
Income on operated funds	3,375	13,326	696	27,381	20,056	3,696	5,599	12,198	5,732	2,143	3,431
Including:[Interest on loans]	[611]	[7,679]	[692]	[11,593]	[6,956]	[2,596]	[2,728]	[4,725]	[1,008]	[2,142]	[3,405]
[Interest and dividends on securities]	[74]	[74]	[-]	[74]	[469]	[70]	[547]	[317]	[(13)]	[-]	[24]
Commission income	2,737	4,828	66	600	17,265	1,948	-	3,934	77	320	14
Specific transaction accounts income	1,595	-	-	-	423	-	-	0	73	-	-
Other operating income	15,748	18,173	4	254	14,537	-	41	618	0	14	8
Other ordinary income	8	2	44	595	1,016	0	15	268	1	0	-
Total ordinary income	23,465	36,331	812	28,831	53,298	5,645	5,798	17,020	5,885	2,478	3,453
Ordinary expenses:											
Funding cost	13,056	20,457	54	19,610	7,715	581	2,153	5,596	1,649	491	1,918
Including:[Interest on deposits]	[37]	[6,174]	[10]	[228]	[7,689]	[-]	[41]	[1,879]	[285]	[50]	[-]
Commission expenses	1,761	381	4	108	2,597	682	23	618	54	32	3
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	-	-	-	9	68	409	134	89	1,212	-	2
General and administrative expenses	4,478	6,718	226	1,316	45,206	1,935	535	3,974	2,514	868	300
Other ordinary expenses	76	139	50	-	135	0	0	20	0	1	565
Total ordinary expenses	19,372	27,695	335	21,044	55,723	3,609	2,847	10,299	5,431	1,393	2,788
Ordinary earnings (losses)	4,092	8,635	476	7,786	(2,424)	2,036	2,951	6,721	453	1,084	665
Extraordinary profits	-	-	-	-	42,159	-	-	-	-	-	-
Extraordinary losses	-	-	-	0	389	2	-	0	0	-	0
Earnings (losses) before income taxes	4,092	8,635	476	7,786	39,345	2,034	2,951	6,721	453	1,084	665
Income taxes-current	936	3,773	55	2,616	12,832	1,064	399	396	139	350	789
Income taxes-deferred	560	26	(3)	107	857	(69)	682	2,316	107	(47)	(174)
Net earnings (losses)	2,595	4,835	424	5,062	25,655	1,040	1,870	4,008	207	781	50
Information on non-performing loans:											
Bankrupt loans	-	-	-	-	-	-	-	-	-	-	-
Non-accrual loans	-	2,530	124	-	3,374	-	-	117	-	-	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	-
Restructured loans	-	-	-	660	-	-	-	-	-	100	-
Total non-performing loans	-	2,530	124	660	3,374	-	-	117	-	100	-

(millions of yen)											
Financial statements	DEPFA BANK plc	Deutsche Bank AG	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.	Itaú Unibanco S.A.	JPMorgan Chase Bank, N.A	KEB Hana Bank
Balance Sheet											
Assets											
Cash on hand and due from banks	3,203	769,005	6,698	1,127,955	1,332,201	2,067	821,503	36,813	2,153	2,475,570	14,943
Call loans	-	-	-	22,488	105,665	-	-	-	-	713,952	-
Securities purchased under agreements to resell	-	-	-	8,016	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	1,669	-	-	-	-	-	-	-	1,046,156	-
Monetary claims purchased	-	-	-	-	-	-	5,572	-	-	-	-
Specific transaction accounts assets	-	137,152	-	300,430	-	-	-	-	-	433,452	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	-	31,429	-	47,376	30,982	-	15,501	-	-	58,996	788
Loans and discounts	-	236,238	36,158	141,406	196,139	16,473	237,321	54,118	-	16,727	59,724
Foreign exchange accounts	-	60,313	296	45,782	62,903	23,898	591	1,012	715	15,849	24,716
Sundry accounts	37	113,116	82	43,124	6,059	56	7,375	455	58	953,632	3,719
Property, plant and equipment	15	-	20	3,758	157	16	166	1	0	-	333
Intangible assets	0	75	0	29	3	75	179	-	0	58	224
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	955	297	2,407	834	-	292	-	-	-	-
Customers' liability under guarantees and acceptances	926	74,394	135	113,766	543	161	260	6,216	-	2,621	8,909
Reserve for loan losses	-	(1,015)	(521)	(90)	(562)	(525)	(154)	(124)	-	(50)	(1,171)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	-	249,672	622	1,083	658,602	15,969	10,025	5,148	10,085	11,226	19,608
Total assets	4,182	1,673,008	43,792	1,857,534	2,393,531	58,192	1,098,635	103,643	13,014	5,728,192	131,797
Liabilities and Net assets											
Deposits	-	301,877	7,716	438,342	848,002	34,740	72,330	1,848	10,553	390,110	34,292
Negotiable certificates of deposit sold	-	-	-	-	8,465	-	-	-	-	-	17,800
Call money	-	-	24,900	-	7,500	-	-	-	-	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	628	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	34,521	-	26,999	-	-	-	-
Specific transaction accounts liabilities	-	122,705	-	297,552	-	-	-	-	-	463,717	-
Borrowed money	-	44,000	-	30,000	18,000	2,000	13,600	-	-	-	9,730
Foreign exchange accounts	-	86,824	269	32,822	21,474	-	0	22	0	24,905	482
Sundry accounts	97	409,104	63	7,672	99,374	302	6,855	276	79	904,908	3,808
Bonus allowance	-	32	-	228	88	-	2	15	12	854	-
Retirement benefit obligation	44	480	16	-	145	13	292	115	83	236	243
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	617	-
Bank's liability under guarantees and acceptances	926	74,394	135	113,766	543	161	260	6,216	-	2,621	8,909
Head office and branches interoffice payables	-	627,150	10,054	936,820	1,336,750	18,809	967,214	89,730	542	3,938,848	52,607
Sub-total	1,069	1,667,199	43,157	1,857,204	2,374,867	56,027	1,087,555	98,225	11,272	5,726,821	127,875
Capital stock	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,000	2,000	2,568	2,736	4,825	2,000	3,511
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	1,113	2,578	(1,364)	(1,674)	17,158	164	8,511	2,680	(3,083)	(1,877)	411
Unrealized gains (losses) on available-for-sale securities	-	-	-	4	(494)	-	-	-	-	1,248	-
Deferred hedge gains (losses)	-	1,230	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	4,182	1,673,008	43,792	1,857,534	2,393,531	58,192	1,098,635	103,643	13,014	5,728,192	131,797
Income statement											
Ordinary income:											
Income on operated funds	136	7,480	861	4,216	17,843	1,492	6,372	570	233	3,067	1,730
Including:[Interest on loans]	[60]	[5,313]	[844]	[2,018]	[3,915]	[566]	[4,392]	[517]	-	[434]	[1,131]
[Interest and dividends on securities]	[-]	[717]	[-]	[292]	[1,177]	[-]	[19]	[-]	[-]	[435]	[3]
Commission income	4	6,105	43	6,150	1,348	324	1,255	160	154	1,881	596
Specific transaction accounts income	-	359	-	3,157	-	-	-	-	-	22,458	-
Other operating income	806	6,477	5	473	6,986	-	29	69	0	4,803	193
Other ordinary income	-	207	104	303	907	206	3	-	-	2,498	482
Total ordinary income	947	20,630	1,014	14,301	27,086	2,023	7,661	801	387	34,708	3,003
Ordinary expenses:											
Funding cost	118	5,271	117	2,115	17,763	281	3,163	266	174	1,041	604
Including:[Interest on deposits]	[-]	[493]	[11]	[602]	[12,590]	[88]	[67]	[0]	[160]	[329]	[189]
Commission expenses	4	1,738	3	554	103	11	534	24	75	746	74
Specific transaction accounts losses	-	527	-	-	-	-	-	-	-	-	-
Other operating expenses	-	2,112	-	-	-	9	84	-	-	18,011	-
General and administrative expenses	812	6,457	202	9,246	1,326	242	1,463	283	394	13,483	1,097
Other ordinary expenses	-	97	42	0	-	200	96	-	-	87	-
Total ordinary expenses	935	16,204	365	11,916	19,193	745	5,342	574	644	33,282	1,863
Ordinary earnings (losses)	11	4,426	648	2,384	7,892	1,277	2,318	226	(256)	1,426	1,140
Extraordinary profits	-	-	-	211	-	20	-	48	17	-	84
Extraordinary losses	-	-	0	86	-	0	-	1	118	-	43
Earnings (losses) before income taxes	11	4,426	648	2,510	7,892	1,297	2,318	274	(358)	1,426	1,181
Income taxes-current	1	1,274	71	227	2,474	479	778	156	1	225	167
Income taxes-deferred	-	573	(63)	851	440	-	13	-	-	-	116
Net earnings (losses)	10	2,578	640	1,430	4,977	817	1,526	118	(359)	1,200	897
Information on non-performing loans:											
Bankrupt loans	-	919	-	-	-	157	-	-	-	-	0
Non-accrual loans	-	-	155*	-	-	653	2,004	-	-	-	0
Past due loans (3 months or more)	-	4,036	-	-	-	-	-	-	-	-	4
Restructured loans	-	-	91	703	-	210	-	-	-	-	5,838
Total non-performing loans	-	4,955	247	703	-	1,020	2,004	-	-	-	5,842

Note (*) Also includes JPY 155 million, which was separately disclosed as “De facto Bankrupt Loans” by the bank.

(millions of yen)											
Financial statements	Kookmin Bank	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	Royal Bank of Scotland plc, The
Balance Sheet											
Assets											
Cash on hand and due from banks	4,543	1,205	71,051	2,074	75,348	32,920	5,404	2,126	4,629	380,761	256,060
Call loans	-	10,929	-	-	-	-	-	-	-	-	2,136
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	91	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	28,663
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	-	11,872	1,001	-	-	721	6,836	-	10,481	180,525	110
Loans and discounts	12,761	41,827	103,331	75	29,752	728	39,074	19,776	13,080	-	6,330
Foreign exchange accounts	475	47,208	22	231	3,420	2,523	9	-	337	4	1,250
Sundry accounts	335	916	1,568	5	5,682	53	496	48	262	3,595	6,794
Property, plant and equipment	310	97	114	67	144	4	13	22	141	49	-
Intangible assets	24	75	-	48	37	55	41	0	9	0	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	618	-	296	46	282	41	-	18	167	-	-
Customers' liability under guarantees and acceptances	-	-	710	83	6,176	631	1,161	-	11	-	1,728
Reserve for loan losses	(1,980)	(594)	(482)	(2)	(234)	(24)	(463)	(4)	(53)	-	(12)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	21,697	7,106	3,744	66	149,229	9,622	60	1,138	7,121	79	122,978
Total assets	38,787	120,644	181,355	2,697	269,839	47,274	52,635	23,124	36,276	565,015	426,039
Liabilities and Net assets											
Deposits	18,988	597	26,615	4	145,144	40,066	513	314	5,886	2,690	18,109
Negotiable certificates of deposit sold	-	25,501	-	-	-	-	-	-	-	-	-
Call money	-	-	-	-	-	-	-	-	2,786	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	2,999	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	28,664
Borrowed money	-	66,332	-	-	-	-	-	1,127	-	-	-
Foreign exchange accounts	0	-	25,769	-	-	1,251	40	-	403	-	3,221
Sundry accounts	475	569	1,067	91	6,166	123	316	35	1,233	14,357	9,291
Bonus allowance	-	-	41	-	129	-	8	10	8	276	140
Retirement benefit obligation	36	-	169	122	244	24	18	43	77	129	733
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	-	710	83	6,176	631	1,161	-	11	-	1,728
Head office and branches interoffice payables	14,958	22,374	124,523	330	108,289	2,527	47,815	19,955	23,564	545,443	362,841
Sub-total	34,461	118,376	178,894	634	266,152	44,622	49,875	21,484	33,968	562,897	424,730
Capital stock	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,952	2,000	2,000	2,000	2,000	2,180	2,000	1,500	2,118	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	1,373	109	461	63	1,687	472	759	140	54	124	(312)
Unrealized gains (losses) on available-for-sale securities	-	158	-	-	-	-	-	-	136	(5)	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	(378)
Total liabilities and Net assets	38,787	120,644	181,355	2,697	269,839	47,274	52,635	23,124	36,276	565,015	426,039
Income statement											
Ordinary income:											
Income on operated funds	1,209	2,160	2,856	4	5,560	498	1,090	787	1,349	3,198	5,061
Including:[Interest on loans]	[788]	[1,137]	[2,794]	[2]	[827]	[15]	[993]	[776]	[844]	[-]	[448]
[Interest and dividends on securities]	[-]	[418]	[5]	[-]	[-]	[71]	[93]	[-]	[304]	[(61)]	[-]
Commission income	218	138	176	445	175	266	14	291	74	-	460
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-
Other operating income	0	708	34	379	951	53	33	296	191	691	29
Other ordinary income	2,446	617	73	-	173	-	187	7	73	-	31
Total ordinary income	3,874	3,625	3,139	828	6,860	817	1,325	1,381	1,687	3,891	5,582
Ordinary expenses:											
Funding cost	364	1,032	728	0	3,296	35	179	713	844	1,473	3,746
Including:[Interest on deposits]	[210]	[92]	[30]	[0]	[2,778]	[14]	[-]	[0]	[10]	[-]	[7]
Commission expenses	59	13	10	165	11	(0)	-	-	12	39	706
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	2
Other operating expenses	-	818	13	-	-	-	4	-	-	0	17
General and administrative expenses	558	705	746	571	1,809	307	444	576	677	965	1,935
Other ordinary expenses	1	507	0	-	-	-	-	0	-	-	0
Total ordinary expenses	984	3,077	1,497	737	5,117	342	627	1,289	1,533	2,479	6,408
Ordinary earnings (losses)	2,889	547	1,642	91	1,743	475	697	92	154	1,412	(825)
Extraordinary profits	2	27	0	0	-	-	-	-	36	-	-
Extraordinary losses	30	5	0	5	0	-	-	-	56	-	903
Earnings (losses) before income taxes	2,861	569	1,642	85	1,743	475	697	92	134	1,412	(1,729)
Income taxes-current	25	187	629	29	5	197	51	33	61	80	3
Income taxes-deferred	172	-	32	11	661	-	-	1	34	-	-
Net earnings (losses)	2,663	382	981	44	1,075	278	646	58	39	1,331	(1,732)
Information on non-performing loans:											
Bankrupt loans	-	-	44	-	494	-	-	-	-	-	-
Non-accrual loans	334	-	0	-	-	-	-	-	-	-	172
Past due loans (3 months or more)	403	-	7	-	-	18	-	3	-	-	-
Restructured loans	-	-	2	-	547	-	-	14	-	-	-
Total non-performing loans	737	-	53	-	1,042	18	-	17	-	-	172

(millions of yen)

Financial statements	Shinhan Bank Japan	Société Générale	Standard Chartered Bank	State Bank of India	State Street Bank and Trust Company	UBS AG	UniCredit Bank AG	Union de Banques Arabes et Françaises	UNITED OVERSEAS BANK	Wells Fargo Bank, National Association	WOORI BANK
Balance Sheet											
Assets											
Cash on hand and due from banks	111,194	1,142,513	1,209,278	22,524	1,278,760	586,892	376,635	7,305	47,706	43,665	7,151
Call loans	3,370	289,000	-	-	-	-	-	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	799,000	-	-	-	-	-
Monetary claims purchased	-	-	75	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	11,581	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	22,821	75,753	83,543	17,632	-	-	-	-	11,964	-	-
Loans and discounts	364,810	63,497	118,719	274,486	-	203,198	5,958	100	36,807	-	13,086
Foreign exchange accounts	44,196	1,619	157,677	188,225	12	262	19	8,263	542	3,853	12,495
Sundry accounts	2,839	11,382	68,315	3,550	53,353	122,024	534	55	109	266	134
Property, plant and equipment	820	1,853	132	870	24	-	29	10	142	68	51
Intangible assets	48	0	-	18	0	-	3	40	92	-	58
Prepaid pension expense	-	26	460	-	-	-	-	-	-	-	-
Deferred tax assets	99	-	1,114	1,952	20	4,143	-	-	80	-	-
Customers' liability under guarantees and acceptances	3,731	1,690	204,203	21,750	-	-	-	13,249	-	2,165	2,298
Reserve for loan losses	(3,223)	(767)	(588)	(5,037)	-	(27)	-	-	(110)	-	(795)
Allowance for losses on investment	-	-	-	(13)	-	-	-	-	-	-	-
Head office and branches interoffice receivables	-	224,874	112,923	5,701	7,473	402,223	3,184	90	70	0	3,643
Total assets	550,708	1,811,444	1,955,855	531,661	1,339,643	2,129,298	386,365	29,114	97,407	50,019	38,125
Liabilities and Net assets											
Deposits	481,659	384,639	516,882	76,343	0	435,367	3	418	2,986	-	26,834
Negotiable certificates of deposit sold	-	2,600	-	-	-	-	-	-	17,000	-	-
Call money	-	70,246	211,526	36,100	-	20,000	-	-	5,000	-	-
Securities sold under agreements to repurchase	-	-	48	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	16,000	126,477	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	11,532	-	-	-	-	-
Borrowed money	20,183	40,710	11,618	209,967	-	65,300	-	-	-	-	2,000
Foreign exchange accounts	1,939	0	50,311	274	-	22,289	-	2,629	731	40,900	331
Sundry accounts	5,187	13,968	59,807	2,614	53,609	122,190	258	217	267	142	180
Bonus allowance	84	21	99	21	-	348	42	-	114	-	-
Retirement benefit obligation	161	116	-	115	3	180	103	71	111	175	29
Deferred tax liabilities	-	366	14	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	3,731	1,690	204,203	21,750	-	-	-	13,249	-	2,165	2,298
Head office and branches interoffice payables	-	1,277,779	772,811	181,622	1,285,001	1,452,890	382,464	10,544	69,128	4,690	4,450
Sub-total	512,946	1,808,140	1,953,801	528,809	1,338,615	2,130,098	382,871	27,130	95,340	48,074	36,125
Capital stock	15,000	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	15,000	-	-	-	-	-	-	-	-	-	-
Brought-in capital	-	2,013	2,000	2,000	2,000	2,855	2,682	2,000	1,948	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	7,735	(60)	546	532	(972)	(3,655)	811	(16)	119	(54)	0
Unrealized gains (losses) on available-for-sale securities	26	1,351	(310)	319	-	-	-	-	-	-	-
Deferred hedge gains (losses)	-	-	(181)	-	-	-	-	-	-	-	-
Total liabilities and Net assets	550,708	1,811,444	1,955,855	531,661	1,339,643	2,129,298	386,365	29,114	97,407	50,019	38,125
Income statement											
Ordinary income:											
Income on operated funds	9,640	4,073	6,944	9,496	538	5,587	680	136	655	92	658
Including:[Interest on loans]	[7,924]	[1,169]	[3,047]	[6,636]	[-]	[2,163]	[397]	[0]	[249]	[-]	[477]
[Interest and dividends on securities]	[289]	[688]	[188]	[460]	[-]	[-]	[-]	[0]	[406]	[-]	[-]
Commission income	2,948	1,343	2,202	1,333	466	289	3	492	1,094	464	228
Specific transaction accounts income	-	-	-	-	-	1,202	-	-	-	-	-
Other operating income	15	461	1,840	194	360	9,530	1,041	0	3	626	24
Other ordinary income	922	-	61	10	-	21	5	2	-	-	5
Total ordinary income	13,527	5,878	11,049	11,034	1,365	16,632	1,731	632	1,754	1,182	917
Ordinary expenses:											
Funding cost	2,567	1,272	3,237	5,851	12	1,764	260	40	102	30	162
Including:[Interest on deposits]	[2,449]	[410]	[2,030]	[536]	[-]	[1,525]	[0]	[0]	[8]	[-]	[109]
Commission expenses	451	88	48	108	8	189	67	5	214	89	48
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	6	162	151	136	-	1	0	-	-	207	0
General and administrative expenses	4,328	2,046	5,675	1,182	1,123	10,683	704	491	1,070	830	397
Other ordinary expenses	2	364	-	2,818	-	-	-	0	60	-	170
Total ordinary expenses	7,355	3,934	9,112	10,098	1,144	12,638	1,032	537	1,448	1,158	778
Ordinary earnings (losses)	6,171	1,943	1,936	936	221	3,994	698	94	306	24	138
Extraordinary profits	-	-	-	18	-	-	4	-	-	-	30
Extraordinary losses	-	-	0	0	94	-	60	0	-	-	100
Earnings (losses) before income taxes	6,171	1,943	1,936	954	126	3,994	642	94	306	24	68
Income taxes-current	2,029	262	459	1,176	10	120	63	32	186	96	7
Income taxes-deferred	57	(229)	360	(755)	(4)	1,590	-	-	-	-	-
Net earnings (losses)	4,084	1,910	1,115	532	119	2,284	579	62	119	(71)	61
Information on non-performing loans:											
Bankrupt loans	373	-	-	-	-	-	-	-	-	-	-
Non-accrual loans	2,489	2,588	-	-	-	27	-	-	-	-	-
Past due loans (3 months or more)	-	-	-	15,630	-	-	-	-	-	-	630
Restructured loans	2,844	-	56	2,191	-	-	-	-	-	-	-
Total non-performing loans	5,707	2,588	56	17,821	-	27	-	-	-	-	630

Ranking by Total Assets

Rank	Total assets (millions of yen)	Bank	Rank	Total assets (millions of yen)	Bank
1	5,728,192	JPMorgan Chase Bank, N.A	29	386,365	UniCredit Bank AG
2	5,424,359	BNP PARIBAS	30	358,409	Bank of India
3	3,404,342	Citibank Japan Ltd.	31	269,839	National Australia Bank Limited
4	2,802,678	Crédit Agricole Corporate and Investment Bank	32	185,135	DBS BANK LTD.
5	2,393,531	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	33	181,355	Mega International Commercial Bank Co.,Ltd
6	2,129,298	UBS AG	34	131,797	KEB Hana Bank
7	2,082,490	Australia and New Zealand Banking Group Limited	35	120,644	Korea Development Bank, The
8	1,955,855	Standard Chartered Bank	36	112,392	CTBC Bank Co., Ltd.
9	1,916,835	Barclays Bank PLC	37	103,643	Intesa Sanpaolo S.p.A.
10	1,881,940	Bank of America, N.A.	38	97,407	UNITED OVERSEAS BANK
11	1,857,534	Hongkong and Shanghai Banking Corporation Limited, The	39	94,889	Bangkok Bank Public Company Limited
12	1,811,444	Société Générale	40	83,451	Bank of Taiwan
13	1,709,532	China Construction Bank	41	59,753	Banco Bilbao Vizcaya Argentaria
14	1,673,008	Deutsche Bank AG	42	58,192	Industrial Bank of Korea
15	1,649,854	Bank of New York Mellon, The	43	52,635	Oversea-Chinese Banking Corporation Limited
16	1,459,831	BANK OF CHINA LIMITED	44	50,019	Wells Fargo Bank, National Association
17	1,339,643	State Street Bank and Trust Company	45	47,274	National Bank of Pakistan
18	1,275,149	Bank of Communications	46	43,792	First Commercial Bank
19	1,098,635	ING Bank N.V.	47	41,483	Chang Hwa Commercial Bank
20	1,041,802	CREDIT SUISSE AG	48	38,787	Kookmin Bank
21	817,209	COMMERZBANK AKTIENGESELLSCHAFT	49	38,125	WOORI BANK
22	597,882	AGRICULTURAL BANK OF CHINA LIMITED	50	36,276	PT. Bank Negara Indonesia (Persero) Tbk
23	565,015	Royal Bank of Canada	51	29,114	Union de Banques Arabes et Françaises
24	550,708	Shinhan Bank Japan	52	23,124	PHILIPPINE NATIONAL BANK
25	531,661	State Bank of India	53	13,014	Itaú Unibanco S.A.
26	494,250	Commonwealth Bank of Australia	54	4,182	DEPFA BANK plc
27	426,039	Royal Bank of Scotland plc, The	55	2,697	Metropolitan Bank and Trust Company
28	421,439	BANCO DO BRASIL S.A.			

Ranking by Ordinary Earnings (Losses)

Rank	Ordinary Earnings (Losses) (millions of yen)	Bank	Rank	Ordinary Earnings (Losses) (millions of yen)	Bank
1	11,498	BANK OF CHINA LIMITED	29	1,084	CTBC Bank Co., Ltd.
2	8,635	BNP PARIBAS	30	1,026	Bank of America, N.A.
3	7,892	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	31	936	State Bank of India
4	7,786	China Construction Bank	32	772	Bangkok Bank Public Company Limited
5	6,721	Crédit Agricole Corporate and Investment Bank	33	698	UniCredit Bank AG
6	6,171	Shinhan Bank Japan	34	697	Oversea-Chinese Banking Corporation Limited
7	5,616	Australia and New Zealand Banking Group Limited	35	665	DBS BANK LTD.
8	5,255	Bank of Communications	36	648	First Commercial Bank
9	4,426	Deutsche Bank AG	37	547	Korea Development Bank, The
10	4,092	Barclays Bank PLC	38	476	Chang Hwa Commercial Bank
11	3,994	UBS AG	39	475	National Bank of Pakistan
12	3,916	BANCO DO BRASIL S.A.	40	453	CREDIT SUISSE AG
13	3,477	Bank of New York Mellon, The	41	306	UNITED OVERSEAS BANK
14	3,345	AGRICULTURAL BANK OF CHINA LIMITED	42	226	Intesa Sanpaolo S.p.A.
15	2,951	Commonwealth Bank of Australia	43	221	State Street Bank and Trust Company
16	2,889	Kookmin Bank	44	154	PT. Bank Negara Indonesia (Persero) Tbk
17	2,384	Hongkong and Shanghai Banking Corporation Limited, The	45	138	WOORI BANK
18	2,318	ING Bank N.V.	46	94	Union de Banques Arabes et Françaises
19	2,036	COMMERZBANK AKTIENGESELLSCHAFT	47	92	PHILIPPINE NATIONAL BANK
20	1,943	Société Générale	48	91	Metropolitan Bank and Trust Company
21	1,936	Standard Chartered Bank	49	24	Wells Fargo Bank, National Association
22	1,743	National Australia Bank Limited	50	11	DEPFA BANK plc
23	1,642	Mega International Commercial Bank Co.,Ltd	51	(134)	Banco Bilbao Vizcaya Argentaria
24	1,489	Bank of Taiwan	52	(256)	Itaú Unibanco S.A.
25	1,426	JPMorgan Chase Bank, N.A	53	(401)	Bank of India
26	1,412	Royal Bank of Canada	54	(825)	Royal Bank of Scotland plc, The
27	1,277	Industrial Bank of Korea	55	(2,424)	Citibank Japan Ltd.
28	1,140	KEB Hana Bank			

Ranking by Expense/Income Ratio

Rank	Expense/ Income Ratio	Bank	Rank	Expense/ Income Ratio	Bank
1	25.40%	Kookmin Bank	29	74.75%	AGRICULTURAL BANK OF CHINA LIMITED
2	36.00%	First Commercial Bank	30	75.99%	UBS AG
3	36.83%	Industrial Bank of Korea	31	76.23%	BNP PARIBAS
4	41.26%	Chang Hwa Commercial Bank	32	78.55%	Deutsche Bank AG
5	41.86%	National Bank of Pakistan	33	80.74%	DBS BANK LTD.
6	47.32%	Oversea-Chinese Banking Corporation Limited	34	82.47%	Standard Chartered Bank
7	47.69%	Mega International Commercial Bank Co.,Ltd	35	82.55%	UNITED OVERSEAS BANK
8	49.10%	Commonwealth Bank of Australia	36	82.56%	Barclays Bank PLC
9	54.37%	Shinhan Bank Japan	37	83.32%	Hongkong and Shanghai Banking Corporation Limited, The
10	56.21%	CTBC Bank Co., Ltd.	38	83.81%	State Street Bank and Trust Company
11	59.62%	UniCredit Bank AG	39	84.84%	WOORI BANK
12	59.69%	Bank of New York Mellon, The	40	84.88%	Korea Development Bank, The
13	60.10%	Bank of Taiwan	41	84.97%	Union de Banques Arabes et Françaises
14	60.51%	Crédit Agricole Corporate and Investment Bank	42	88.83%	Bank of America, N.A.
15	62.04%	KEB Hana Bank	43	89.01%	Metropolitan Bank and Trust Company
16	63.45%	Bangkok Bank Public Company Limited	44	90.87%	PT. Bank Negara Indonesia (Persero) Tbk
17	63.64%	Bank of Communications	45	91.52%	State Bank of India
18	63.71%	Royal Bank of Canada	46	92.29%	CREDIT SUISSE AG
19	63.93%	COMMERZBANK AKTIENGESELLSCHAFT	47	93.34%	PHILIPPINE NATIONAL BANK
20	66.93%	Société Générale	48	95.89%	JPMorgan Chase Bank, N.A
21	67.85%	BANK OF CHINA LIMITED	49	97.97%	Wells Fargo Bank, National Association
22	69.36%	Australia and New Zealand Banking Group Limited	50	98.73%	DEPFA BANK plc
23	69.73%	ING Bank N.V.	51	104.55%	Citibank Japan Ltd.
24	70.83%	BANCO DO BRASIL S.A.	52	104.62%	Bank of India
25	70.86%	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	53	112.30%	Banco Bilbao Vizcaya Argentaria
26	71.66%	Intesa Sanpaolo S.p.A.	54	114.80%	Royal Bank of Scotland plc, The
27	72.99%	China Construction Bank	55	166.41%	Itaú Unibanco S.A.
28	74.59%	National Australia Bank Limited			

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- SEC audit
- ISAE3402/SSAE16 attestation
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- Investigation of the value, etc. of specified assets
- Verification of segregated management of customer assets

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- IT risk management support
- Regulatory compliance support
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- Forensic services
- Business continuity plan assessment
- Recovery and Resolution Plans support
- Internal audit services
- IT internal audit services
- Pension services

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- IT strategy development and implementation support, IT system development support

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