



Foreign Banks in Japan Survey 2017

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あずさ監査法人



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Foreign Banks

About this Survey

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

The financial information included in this survey represents the English translation of the condensed balance sheets of fifty-four foreign banks registered in Japan and their related condensed income statements as of and for the year/period ended March 31, 2017. Among the fifty-four 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, 2017.

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, 2017, the changes in foreign banks operating in Japan are as follows:

New

■ Taishin International Bank Co., Ltd.

Taishin International Bank Co., Ltd. obtained a banking license in June 2016. Its financial information represents the period from October 17, 2016 to March 31, 2017.

Closure

■ DEPFA BANK plc

■ The Royal Bank of Scotland plc

Note

Citibank Japan Ltd. transferred its operations to Citibank, N.A. on March 31, 2017. Citibank, N.A. obtained a banking license in March 2017 and began operations on April 1, 2017. For the purpose of this survey, Citibank, N.A. is not included.

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, all branches of foreign banks recorded JPY 2,000 million and more as "Brought in capital" in the balance sheets as of March 31, 2017, to comply with the requirement.

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	11
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	12
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	Shinhan Bank Japan	13
COMMERZBANK AKTIENGESELLSCHAFT	9	Société Générale	13
Commonwealth Bank of Australia	9	Standard Chartered Bank	14
Crédit Agricole Corporate and Investment Bank	9	State Bank of India	14
CREDIT SUISSE AG	9	State Street Bank and Trust Company	14
CTBC Bank Co., Ltd.	9	Taishin International Bank Co., Ltd.	14
DBS BANK LTD.	9	UBS AG	15
Deutsche Bank AG	10	UniCredit Bank AG	15
First Commercial Bank	10	Union de Banques Arabes et Françaises	15
Hongkong and Shanghai Banking Corporation Limited, The	10	United Overseas Bank Limited	15
INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	10	Wells Fargo Bank, National Association	15
Industrial Bank of Korea	11	WOORI BANK	15

Summary of Financial Highlights

(millions of yen)

Financial statements	Total of the fifty-four banks as of and for the year/period ended 3/31/17	Average as of and for the year/period ended 3/31/17	Total of the fifty-five banks as of and for the year/period ended 3/31/16	Average as of and for the year/period ended 3/31/16
Balance Sheet				
Assets				
Cash on hand and due from banks	20,757,821	384,404	25,503,886	463,707
Call loans	2,324,653	43,049	1,384,786	25,178
Securities purchased under agreements to resell	614,872	11,387	1,121,214	20,386
Cash collateral paid for security borrowing	990,670	18,346	2,943,078	53,511
Monetary claims purchased	101,850	1,886	146,618	2,666
Specific transaction accounts assets	646,845	11,979	1,258,230	22,877
Money in trusts	1,442	27	1,290	23
Securities	1,414,858	26,201	1,943,704	35,340
Loans and discounts	7,789,346	144,247	6,800,006	123,636
Foreign exchange accounts	1,311,342	24,284	1,050,366	19,098
Sundry accounts	2,322,133	43,002	2,404,137	43,712
Property, plant and equipment	31,568	585	31,571	574
Intangible assets	10,136	188	8,680	158
Prepaid pension expense	541	10	520	9
Deferred tax assets	23,470	435	26,570	483
Customers' liability under guarantees and acceptances	1,101,336	20,395	1,157,966	21,054
Reserve for loan losses	(41,931)	(777)	(41,301)	(751)
Allowance for losses on investment	(13)	(0)	(13)	(0)
Head office and branches interoffice receivables	7,425,258	137,505	5,962,462	108,408
Total assets	46,826,365	867,155	51,703,948	940,072
Liabilities and Net assets				
Deposits	8,791,494	162,805	11,712,902	212,962
Negotiable certificates of deposit sold	735,149	13,614	421,850	7,670
Call money	1,469,112	27,206	1,485,720	27,013
Securities sold under agreements to repurchase	80,495	1,491	7,751	141
Cash collateral received for security lending	-	-	25,773	469
Commercial paper	395,650	7,327	368,515	6,700
Specific transaction accounts liabilities	635,981	11,777	1,258,463	22,881
Borrowed money	3,627,467	67,175	3,195,303	58,096
Foreign exchange accounts	399,797	7,404	1,076,137	19,566
Sundry accounts	3,054,817	56,571	3,178,432	57,790
Bonus allowance	4,611	85	5,249	95
Retirement benefit obligation	7,883	146	12,758	232
Deferred tax liabilities	1,438	27	2,702	49
Bank's liability under guarantees and acceptances	1,101,336	20,395	1,157,966	21,054
Head office and branches interoffice payables	25,931,843	480,219	27,209,650	494,721
Sub-total	46,237,206	856,245	51,119,337	929,442
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	140,588	2,704 ^{*2}	134,043	2,529 ^{*3}
Legal earned reserve	2,000	1,000 ^{*1}	2,000	1,000 ^{*1}
Retained earnings (deficit)	167,563	3,103	165,587	3,011
Unrealized gains (losses) on available-for-sale securities	2,010	37	6,050	110
Deferred hedge gains (losses)	2,779	51	2,712	49
Total liabilities and Net assets	46,826,365	867,155	51,703,948	940,072
Income statement				
Ordinary income:				
Income on operated funds	289,347	5,358	303,905	5,526
Including:[Interest on loans]	[139,573]	[2,585]	[140,850]	[2,561]
[Interest and dividends on securities]	[7,518]	[139]	[10,021]	[182]
Commission income	66,483	1,231	73,415	1,335
Specific transaction accounts income	9,118	169	29,267	532
Other operating income	131,616	2,437	102,910	1,871
Other ordinary income	10,387	192	13,392	243
Total ordinary income	507,022	9,389	522,958	9,508
Ordinary expenses:				
Funding cost	174,525	3,232	190,226	3,459
Including:[Interest on deposits]	[37,841]	[701]	[53,169]	[967]
Commission expenses	15,727	291	14,737	268
Specific transaction accounts losses	101	2	529	10
Other operating expenses	31,192	578	29,111	529
General and administrative expenses	130,208	2,411	162,495	2,954
Other ordinary expenses	9,609	178	10,560	192
Total ordinary expenses	361,441	6,693	407,732	7,413
Ordinary earnings (losses)	145,571	2,696	115,204	2,095
Extraordinary profits	576	11	42,656	776
Extraordinary losses	7,481	139	2,447	44
Earnings (losses) before income taxes	138,659	2,568	155,409	2,826
Income taxes-current	42,682	790	48,366	879
Income taxes-deferred	3,594	67	7,675	140
Net earnings (losses)	92,357	1,710	99,338	1,806

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

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

Note (*3) : Average of fifty-three 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	80,493	1,235,680	2,027	109,031	17,765	1,035,061	1,049,758	474,448	26,186	627,882	3,411
Call loans	10,200	22,070	-	-	34,778	-	23,549	27,486	2,500	-	8,177
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	614,872	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	223,590	-
Monetary claims purchased	-	1,949	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	3,501	-	-	-	-	-
Money in trusts	-	200	-	-	-	-	-	-	-	-	-
Securities	61,716	-	-	12,004	-	-	6,581	126,665	2,435	-	36,758
Loans and discounts	111,361	153,532	19,511	99,428	70,200	215,382	718,642	343,997	146,348	222	55,656
Foreign exchange accounts	15,241	4,724	23	2,665	136	6,225	112,843	55,617	1,094	109	205
Sundry accounts	5,310	75,089	108	3,959	598	45,235	8,332	9,662	1,353	1,724	671
Property, plant and equipment	145	230	17	300	2,829	23	16,179	809	17	534	8
Intangible assets	0	272	-	43	-	48	2	4	96	440	0
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	566	-	188	-	232	1,852	464	2,741	184	-
Customers' liability under guarantees and acceptances	-	17,279	4,482	31	565	1,874	64,479	59,494	30,175	475	-
Reserve for loan losses	(337)	(356)	-	(11)	(1,128)	-	(5,323)	(1,378)	(9,652)	(13)	(853)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	321,065	322,912	34	127,767	12	186,182	162,693	572,089	149,393	8,923	150
Total assets	605,199	1,834,151	26,205	355,411	125,758	1,493,765	2,159,591	1,669,361	352,691	1,478,946	104,185
Liabilities and Net assets											
Deposits	94	897,903	-	119,744	40,562	301,348	357,198	80,331	264,042	8,117	8,575
Negotiable certificates of deposit sold	-	-	-	-	-	-	93,023	14,102	-	-	-
Call money	5,000	8,522	-	-	-	20,000	234	696,834	-	-	44,762
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	51,863	-	-	-	-	-	32,650	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	460,820	-	-	206,689	-	-	787,680	165,533	-	-	-
Foreign exchange accounts	-	-	-	7,829	42	20,132	34,082	300	8,106	75,745	-
Sundry accounts	5,588	81,950	198	3,364	734	44,923	17,658	9,447	800	1,894	1,122
Bonus allowance	41	263	-	32	23	52	854	30	12	17	-
Retirement benefit obligation	-	18	142	404	139	240	203	80	278	425	24
Deferred tax liabilities	72	-	-	-	-	-	-	-	54	-	100
Bank's liability under guarantees and acceptances	-	17,279	4,482	31	565	1,874	64,479	59,494	30,175	475	-
Head office and branches interoffice payables	74,399	818,061	20,036	3,080	80,952	1,103,458	744,972	630,186	36,976	1,383,822	45,833
Sub-total	597,880	1,823,997	24,858	341,177	123,021	1,492,030	2,133,036	1,656,342	340,446	1,470,497	100,419
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
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	5,321	8,153	(653)	11,618	(3,766)	(264)	10,559	11,019	10,051	6,400	538
Unrealized gains (losses) on available-for-sale securities	(2)	-	-	(5)	-	-	(4)	-	121	-	227
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	605,199	1,834,151	26,205	355,411	125,758	1,493,765	2,159,591	1,669,361	352,691	1,478,946	104,185
Income statement											
Ordinary income:											
Income on operated funds	10,421	8,329	796	10,215	1,583	4,431	17,021	12,110	6,552	11,964	2,485
Including:[Interest on loans]	[1,031]	[3,627]	[702]	[5,521]	[1,125]	[3,654]	[11,114]	[3,967]	[4,106]	[7]	[927]
[Interest and dividends on securities]	[1,255]	[-]	[93]	[-]	[-]	[-]	[25]	[1,619]	[113]	[-]	[1,350]
Commission income	32	1,444	64	1,021	136	2,800	2,375	2,788	189	157	22
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-
Other operating income	1,508	8,074	7	1,076	85	4,467	11,074	694	485	1,669	599
Other ordinary income	3	6	-	392	166	-	48	-	-	-	106
Total ordinary income	11,965	17,853	868	12,706	1,973	11,700	30,519	15,593	7,226	13,791	3,212
Ordinary expenses:											
Funding cost	9,008	6,938	681	6,466	737	2,311	11,008	9,792	3,733	6,599	1,057
Including:[Interest on deposits]	[1]	[4,214]	[-]	[1,892]	[44]	[29]	[1,065]	[140]	[2,657]	[4]	[2]
Commission expenses	57	73	85	650	11	1,160	129	84	16	16	8
Specific transaction accounts losses	-	-	-	-	-	15	-	-	-	-	-
Other operating expenses	-	39	-	23	346	0	9,140	0	-	-	598
General and administrative expenses	885	4,300	380	2,972	818	5,102	2,011	1,408	601	2,255	293
Other ordinary expenses	234	36	470	23	0	-	49	827	343	9	182
Total ordinary expenses	10,186	11,388	1,618	10,136	1,914	8,592	22,338	12,113	4,694	8,880	2,140
Ordinary earnings (losses)	1,779	6,465	(750)	2,570	59	3,108	8,181	3,480	2,532	4,910	1,072
Extraordinary profits	-	-	-	-	-	-	0	-	-	0	-
Extraordinary losses	-	5	-	12	-	-	5	0	-	-	-
Earnings (losses) before income taxes	1,779	6,460	(750)	2,557	59	3,108	8,176	3,480	2,532	4,910	1,072
Income taxes-current	574	1,989	1	677	11	1,107	2,811	1,350	1,075	1,681	463
Income taxes-deferred	-	66	-	(27)	-	(52)	33	(274)	(79)	16	-
Net earnings (losses)	1,205	4,404	(751)	1,907	47	2,053	5,331	2,404	1,537	3,212	608
Information on non-performing loans:											
Bankrupt loans	-	-	-	-	-	-	-	-	1,197	-	-
Non-accrual loans	-	24	-	-	348	-	-	-	9,206	-	4
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	4,990	-	-
Restructured loans	-	-	-	-	235	-	373	-	2,507	-	182
Total non-performing loans	-	24	-	-	583	-	373	-	17,901	-	187

(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	372,898	3,067,260	3,869	499,727	-	1,429,658	425,805	1,386,199	182,756	5,675	3,226
Call loans	15,000	401,902	-	486	-	-	2,000	27,967	174,227	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	82,640	-	-	-	-	55,530	-	6,275	-	-	-
Monetary claims purchased	-	98,614	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	71,477	-	-	-	-	-	-	150,805	38	-	-
Money in trusts	-	-	-	-	-	-	-	1,242	-	-	-
Securities	198	70,039	-	42,415	-	5,234	87,031	301,070	60,015	-	100
Loans and discounts	606,300	251,090	38,937	833,150	-	175,238	106,088	436,623	95,444	119,299	221,317
Foreign exchange accounts	1,085	19,325	98	7,717	-	4,239	336	24,062	534	3,873	663
Sundry accounts	56,311	263,632	85	16,177	246,789	23,168	3,347	20,036	3,732	647	341
Property, plant and equipment	-	74	25	145	-	87	79	156	15	232	115
Intangible assets	-	55	0	7	-	5,437	45	1	2,303	107	44
Prepaid pension expense	53	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	237	1,424	-	-	-	121	-	1,219	-	332	695
Customers' liability under guarantees and acceptances	-	146,877	112	10,706	-	7,715	-	286,722	-	627	-
Reserve for loan losses	(79)	(496)	(400)	(927)	-	-	(317)	(278)	-	(294)	(2,220)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	841,408	775,213	118	365,690	-	60,894	12,437	236,604	903,425	-	1,580
Total assets	2,047,531	5,095,014	42,848	1,775,298	246,789	1,767,327	636,853	2,878,707	1,422,494	130,500	225,861
Liabilities and Net assets											
Deposits	58,426	1,211,920	7,639	1,921	-	18,591	22,165	1,084,033	478,902	50,758	-
Negotiable certificates of deposit sold	-	591,000	-	-	-	-	-	-	-	-	-
Call money	-	120,000	9,000	-	-	-	6,085	3,456	244,286	8,900	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	4,506	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	99,155	-	-	-	-	4,999	-	-
Specific transaction accounts liabilities	71,477	-	-	-	-	-	-	150,748	21	-	-
Borrowed money	-	250,910	-	754,974	-	-	55,600	93,658	1,000	13,500	-
Foreign exchange accounts	-	1,855	0	52	-	39	-	9	0	17	-
Sundry accounts	90,886	311,761	193	16,831	2,072	28,862	10,056	15,765	328,509	1,280	426
Bonus allowance	71	265	-	143	-	14	67	155	22	29	2
Retirement benefit obligation	248	1,542	34	83	-	242	47	148	-	144	43
Deferred tax liabilities	-	-	-	312	-	-	53	-	788	-	-
Bank's liability under guarantees and acceptances	-	146,877	112	10,706	-	7,715	-	286,722	-	627	-
Head office and branches interoffice payables	1,820,214	2,437,310	23,926	871,576	-	1,708,919	526,508	1,223,324	353,724	51,102	221,414
Sub-total	2,041,324	5,073,444	40,906	1,755,757	2,072	1,764,385	625,090	2,858,021	1,412,254	126,360	221,885
Capital stock	-	-	-	-	123,100	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	121,100	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,421	-	2,000	9,233	2,897	2,000	2,000	2,000
Legal earned reserve	-	-	-	-	2,000	-	-	-	-	-	-
Retained earnings (deficit)	4,206	19,551	(58)	15,896	(1,483)	917	2,407	17,419	7,233	2,138	1,976
Unrealized gains (losses) on available-for-sale securities	-	18	-	11	-	154	84	334	(2)	-	-
Deferred hedge gains (losses)	-	-	-	1,211	-	(130)	37	35	1,009	-	-
Total liabilities and Net assets	2,047,531	5,095,014	42,848	1,775,298	246,789	1,767,327	636,853	2,878,707	1,422,494	130,500	225,861
Income statement											
Ordinary income:											
Income on operated funds	3,531	10,436	809	35,490	16,864	5,754	8,718	12,753	4,613	2,239	4,140
Including:[Interest on loans]	[580]	[6,517]	[805]	[14,208]	[5,416]	[3,106]	[3,078]	[7,135]	[977]	[2,238]	[4,138]
[Interest and dividends on securities]	[(242)]	[26]	[-]	[308]	[174]	[168]	[326]	[(211)]	[(143)]	[-]	[0]
Commission income	2,248	3,854	46	441	11,076	1,365	117	6,858	74	336	71
Specific transaction accounts income	972	-	-	-	112	-	-	21	95	-	-
Other operating income	15,593	24,314	5	136	2,507	314	1,069	1,573	21	18	-
Other ordinary income	19	68	42	49	2,807	32	6	44	2	-	-
Total ordinary income	22,366	38,673	904	36,118	33,368	7,467	9,911	21,252	4,807	2,594	4,211
Ordinary expenses:											
Funding cost	4,078	15,648	41	26,778	6,842	1,458	4,354	573	1,221	449	2,402
Including:[Interest on deposits]	[7]	[1,351]	[5]	[291]	[6,458]	[0]	[38]	[1,303]	[510]	[51]	[-]
Commission expenses	1,666	325	4	502	2,423	610	11	2,293	104	12	1
Specific transaction accounts losses	-	-	-	-	49	-	-	-	-	-	-
Other operating expenses	-	463	-	-	115	183	17	98	396	-	1
General and administrative expenses	3,583	5,894	240	1,333	20,944	2,202	633	5,161	2,886	1,040	347
Other ordinary expenses	-	4	44	63	1,235	0	1	75	0	28	411
Total ordinary expenses	9,327	22,336	330	28,677	31,609	4,455	5,018	8,201	4,609	1,531	3,162
Ordinary earnings (losses)	13,038	16,337	574	7,441	1,759	3,011	4,892	13,050	198	1,063	1,049
Extraordinary profits	-	-	-	-	-	-	-	-	-	-	-
Extraordinary losses	-	-	-	0	6,904	32	-	0	0	28	-
Earnings (losses) before income taxes	13,038	16,337	574	7,440	(5,145)	2,979	4,892	13,049	197	1,034	1,049
Income taxes-current	4,092	5,541	271	2,812	(4,333)	1,238	1,443	4,957	38	543	811
Income taxes-deferred	134	66	(1)	(116)	3,829	66	-	(337)	88	(4)	(25)
Net earnings (losses)	8,812	10,729	304	4,745	(4,642)	1,673	3,449	8,430	69	495	263
Information on non-performing loans:											
Bankrupt loans	-	-	-	-	-	-	-	-	-	-	-
Non-accrual loans	-	2,516	114	-	-	-	-	5	-	-	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	-
Restructured loans	-	-	-	-	-	-	-	2,249	-	84	-
Total non-performing loans	-	2,516	114	-	-	-	-	2,254	-	84	-

(millions of yen)											
Financial statements	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	Kookmin Bank
Balance Sheet											
Assets											
Cash on hand and due from banks	505,047	4,510	1,157,085	736,761	16,789	140,240	19,263	60,141	778,234	18,638	5,348
Call loans	300,000	20,755	45,540	71,782	-	-	-	-	653,000	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	32,832	-	-	-	-	-	-	-	31,408	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	163,027	-	251,840	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	21,732	-	47,602	18,095	-	10,003	-	-	42,293	785	-
Loans and discounts	190,058	42,190	140,168	652,568	13,438	256,051	69,122	-	23,858	67,852	9,979
Foreign exchange accounts	37,199	415	50,685	474,051	29,061	75	564	400	17,221	8,906	1,593
Sundry accounts	63,790	145	13,736	7,609	49	9,900	661	21	1,156,433	3,774	107
Property, plant and equipment	-	18	3,671	141	10	248	1	-	-	302	231
Intangible assets	43	0	15	3	76	111	-	0	18	217	14
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	1,476	156	2,098	913	-	263	-	-	428	-	738
Customers' liability under guarantees and acceptances	66,246	148	201,623	6,843	354	1,468	6,612	-	2,750	4,011	-
Reserve for loan losses	(1,043)	(579)	(173)	(1,010)	(267)	(121)	(124)	-	(60)	(1,498)	(878)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	360,312	586	34,690	650,540	-	19	4,161	51	264,920	29,855	11,685
Total assets	1,740,723	68,350	1,948,585	2,618,300	59,513	418,259	100,262	60,614	2,970,506	132,846	28,820
Liabilities and Net assets											
Deposits	96,669	13,689	326,584	844,484	29,272	73,308	972	249	353,087	25,241	13,897
Negotiable certificates of deposit sold	-	-	-	1,673	-	-	-	-	-	15,250	-
Call money	-	20,800	-	-	-	-	-	-	-	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	8,998	-	55,999	-	-	-	-	-
Specific transaction accounts liabilities	148,028	-	259,595	-	-	-	-	-	-	-	-
Borrowed money	16,000	-	-	27,000	1,800	300	-	-	206,375	2,121	1,000
Foreign exchange accounts	25,657	60	13,902	10,640	-	0	205	-	34,049	3,552	1
Sundry accounts	507,707	119	8,672	131,944	409	8,281	576	18	1,161,748	3,967	321
Bonus allowance	12	-	233	73	-	3	15	7	1,031	-	-
Retirement benefit obligation	499	19	-	171	16	330	125	93	115	212	30
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	66,246	148	201,623	6,843	354	1,468	6,612	-	2,750	4,011	-
Head office and branches interoffice payables	872,342	32,363	1,133,478	1,579,387	25,423	265,781	86,136	58,108	1,209,645	75,301	10,658
Sub-total	1,733,164	67,202	1,944,091	2,611,217	57,275	405,473	94,644	58,476	2,968,803	129,660	25,909
Capital stock	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,000	2,568	2,736	5,475	2,000	3,139	2,002
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	4,854	(852)	2,497	5,145	238	10,217	2,881	(3,336)	(1,230)	46	908
Unrealized gains (losses) on available-for-sale securities	-	-	(3)	(63)	-	-	-	-	933	-	-
Deferred hedge gains (losses)	704	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	1,740,723	68,350	1,948,585	2,618,300	59,513	418,259	100,262	60,614	2,970,506	132,846	28,820
Income statement											
Ordinary income:											
Income on operated funds	7,855	1,036	4,682	12,796	1,448	7,689	706	37	2,307	1,560	556
Including:[Interest on loans]	(5,788)	(930)	(2,110)	(4,922)	(478)	(6,206)	(656)	(-)	(386)	(1,371)	(334)
[Interest and dividends on securities]	(201)	(-)	(282)	(375)	(-)	(17)	(-)	(-)	(369)	(14)	(-)
Commission income	4,443	44	7,202	1,750	357	1,846	116	60	1,747	469	155
Specific transaction accounts income	629	-	6,922	-	-	-	-	-	-	-	-
Other operating income	4,095	12	142	12,120	70	126	25	-	27,556	272	7
Other ordinary income	76	84	248	-	429	32	-	-	1,826	141	936
Total ordinary income	17,100	1,177	19,198	26,668	2,304	9,695	848	98	33,437	2,444	1,656
Ordinary expenses:											
Funding cost	4,213	128	3,768	19,214	316	3,863	269	11	903	483	216
Including:[Interest on deposits]	(165)	(12)	(87)	(8,624)	(54)	(8)	(-)	(28)	(630)	(76)	(107)
Commission expenses	711	3	600	103	15	1,213	17	30	731	71	36
Specific transaction accounts losses	37	-	-	-	-	-	-	-	-	-	-
Other operating expenses	170	-	0	53	6	246	-	32	17,284	-	-
General and administrative expenses	5,691	217	8,480	1,571	234	1,747	251	266	12,444	889	396
Other ordinary expenses	62	70	81	448	173	-	-	-	9	333	73
Total ordinary expenses	10,885	420	12,931	21,391	745	7,070	539	340	31,373	1,778	722
Ordinary earnings (losses)	6,214	756	6,267	5,276	1,559	2,624	309	(242)	2,064	666	933
Extraordinary profits	-	-	8	-	7	-	76	2	-	1	0
Extraordinary losses	-	-	209	-	0	79	0	41	-	11	59
Earnings (losses) before income taxes	6,214	756	6,066	5,276	1,566	2,544	385	(281)	2,064	656	874
Income taxes-current	1,651	102	1,618	1,609	497	809	184	1	169	103	2
Income taxes-deferred	(291)	141	311	(295)	-	28	-	-	(840)	-	(120)
Net earnings (losses)	4,854	512	4,136	3,962	1,068	1,706	201	(282)	2,735	552	991
Information on non-performing loans:											
Bankrupt loans	919	-	86	-	-	-	-	-	-	0	-
Non-accrual loans	-	154*	-	-	49	1,992	-	-	-	405	191
Past due loans (3 months or more)	3,943	-	-	-	-	-	-	-	-	3	-
Restructured loans	-	84	-	-	182	-	-	-	-	4,942	-
Total non-performing loans	4,862	239	86	-	231	1,992	-	-	-	5,350	191

Note (*) Also includes JPY 154 million, which was separately disclosed as "De facto Bankrupt Loans" by the bank.

(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
Balance Sheet											
Assets											
Cash on hand and due from banks	1,589	128,802	2,225	78,012	3,175	5,150	2,796	8,088	601,319	72,868	1,147,240
Call loans	13,462	-	-	-	-	-	-	-	-	8,826	430,000
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	11,326	2,002	-	-	2,250	6,696	-	17,252	-	23,002	7,978
Loans and discounts	51,424	101,975	-	30,513	1,013	36,877	17,058	22,132	-	457,091	61,901
Foreign exchange accounts	50,354	14	95	255	1,058	358	-	160	1	21,155	814
Sundry accounts	7,178	1,572	1	11,208	111	162	47	922	17,529	2,827	4,800
Property, plant and equipment	90	104	64	119	3	10	18	137	14	810	1,663
Intangible assets	75	-	48	27	56	-	0	8	0	196	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	61	49	198	21	-	20	175	-	191	-
Customers' liability under guarantees and acceptances	900	468	13	6,232	92	200	2,351	-	-	3,755	1,209
Reserve for loan losses	(1,121)	(468)	(2)	(248)	(21)	(1,400)	(16)	(116)	-	(3,280)	(811)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	5,790	3,296	52	157,043	19,078	115	95	7,321	46	-	233,844
Total assets	141,071	237,826	2,549	283,362	26,836	48,171	22,369	56,079	618,912	587,444	1,888,640
Liabilities and Net assets											
Deposits	682	25,748	3	155,973	22,343	1,038	290	13,523	2,976	504,374	450,145
Negotiable certificates of deposit sold	20,101	-	-	-	-	-	-	-	-	-	-
Call money	-	-	-	-	-	-	-	3,000	-	-	114,733
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	6,995	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	54,376	-	-	-	-	-	-	3,355	-	29,627	27,744
Foreign exchange accounts	-	25,840	-	-	573	46	-	598	-	978	0
Sundry accounts	7,058	1,119	78	11,507	93	533	40	1,323	19,311	5,580	5,718
Bonus allowance	-	39	-	129	-	13	12	10	311	119	20
Retirement benefit obligation	-	157	135	235	23	13	49	82	156	198	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	59
Bank's liability under guarantees and acceptances	900	468	13	6,232	92	200	2,351	-	-	3,755	1,209
Head office and branches interoffice payables	48,606	181,990	221	106,284	894	44,144	17,502	31,839	594,147	-	1,284,062
Sub-total	138,721	235,361	452	280,362	24,018	45,989	20,244	53,730	616,901	544,634	1,883,693
Capital stock	-	-	-	-	-	-	-	-	-	15,000	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	15,000	-
Brought-in capital	2,000	2,000	2,000	2,000	2,176	2,000	2,000	2,171	2,000	-	2,013
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	385	465	97	999	545	181	125	62	11	12,816	2,891
Unrealized gains (losses) on available-for-sale securities	(34)	-	-	-	97	-	-	116	-	(5)	41
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	141,071	237,826	2,549	283,362	26,836	48,171	22,369	56,079	618,912	587,444	1,888,640
Income statement											
Ordinary income:											
Income on operated funds	2,345	2,742	1	4,130	332	919	833	985	5,640	11,447	4,229
Including:[Interest on loans]	(1,112)	[2,678]	[0]	[824]	[22]	[849]	[802]	[471]	-	[10,474]	[1,413]
[Interest and dividends on securities]	[446]	[2]	[-]	[-]	[92]	[68]	[-]	[416]	[(362)]	[272]	[450]
Commission income	191	152	382	248	240	34	266	95	0	3,170	600
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-
Other operating income	1,141	37	315	230	11	0	214	399	158	246	2,089
Other ordinary income	70	32	-	33	2	0	4	-	-	765	172
Total ordinary income	3,749	2,963	699	4,642	585	955	1,317	1,479	5,800	15,630	7,091
Ordinary expenses:											
Funding cost	1,218	596	0	2,341	113	224	749	393	3,066	2,469	966
Including:[Interest on deposits]	[41]	[29]	[0]	[1,823]	[1]	[-]	[0]	[14]	[-]	[2,099]	[101]
Commission expenses	14	9	135	12	(0)	-	-	12	19	762	212
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	1,266	8	-	-	8	-	-	-	-	-	1
General and administrative expenses	540	638	509	1,827	325	412	542	561	957	4,847	2,062
Other ordinary expenses	733	10	-	25	-	937	17	61	-	111	43
Total ordinary expenses	3,774	1,261	645	4,205	446	1,574	1,308	1,027	4,044	8,191	3,287
Ordinary earnings (losses)	(24)	1,702	54	437	139	(618)	9	452	1,756	7,439	3,804
Extraordinary profits	-	28	-	-	-	-	-	14	-	-	-
Extraordinary losses	-	0	0	0	-	-	-	5	-	25	-
Earnings (losses) before income taxes	(24)	1,730	54	436	139	(618)	9	461	1,756	7,413	3,804
Income taxes-current	232	573	23	90	49	(41)	26	199	115	2,410	581
Income taxes-deferred	-	235	(3)	84	-	-	(3)	16	-	(77)	271
Net earnings (losses)	(257)	922	33	261	90	(577)	(14)	246	1,640	5,080	2,951
Information on non-performing loans:											
Bankrupt loans	-	0	-	464	-	-	-	-	-	26	-
Non-accrual loans	2,169	111	-	-	-	-	-	-	-	2,145	2,576
Past due loans (3 months or more)	-	23	-	-	18	-	34	-	-	-	-
Restructured loans	-	0	-	-	-	-	11	-	-	2,287	-
Total non-performing loans	2,169	134	-	464	18	-	45	-	-	4,460	2,576

(millions of yen)										
Financial statements	Standard Chartered Bank	State Bank of India	State Street Bank and Trust Company	Taishin International Bank Co., Ltd.	UBS AG	UniCredit Bank AG	Union de Banques Arabes et Françaises	United Overseas Bank Limited	Wells Fargo Bank, National Association	WOORI BANK
Balance Sheet										
Assets										
Cash on hand and due from banks	1,229,503	19,086	954,168	2,967	564,508	355,904	3,506	56,139	26,888	13,017
Call loans	-	-	-	-	25,000	-	-	-	-	5,946
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	558,395	-	-	-	-	-
Monetary claims purchased	100	-	-	-	-	-	-	1,187	-	-
Specific transaction accounts assets	-	-	-	-	6,157	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-
Securities	86,495	20,131	-	-	266,189	-	-	18,766	-	-
Loans and discounts	136,241	300,010	-	4,932	233,145	-	-	42,253	-	9,732
Foreign exchange accounts	141,337	195,391	3	10	1,082	26	3,638	1,705	2,620	10,282
Sundry accounts	77,176	3,325	58,265	70	93,502	343	35	131	260	138
Property, plant and equipment	109	1,209	29	290	-	36	8	114	56	44
Intangible assets	-	35	0	95	-	3	43	92	-	57
Prepaid pension expense	488	-	-	-	-	-	-	-	-	-
Deferred tax assets	782	2,103	21	-	3,362	-	-	160	-	-
Customers' liability under guarantees and acceptances	137,360	12,906	-	-	-	-	9,605	-	2,190	2,387
Reserve for loan losses	(653)	(3,422)	-	(49)	(17)	-	-	(133)	-	(359)
Allowance for losses on investment	-	(13)	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	60,874	4,859	9,490	-	357,819	153,277	23	51	895	5,882
Total assets	1,869,815	555,625	1,021,978	8,316	2,109,146	509,591	16,861	120,469	32,911	47,131
Liabilities and Net assets										
Deposits	380,169	27,222	0	28	379,704	2	496	5,738	-	31,319
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-	-
Call money	80,000	33,500	30,000	-	20,000	-	-	-	-	-
Securities sold under agreements to repurchase	75,989	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-
Commercial paper	134,991	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	6,112	-	-	-	-	-
Borrowed money	4,622	282,778	-	-	34,300	145,705	-	-	-	-
Foreign exchange accounts	85,408	1,177	-	-	23,435	-	328	1,158	23,883	99
Sundry accounts	46,820	2,380	60,612	38	93,482	161	150	412	170	151
Bonus allowance	96	21	-	2	247	26	-	100	-	-
Retirement benefit obligation	-	125	5	-	132	84	45	118	200	32
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	137,360	12,906	-	-	-	-	9,605	-	2,190	2,387
Head office and branches interoffice payables	922,012	192,006	930,094	6,452	1,552,167	360,977	4,204	110,262	4,474	11,092
Sub-total	1,867,470	552,119	1,020,712	6,521	2,109,582	506,958	14,831	117,791	30,919	45,083
Capital stock	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,855	2,582	2,077	2,000	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	416	1,513	(733)	(204)	(3,273)	50	(47)	677	(7)	48
Unrealized gains (losses) on available-for-sale securities	16	(7)	-	-	(17)	-	-	-	-	-
Deferred hedge gains (losses)	(87)	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	1,869,815	555,625	1,021,978	8,316	2,109,146	509,591	16,861	120,469	32,911	47,131
Income statement										
Ordinary income:										
Income on operated funds	7,109	10,043	312	13	4,034	778	66	862	67	534
Including: [Interest on loans]	(3,484)	(6,760)	[-]	(13)	(2,447)	(139)	(2)	(618)	[-]	(305)
[Interest and dividends on securities]	(103)	(485)	[-]	[-]	(1,776)	[-]	[-]	(237)	[-]	[-]
Commission income	1,900	512	339	0	333	36	286	1,323	440	233
Specific transaction accounts income	-	-	-	-	367	-	-	-	-	-
Other operating income	1,849	398	496	0	3,359	0	1	10	926	24
Other ordinary income	1	1,613	-	-	9	-	12	-	-	112
Total ordinary income	10,861	12,568	1,148	13	8,103	815	367	2,196	1,434	905
Ordinary expenses:										
Funding cost	2,797	6,625	14	0	(3,147)	301	15	32	30	165
Including: [Interest on deposits]	(1,962)	(3,788)	[-]	(0)	(1,480)	[-]	(0)	(0)	[-]	(76)
Commission expenses	27	213	9	0	127	20	4	245	93	44
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-
Other operating expenses	224	172	-	-	2	23	-	-	278	0
General and administrative expenses	5,358	1,150	869	166	8,627	710	448	927	929	330
Other ordinary expenses	64	2,182	-	49	-	-	0	23	-	71
Total ordinary expenses	8,472	10,344	893	216	5,610	1,054	468	1,228	1,333	613
Ordinary earnings (losses)	2,388	2,224	255	(203)	2,493	(239)	(101)	968	101	291
Extraordinary profits	-	54	18	-	-	363	0	-	-	5
Extraordinary losses	-	13	-	-	-	41	0	0	-	12
Earnings (losses) before income taxes	2,388	2,265	274	(203)	2,493	82	(100)	968	101	284
Income taxes-current	676	903	37	0	310	65	3	357	55	122
Income taxes-deferred	118	(151)	(1)	-	788	-	-	-	-	-
Net earnings (losses)	1,592	1,513	238	(204)	1,394	16	(103)	610	46	161
Information on non-performing loans:										
Bankrupt loans	-	-	-	-	-	-	-	-	-	-
Non-accrual loans	-	11,345	-	-	17	-	-	-	-	-
Past due loans (3 months or more)	-	1,430	-	-	-	-	-	-	-	254
Restructured loans	56	-	-	-	-	-	-	-	-	-
Total non-performing loans	56	12,776	-	-	17	-	-	-	-	254

Ranking by Total Assets

Rank	Total assets (millions of yen)	Bank	Rank	Total assets (millions of yen)	Bank
1	5,095,014	BNP PARIBAS	28	352,691	Bank of India
2	2,970,506	JPMorgan Chase Bank, N.A	29	283,362	National Australia Bank Limited
3	2,878,707	Crédit Agricole Corporate and Investment Bank	30	246,789	Citibank Japan Ltd.
4	2,618,300	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	31	237,826	Mega International Commercial Bank Co.,Ltd
5	2,159,591	BANK OF CHINA LIMITED	32	225,861	DBS BANK LTD.
6	2,109,146	UBS AG	33	141,071	Korea Development Bank, The
7	2,047,531	Barclays Bank PLC	34	132,846	KEB Hana Bank
8	1,948,585	Hongkong and Shanghai Banking Corporation Limited, The	35	130,500	CTBC Bank Co., Ltd.
9	1,888,640	Société Générale	36	125,758	Bangkok Bank Public Company Limited
10	1,869,815	Standard Chartered Bank	37	120,469	United Overseas Bank Limited
11	1,834,151	Australia and New Zealand Banking Group Limited	38	104,185	Bank of Taiwan
12	1,775,298	China Construction Bank	39	100,262	Intesa Sanpaolo S.p.A.
13	1,767,327	COMMERZBANK AKTIENGESELLSCHAFT	40	68,350	First Commercial Bank
14	1,740,723	Deutsche Bank AG	41	60,614	Itaú Unibanco S.A.
15	1,669,361	Bank of Communications	42	59,513	Industrial Bank of Korea
16	1,493,765	Bank of America, N.A.	43	56,079	PT. Bank Negara Indonesia (Persero) Tbk
17	1,478,946	Bank of New York Mellon, The	44	48,171	Oversea-Chinese Banking Corporation Limited
18	1,422,494	CREDIT SUISSE AG	45	47,131	WOORI BANK
19	1,021,978	State Street Bank and Trust Company	46	42,848	Chang Hwa Commercial Bank
20	636,853	Commonwealth Bank of Australia	47	32,911	Wells Fargo Bank, National Association
21	618,912	Royal Bank of Canada	48	28,820	Kookmin Bank
22	605,199	AGRICULTURAL BANK OF CHINA LIMITED	49	26,836	National Bank of Pakistan
23	587,444	Shinhan Bank Japan	50	26,205	Banco Bilbao Vizcaya Argentaria
24	555,625	State Bank of India	51	22,369	PHILIPPINE NATIONAL BANK
25	509,591	UniCredit Bank AG	52	16,861	Union de Banques Arabes et Françaises
26	418,259	ING Bank N.V.	53	8,316	Taishin International Bank Co., Ltd.
27	355,411	BANCO DO BRASIL S.A.	54	2,549	Metropolitan Bank and Trust Company

Ranking by Ordinary Earnings (losses)

Rank	Ordinary Earnings (losses) (millions of yen)	Bank	Rank	Ordinary Earnings (losses) (millions of yen)	Bank
1	16,337	BNP PARIBAS	28	1,559	Industrial Bank of Korea
2	13,050	Crédit Agricole Corporate and Investment Bank	29	1,072	Bank of Taiwan
3	13,038	Barclays Bank PLC	30	1,063	CTBC Bank Co., Ltd.
4	8,181	BANK OF CHINA LIMITED	31	1,049	DBS BANK LTD.
5	7,441	China Construction Bank	32	968	United Overseas Bank Limited
6	7,439	Shinhan Bank Japan	33	933	Kookmin Bank
7	6,465	Australia and New Zealand Banking Group Limited	34	756	First Commercial Bank
8	6,267	Hongkong and Shanghai Banking Corporation Limited, The	35	666	KEB Hana Bank
9	6,214	Deutsche Bank AG	36	574	Chang Hwa Commercial Bank
10	5,276	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	37	452	PT. Bank Negara Indonesia (Persero) Tbk
11	4,910	Bank of New York Mellon, The	38	437	National Australia Bank Limited
12	4,892	Commonwealth Bank of Australia	39	309	Intesa Sanpaolo S.p.A.
13	3,804	Société Générale	40	291	WOORI BANK
14	3,480	Bank of Communications	41	255	State Street Bank and Trust Company
15	3,108	Bank of America, N.A.	42	198	CREDIT SUISSE AG
16	3,011	COMMERZBANK AKTIENGESELLSCHAFT	43	139	National Bank of Pakistan
17	2,624	ING Bank N.V.	44	101	Wells Fargo Bank, National Association
18	2,570	BANCO DO BRASIL S.A.	45	59	Bangkok Bank Public Company Limited
19	2,532	Bank of India	46	54	Metropolitan Bank and Trust Company
20	2,493	UBS AG	47	9	PHILIPPINE NATIONAL BANK
21	2,388	Standard Chartered Bank	48	(24)	Korea Development Bank, The
22	2,224	State Bank of India	49	(101)	Union de Banques Arabes et Françaises
23	2,064	JPMorgan Chase Bank, N.A	50	(203)	Taishin International Bank Co., Ltd.
24	1,779	AGRICULTURAL BANK OF CHINA LIMITED	51	(239)	UniCredit Bank AG
25	1,759	Citibank Japan Ltd.	52	(242)	Itaú Unibanco S.A.
26	1,756	Royal Bank of Canada	53	(618)	Oversea-Chinese Banking Corporation Limited
27	1,702	Mega International Commercial Bank Co.,Ltd	54	(750)	Banco Bilbao Vizcaya Argentaria

Ranking by Expense/Income Ratio

Rank	Expense/ Income Ratio	Bank	Rank	Expense/ Income Ratio	Bank
1	32.34%	Industrial Bank of Korea	28	73.19%	BANK OF CHINA LIMITED
2	35.68%	First Commercial Bank	29	73.44%	Bank of America, N.A.
3	36.50%	Chang Hwa Commercial Bank	30	75.09%	DBS BANK LTD.
4	38.59%	Crédit Agricole Corporate and Investment Bank	31	76.24%	National Bank of Pakistan
5	41.70%	Barclays Bank PLC	32	77.68%	Bank of Communications
6	42.56%	Mega International Commercial Bank Co., Ltd	33	77.79%	State Street Bank and Trust Company
7	43.60%	Kookmin Bank	34	78.00%	Standard Chartered Bank
8	46.35%	Société Générale	35	79.40%	China Construction Bank
9	50.63%	Commonwealth Bank of Australia	36	79.77%	BANCO DO BRASIL S.A.
10	52.41%	Shinhan Bank Japan	37	80.21%	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
11	55.92%	United Overseas Bank Limited	38	82.30%	State Bank of India
12	57.76%	BNP PARIBAS	39	85.13%	AGRICULTURAL BANK OF CHINA LIMITED
13	59.02%	CTBC Bank Co., Ltd.	40	90.59%	National Australia Bank Limited
14	59.66%	COMMERZBANK AKTIENGESELLSCHAFT	41	92.27%	Metropolitan Bank and Trust Company
15	63.56%	Intesa Sanpaolo S.p.A.	42	92.96%	Wells Fargo Bank, National Association
16	63.65%	Deutsche Bank AG	43	93.83%	JPMorgan Chase Bank, N.A
17	63.79%	Australia and New Zealand Banking Group Limited	44	94.73%	Citibank Japan Ltd.
18	64.39%	Bank of New York Mellon, The	45	95.88%	CREDIT SUISSE AG
19	64.96%	Bank of India	46	97.01%	Bangkok Bank Public Company Limited
20	66.63%	Bank of Taiwan	47	99.32%	PHILIPPINE NATIONAL BANK
21	67.36%	Hongkong and Shanghai Banking Corporation Limited, The	48	100.67%	Korea Development Bank, The
22	67.73%	WOORI BANK	49	127.52%	Union de Banques Arabes et Françaises
23	69.23%	UBS AG	50	129.33%	UniCredit Bank AG
24	69.44%	PT. Bank Negara Indonesia (Persero) Tbk	51	164.82%	Oversea-Chinese Banking Corporation Limited
25	69.72%	Royal Bank of Canada	52	186.41%	Banco Bilbao Vizcaya Argentaria
26	72.75%	KEB Hana Bank	53	346.94%	Itaú Unibanco S.A.
27	72.92%	ING Bank N.V.	54	1,661.54%	Taishin International Bank Co., Ltd.

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