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FINANCIAL SERVICES

Foreign Banks In Japan Survey 2011

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KPMG AZSA LLC
Financial Services Practice
Tokyo Sankei Building
1-7-2, Otemachi,
Chiyoda-ku, Tokyo, 100-8172
Japan

Tel: (81 3) 3548-5101
Fax: (81 3) 3548-5109
<http://www.azsa.or.jp/english/>
<http://www.kpmg.or.jp/english/>

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Foreign Banks

About this Survey

This publication is KPMG's annual survey of the published financial statements of foreign banks in Japan.

The balance sheets and statements of income included in this survey are English translations of the 31 March 2011 condensed balance sheets for the sixty foreign banks registered in Japan and their related condensed statements of income for the year ended 31 March 2011. Among sixty foreign banks, Citibank Japan Ltd. and Shinhan Bank Japan are incorporated locally. The rest operate as branches in Japan.

The condensed financial statements are prepared and published in accordance with the requirements of the Banking Law of Japan. All figures are principally based on such publicly available information. Additional information voluntarily provided by certain banks is also reflected in the condensed information. There may be revisions to the published financial information subsequent to 30 June 2011.

The banks are listed in alphabetical order and include rankings of the banks by total assets, by ordinary earnings (loss), and by expense/ income ratio.

In accordance with the Banking Law of Japan, the foreign bank's 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 practices.

Items of Note

Changes in foreign banks during the year

During the year, the number of foreign banks in Japan remained the same.

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 blank for banks that did not present such information.

The accounting standards for financial instruments require that all available-for-sale securities be valued at fair value with the change in fair value reflected as a separate component of equity, "unrealized gains/ losses on available-for-sale securities", net of tax. This item is blank for banks that did not present "unrealized gains/ losses on available-for-sale securities" on their balance sheets.

Page	Bank	Page	Bank
6	Australia and New Zealand Banking Group Limited	11	JPMorgan Chase Bank, N.A.
6	Banco Bilbao Vizcaya Argentaria, S.A.	11	Kookmin Bank
6	BANCO DO BRASIL S.A.	11	Korea Development Bank, The
6	BANGKOK BANK PUBLIC COMPANY LIMITED	12	Korea Exchange Bank
7	Bank of America, N.A.	12	Lloyds TSB Bank plc
7	BANK OF CHINA	12	Mega International Commercial Bank Co.,Ltd.
7	BANK OF COMMUNICATIONS	12	METROPOLITAN BANK AND TRUST COMPANY
7	BANK OF INDIA	13	National Australia Bank
7	Bank of New York Mellon, The	13	National Bank of Pakistan
7	Bank of Nova Scotia, The	13	Oversea-Chinese Banking Corp., Ltd.
7	BANK OF TAIWAN	13	PHILIPPINE NATIONAL BANK
7	BARCLAYS BANK PLC	13	PT. Bank Negara Indonesia (Persero) Tbk
8	BNP PARIBAS	13	Rabobank Nederland
8	CHANG HWA COMMERCIAL BANK, LTD.	13	ROYAL BANK OF CANADA
8	China Construction Bank Corporation	13	Royal Bank of Scotland plc, The
8	CHINATRUST COMMERCIAL BANK	14	Shinhan Bank Japan
9	Citibank Japan Ltd.	14	Société Générale
9	COMMERZBANK AG	14	Standard Chartered Bank
9	Commonwealth Bank of Australia	14	State Bank of India
9	Crédit Agricole Corporate and Investment Bank	15	State Street Bank and Trust Company
9	CREDIT SUISSE	15	UBS AG
9	DBS BANK LTD.	15	UniCredit Bank AG
9	DEPFA BANK plc	15	UNION DE BANQUES ARABES ET FRANCAISES
9	Deutsche Bank AG	15	UNITED OVERSEAS BANK LTD.
10	Dexia Credit Local	15	Wells Fargo Bank National Association
10	FIRST COMMERCIAL BANK	15	WestLB AG
10	Hana Bank	15	WOORI BANK
10	Hongkong and Shanghai Banking Corporation Limited, The		
11	INDUSTRIAL AND COMMERCIAL BANK OF CHINA		
11	Industrial Bank of Korea		
11	ING Bank N.V.		
11	Intesa Sanpaolo S.p.A.		
11	Itaú Unibanco S.A.		

Summary of Financial Highlights

Financial statements (millions of yen)	Total of the sixty banks as of 3/31/11	Average as of 3/31/11	Total of the sixty banks as of 3/31/10	Average as of 3/31/10
Assets				
Cash on hand and due from banks	7,542,498	125,708	5,665,167	94,419
Call loans	2,657,724	44,295	2,897,536	48,292
Cash collateral paid for security borrowing	1,600,946	26,682	2,238,176	37,303
Monetary claims purchased	98,059	1,634	40,542	676
Specific transaction accounts assets	2,836,121	47,269	3,373,216	56,220
Money in trusts	100	2	100	2
Securities	6,470,828	107,847	7,021,354	117,023
Loans and discounts	5,222,580	87,043	6,518,915	108,649
Foreign exchange accounts	769,939	12,832	639,290	10,655
Sundry accounts	2,043,367	34,056	1,786,273	29,771
Property, plant and equipment	37,434	624	38,145	636
Intangible assets	13,482	225	17,253	288
Deferred tax assets	42,117	702	43,863	731
Customers' liability under guarantees and acceptances	860,309	14,338	833,426	13,890
Reserve for loan losses	(61,907)	(1,032)	(77,344)	(1,289)
Allowance for losses on investment	(12,619)	(210)	(8)	(0)
Head office and branches	5,709,286	95,155	5,802,803	96,713
Total assets	35,830,456	597,174	36,838,898	613,982
Liabilities				
Deposits	8,842,989	147,383	9,558,091	159,302
Negotiable certificates of deposit sold	708,650	11,811	562,150	9,369
Call money	2,353,419	39,224	3,195,513	53,259
Securities sold under agreements to repurchase	9,950	166	158,552	2,643
Cash collateral received for security lending	30,790	513	173,616	2,894
Commercial paper	308,421	5,140	479,407	7,990
Specific transaction accounts liabilities	1,212,687	20,211	1,113,483	18,558
Borrowed money	2,393,992	39,900	2,283,496	38,058
Foreign exchange accounts	248,956	4,149	266,221	4,437
Sundry accounts	2,292,735	38,212	2,038,073	33,968
Bonus allowance	6,142	102	7,735	129
Retirement benefit obligation	16,850	281	16,641	277
Deferred tax liabilities	350	6	1,930	32
Bank's liability under guarantees and acceptances	860,309	14,338	833,426	13,890
Head office and branches	16,259,661	270,994	15,811,434	263,524
Sub-total	35,546,058	592,434 *	36,499,917	608,332 *
Capital stock	138,100	69,050 *	133,100	66,550 *
Capital surplus/ reserve	136,100	68,050	131,100	65,550
Legal earned reserve	60,229	1,004	56,931	949
Retained earnings/ (Deficit)	(36,539)	(609)	58,811	980
Unrealized gains on available-for-sale securities	312	5	8,995	150
Deferred hedge losses	(13,835)	(231)	(49,991)	(833)
Total liabilities	35,830,456	597,174	36,838,898	613,982
Income statement				
Ordinary income:				
Income on operated funds	271,388	4,523	349,352	5,823
Including: [Interest on loans]	[105,542]	[1,759]	[75,746]	[1,262]
[Interest and dividends on securities]	[44,288]	[738]	[38,085]	[635]
Commission income	77,998	1,300	69,046	1,151
Specific transaction accounts income	24,111	402	21,627	360
Other operating income	127,401	2,123	84,587	1,410
Other ordinary income	2,934	49	2,883	48
Total ordinary income	503,902	8,398	527,566	8,793
Ordinary expenses:				
Funding cost	151,637	2,527	212,666	3,544
Including: [Interest on deposits]	[42,251]	[704]	[15,247]	[254]
Commission expenses	17,871	298	26,392	440
Specific transaction accounts losses	5,071	85	10,439	174
Other operating expenses	131,075	2,185	62,270	1,038
General and administrative expenses	189,576	3,160	190,984	3,183
Other ordinary expenses	23,135	386	37,178	620
Total ordinary expenses	518,456	8,641	540,028	9,000
Ordinary loss	(14,568)	(243)	(12,473)	(208)
Extraordinary profits	24,993	417	11,130	186
Extraordinary losses	8,542	142	3,195	53
Earnings (loss) before income taxes	1,888	31	(4,535)	(76)
Income taxes-current	26,713	445	20,268	338
Income taxes-deferred	6,270	105	(6,970)	(116)
Net loss	(31,122)	(519)	(17,846)	(297)

Note (*): Average of two banks - Citibank Japan Ltd. and Shinhan Bank Japan.

Financial Highlights by Bank

Financial statements (millions of yen)	Australia and New Zealand Banking Group Limited	Banco Bilbao Vizcaya Argentaria, S.A.	BANCO DO BRASIL S.A.	BANGKOK BANK PUBLIC COMPANY LIMITED
Assets				
Cash on hand and due from banks	6,906	403	23,172	13,525
Call loans	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-
Monetary claims purchased	13,672	-	-	-
Specific transaction accounts assets	-	-	-	-
Money in trusts	100	-	-	-
Securities	-	8,146	-	-
Loans and discounts	44,340	71,552	93,139	28,789
Foreign exchange accounts	7,427	2,646	3,221	79
Sundry accounts	12,408	214	1,342	394
Property, plant and equipment	169	8	119	3,482
Intangible assets	11	-	10	-
Deferred tax assets	485	332	110	-
Customers' liability under guarantees and acceptances	30,558	13,595	1,170	168
Reserve for loan losses	(402)	(692)	-	(1,908)
Allowance for losses on investment	-	-	-	-
Head office and branches	458,968	80	80,198	7,327
Total assets	574,648	96,285	202,486	51,858
Liabilities				
Deposits	478,336	0	98,737	3,138
Negotiable certificates of deposit sold	-	-	-	-
Call money	16,646	-	-	6,400
Securities sold under agreements to repurchase	-	-	-	-
Cash collateral received for security lending	-	-	-	-
Commercial paper	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-
Borrowed money	-	-	44,916	-
Foreign exchange accounts	32	-	1,820	56
Sundry accounts	10,903	391	588	329
Bonus allowance	153	5	71	16
Retirement benefit obligation	69	68	262	118
Deferred tax liabilities	-	-	-	-
Bank's liability under guarantees and acceptances	30,558	13,595	1,170	168
Head office and branches	35,395	81,416	49,504	45,736
Sub-total	572,095	95,477	197,073	55,963
Capital stock	-	-	-	-
Capital surplus/ reserve	-	-	-	-
Legal earned reserve	1,317	88	1,193	579
Retained earnings/ (Deficit)	1,234	574	4,219	(4,684)
Unrealized gains (losses) on available-for-sale securities	-	145	-	-
Deferred hedge gains (losses)	-	-	-	-
Total liabilities	574,648	96,285	202,486	51,858
Income statement				
Ordinary income:				
Income on operated funds	4,600	1,213	3,013	986
Including: [Interest on loans]	[506]	[1,033]	[1,563]	[937]
[Interest and dividends on securities]	[24]	[168]	[-]	[-]
Commission income	1,854	127	648	145
Specific transaction accounts income	-	-	-	-
Other operating income	4,223	-	844	225
Other ordinary income	3	-	8	77
Total ordinary income	10,682	1,340	4,514	1,435
Ordinary expenses:				
Funding cost	5,422	601	1,470	427
Including: [Interest on deposits]	[4,732]	[-]	[379]	[3]
Commission expenses	36	92	211	9
Specific transaction accounts losses	-	-	-	-
Other operating expenses	0	6	-	-
General and administrative expenses	3,745	312	2,755	779
Other ordinary expenses	242	692	19	0
Total ordinary expenses	9,447	1,705	4,457	1,216
Ordinary earnings (loss)	1,234	(364)	57	218
Extraordinary profits	-	-	40	266
Extraordinary losses	15	-	-	0
Earnings (loss) before income taxes	1,219	(364)	97	484
Income taxes-current	778	106	35	3
Income taxes-deferred	(182)	(252)	18	-
Net earnings (loss)	623	(218)	44	481
Notes on non-performing loans:				
Bankrupt loans	75	-	-	342
Non-accrual loans	70	-	-	3,430
Past due loans (3 months or more)	-	-	-	-
Restructured loans	-	-	-	1,096
Total non-performing loans	145	-	-	4,869

Bank of America, N.A.	BANK OF CHINA	BANK OF COMMUNICATIONS	BANK OF INDIA	Bank of New York Mellon, The	Bank of Nova Scotia, The	BANK OF TAIWAN	BARCLAYS BANK PLC
297,869	64,662	5,937	9,481	175,677	4,229	1,872	1,392,196
-	-	-	-	-	-	831	-
-	-	-	-	-	-	-	636,486
-	-	-	-	-	-	-	-
43,072	-	-	-	-	-	-	126,827
-	-	-	-	-	-	-	-
7,281	30,237	11,632	4,756	-	2,340	25,881	253,223
31,438	354,802	45,211	76,562	7,527	55,817	32,098	311,925
4,946	18,216	27,360	2,311	2,503	1,669	32	75
16,345	3,856	280	574	207	171	430	72,931
109	15,927	406	32	440	106	13	-
207	2	0	86	648	3	0	-
-	1,504	350	1,222	342	1,720	-	210
5,845	27,371	5,043	8,789	4,132	2,614	-	-
-	(3,289)	(808)	(3,001)	(60)	-	(1,774)	(40)
-	-	-	-	-	-	-	-
61,421	9,459	107,567	4,670	129	21,071	-	216,925
468,538	522,753	202,981	105,487	191,548	89,745	59,387	3,010,762
393,698	105,280	4,947	48,742	47,869	31	4,780	25,818
-	-	-	-	-	-	-	-
-	64,091	115,619	6,494	-	8,148	20,230	22,207
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	126,827
-	115,203	-	-	-	-	-	47,818
1,949	410	-	113	54,132	4	-	-
16,262	2,411	926	989	268	186	795	84,423
-	-	20	10	24	5	-	76
483	124	22	280	517	42	8	1,311
-	-	-	29	-	237	-	-
5,845	27,371	5,043	8,789	4,132	2,614	-	-
49,872	202,441	75,782	33,822	83,543	79,511	37,933	2,697,435
468,114	517,335	202,360	99,273	190,488	90,782	63,749	3,005,918
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
1,243	2,000	122	1,108	691	620	314	2,000
(818)	3,238	476	5,063	368	212	(4,593)	1,631
0	178	48	42	-	(1,871)	(82)	1,212
-	-	(26)	-	-	-	-	0
468,538	522,753	202,981	105,487	191,548	89,745	59,387	3,010,762
1,008	6,292	2,071	2,127	492	884	1,476	7,805
[393]	[5,164]	[506]	[1,680]	[217]	[699]	[672]	[1,355]
[82]	[468]	[197]	[230]	-	[75]	[752]	[1,678]
974	1,221	175	226	352	190	111	5,505
41	-	-	-	-	-	-	1,230
898	627	20	940	721	-	407	4,271
-	3	0	-	-	-	-	-
2,922	8,145	2,268	3,294	1,566	1,074	1,994	18,812
466	3,448	1,150	901	40	121	669	7,262
[295]	[63]	[10]	[579]	[37]	[1]	[12]	[81]
90	43	15	11	34	0	5	3,516
17	-	-	-	-	-	-	-
69	288	19	-	45	4	385	150
3,295	1,535	509	640	1,579	400	239	4,699
-	-	152	265	79	-	302	36
3,939	5,316	1,846	1,819	1,779	527	1,602	15,665
(1,016)	2,828	421	1,474	(212)	547	392	3,146
168	336	-	198	-	-	151	185
479	-	0	-	0	-	48	-
(1,327)	3,165	421	1,673	(212)	547	495	3,332
3	925	78	739	165	1	1	918
-	360	(72)	95	2	52	-	61
(1,331)	1,879	415	838	(381)	492	494	2,352
-	-	886	-	-	-	1,647	-
-	-	-	-	-	-	315	-
-	-	-	-	-	-	9	-
-	1,317	-	-	-	-	2,986	-
-	1,317	886	-	-	-	4,959	-

Financial statements (millions of yen)	BNP PARIBAS	CHANG HWA COMMERCIAL BANK, LTD.	China Construction Bank Corporation	CHINATRUST COMMERCIAL BANK
Assets				
Cash on hand and due from banks	365,795	2,087	720	2,047
Call loans	38,675	-	-	-
Cash collateral paid for security borrowing	-	-	-	-
Monetary claims purchased	56,716	-	-	-
Specific transaction accounts assets	-	-	-	-
Money in trusts	-	-	-	-
Securities	1,995,875	-	11,611	-
Loans and discounts	413,400	12,293	45,387	21,209
Foreign exchange accounts	1,329	870	12	123
Sundry accounts	237,357	78	458	73
Property, plant and equipment	183	13	23	56
Intangible assets	312	-	0	63
Deferred tax assets	1,502	-	-	640
Customers' liability under guarantees and acceptances	145,227	80	1,559	414
Reserve for loan losses	(1,604)	(299)	(2,265)	(570)
Allowance for losses on investment	-	-	-	-
Head office and branches	620,965	6,071	56,388	-
Total assets	3,875,737	21,195	113,897	24,057
Liabilities				
Deposits	474,246	4,847	5,590	1,333
Negotiable certificates of deposit sold	415,000	-	-	-
Call money	418,923	14,100	49,000	19,700
Securities sold under agreements to repurchase	-	-	-	-
Cash collateral received for security lending	21,350	-	-	-
Commercial paper	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-
Borrowed money	1,332,762	-	-	-
Foreign exchange accounts	1,321	-	0	11
Sundry accounts	318,959	55	680	308
Bonus allowance	684	-	3	6
Retirement benefit obligation	2,647	25	18	43
Deferred tax liabilities	-	-	-	-
Bank's liability under guarantees and acceptances	145,227	80	1,559	414
Head office and branches	734,228	3,586	59,968	1,737
Sub-total	3,865,352	22,695	116,821	23,555
Capital stock	-	-	-	-
Capital surplus/ reserve	-	-	-	-
Legal earned reserve	2,000	152	58	121
Retained earnings/ (Deficit)	8,184	(1,651)	(2,889)	381
Unrealized gains (losses) on available-for-sale securities	1,397	-	(91)	-
Deferred hedge gains (losses)	(1,196)	-	(1)	-
Total liabilities	3,875,737	21,195	113,897	24,057
Income statement				
Ordinary income:				
Income on operated funds	22,099	358	1,770	531
Including: [Interest on loans]	[11,606]	[342]	[676]	[531]
[Interest and dividends on securities]	[6,801]	[-]	[420]	[-]
Commission income	4,601	45	145	83
Specific transaction accounts income	-	-	-	-
Other operating income	1,942	12	184	3
Other ordinary income	85	-	2	-
Total ordinary income	28,729	415	2,102	619
Ordinary expenses:				
Funding cost	16,145	47	991	70
Including: [Interest on deposits]	[2,767]	[9]	[9]	[2]
Commission expenses	2,362	3	50	26
Specific transaction accounts losses	-	-	-	-
Other operating expenses	530	-	368	-
General and administrative expenses	5,721	222	471	506
Other ordinary expenses	-	332	-	83
Total ordinary expenses	24,758	605	1,883	687
Ordinary earnings (loss)	3,970	(189)	219	(68)
Extraordinary profits	4,831	343	261	128
Extraordinary losses	846	-	-	17
Earnings (loss) before income taxes	7,956	153	480	43
Income taxes-current	1,532	3	1	71
Income taxes-deferred	1,412	-	-	(70)
Net earnings (loss)	5,011	150	479	42
Notes on non-performing loans:				
Bankrupt loans	-	247	1,232	-
Non-accrual loans	-	151	2,050	347
Past due loans (3 months or more)	-	-	-	-
Restructured loans	176	200	-	494
Total non-performing loans	176	598	3,282	841

Citibank Japan Ltd.	COMMERZBANK AG	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE	DBS BANK LTD.	DEPFA BANK plc	Deutsche Bank AG
2,543,019	100,492	78,896	384,996	262,461	244	48,397	198,785
50,323	-	90,592	73,557	41,036	-	-	579,250
-	-	-	70,759	-	-	-	67,252
2,765	3,308	-	-	-	-	-	-
260,279	-	-	83,779	6	-	-	421,541
-	-	-	-	-	-	-	-
756,974	47,490	33,342	514,916	100,999	90,233	-	187,236
250,088	207,347	14,440	399,053	34,659	33,953	24,059	181,497
94,327	800	62	43,893	33	393	110	163,301
202,349	6,115	591	11,252	4,153	435	22,949	223,229
3,297	106	54	266	51	3	25	-
7,165	263	50	4	66	18	-	6
2,943	192	-	3,027	-	-	-	10,991
75,530	7,697	-	241,653	-	-	8,729	55,220
(4,218)	-	(25)	(3,622)	-	(1,242)	(255)	(1,315)
-	-	-	-	-	-	-	-
-	136,996	20,194	652,872	13,736	3,124	11,640	316,369
4,244,847	510,811	238,199	2,476,412	457,204	127,161	115,655	2,403,366
3,399,295	6,372	14,205	408,698	139,360	1,982	-	199,909
173,000	-	-	115,000	-	-	650	-
-	-	6,803	377,695	51,499	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	160,810	-	-	-	-
46,799	-	-	84,168	18	-	-	217,958
1	22,100	11,700	97,598	1,000	-	26,500	101,431
85,239	3,850	-	98	0	8	-	8,994
200,191	11,293	90	40,033	2,112	335	22,266	205,777
681	103	37	283	49	2	22	91
2,082	167	64	163	-	37	222	507
-	-	1	-	1	-	-	-
75,530	7,697	-	241,653	-	-	8,729	55,220
-	458,157	204,556	943,579	257,777	123,404	60,000	1,623,960
3,982,824	509,744	237,458	2,469,782	451,819	125,768	118,390	2,413,851
123,100	-	-	-	-	-	-	-
121,100	-	-	-	-	-	-	-
2,000	1,314	414	2,897	1,057	502	259	2,000
12,644	(218)	323	3,711	4,325	891	(2,203)	(4,755)
3,180	(28)	2	(20)	1	-	-	(8,009)
(1)	-	-	41	-	-	(790)	279
4,244,847	510,811	238,199	2,476,412	457,204	127,161	115,655	2,403,366
48,451	5,307	1,966	12,460	1,772	1,474	5,853	11,169
[4,036]	[2,280]	[277]	[7,438]	[493]	[618]	[4,358]	[4,109]
[5,252]	[277]	[505]	[1,422]	[125]	[856]	[1,432]	[3,202]
20,684	1,230	28	4,458	3	7	295	3,588
3,376	-	-	-	0	-	-	446
22,125	128	2	87	956	1	2,428	2,242
1,760	26	2	-	0	-	15	105
96,399	6,692	2,000	17,005	2,733	1,482	8,593	17,552
10,041	3,834	941	4,402	1,068	723	5,353	6,269
[9,982]	[366]	[8]	[885]	[106]	[2]	[-]	[220]
2,565	100	20	1,217	3	96	14	861
1,515	-	-	51	14	-	-	-
344	-	87	502	23	-	449	1,681
63,162	1,970	492	4,738	1,570	172	2,569	5,287
637	0	1	1,064	0	67	-	152
78,266	5,906	1,543	11,977	2,679	1,058	8,386	14,253
18,132	786	457	5,028	54	424	206	3,299
6,093	508	-	-	-	-	80	103
852	11	-	115	12	-	17	-
23,373	1,283	457	4,913	41	424	269	3,402
7,313	381	1	2,464	67	246	1	1,475
3,550	523	-	(547)	-	-	-	227
12,509	378	455	2,996	(26)	178	268	1,699
-	-	-	-	-	-	-	999
5,140	-	-	11,253	-	-	-	-
2	-	-	19,262	-	-	-	-
200	-	-	-	-	-	-	-
5,343	-	-	30,516	-	-	-	999

Financial statements (millions of yen)	Dexia Credit Local	FIRST COMMERCIAL BANK	Hana Bank	Hongkong and Shanghai Banking Corporation Limited, The
Assets				
Cash on hand and due from banks	1,116	1,405	250	160,111
Call loans	-	-	-	3,725
Cash collateral paid for security borrowing	-	-	-	2,105
Monetary claims purchased	-	-	-	176
Specific transaction accounts assets	-	-	-	220,312
Money in trusts	-	-	-	-
Securities	-	-	-	197,566
Loans and discounts	-	23,599	21,470	237,068
Foreign exchange accounts	20	564	8,662	99,667
Sundry accounts	72	54	358	69,390
Property, plant and equipment	238	45	39	4,993
Intangible assets	384	3	27	91
Deferred tax assets	-	231	-	-
Customers' liability under guarantees and acceptances	-	145	125	40,212
Reserve for loan losses	-	(232)	(243)	(219)
Allowance for losses on investment	-	-	-	-
Head office and branches	71,956	415	5,526	182,135
Total assets	73,788	26,234	36,214	1,217,332
Liabilities				
Deposits	-	2,327	13,792	600,172
Negotiable certificates of deposit sold	-	-	-	-
Call money	-	12,400	8,000	827
Securities sold under agreements to repurchase	-	-	-	-
Cash collateral received for security lending	-	-	-	-
Commercial paper	-	-	-	-
Specific transaction accounts liabilities	-	-	-	268,810
Borrowed money	-	-	7,700	32,500
Foreign exchange accounts	-	12	-	18,178
Sundry accounts	113	59	171	67,535
Bonus allowance	8	-	-	705
Retirement benefit obligation	-	12	7	493
Deferred tax liabilities	-	-	-	-
Bank's liability under guarantees and acceptances	-	145	125	40,212
Head office and branches	132,369	15,027	5,370	192,611
Sub-total	132,492	29,985	35,165	1,222,043
Capital stock	-	-	-	-
Capital surplus/ reserve	-	-	-	-
Legal earned reserve	135	186	1,019	2,000
Retained earnings/ (Deficit)	(58,838)	(3,937)	30	(6,750)
Unrealized gains (losses) on available-for-sale securities	-	-	-	39
Deferred hedge gains (losses)	-	-	-	-
Total liabilities	73,788	26,234	36,214	1,217,332
Income statement				
Ordinary income:				
Income on operated funds	12,693	512	1,053	9,149
Including: [Interest on loans]	[4,348]	[497]	[569]	[3,786]
[Interest and dividends on securities]	[5,556]	[-]	[-]	[3,488]
Commission income	1	51	222	6,505
Specific transaction accounts income	-	-	-	5,385
Other operating income	36,377	2	-	5,298
Other ordinary income	28	0	-	341
Total ordinary income	49,100	567	1,275	26,678
Ordinary expenses:				
Funding cost	11,363	107	393	5,829
Including: [Interest on deposits]	[-]	[4]	[166]	[4,241]
Commission expenses	99	3	9	1,335
Specific transaction accounts losses	-	-	-	19
Other operating expenses	85,343	-	1	571
General and administrative expenses	1,562	188	258	17,869
Other ordinary expenses	-	53	18	1,023
Total ordinary expenses	98,369	354	681	26,646
Ordinary earnings (loss)	(49,268)	213	594	32
Extraordinary profits	103	288	-	355
Extraordinary losses	108	-	-	1,298
Earnings (loss) before income taxes	(49,273)	501	594	(911)
Income taxes-current	0	1	266	-
Income taxes-deferred	(1,119)	-	-	-
Net earnings (loss)	(48,154)	499	328	(911)
Notes on non-performing loans:				
Bankrupt loans	-	328	-	-
Non-accrual loans	-	-	-	-
Past due loans (3 months or more)	-	-	78	-
Restructured loans	-	-	-	3,695
Total non-performing loans	-	328	78	3,695

INDUSTRIAL AND COMMERCIAL BANK OF CHINA	Industrial Bank of Korea	ING Bank N.V.	Intesa Sanpaolo S.p.A	Itaú Unibanco S.A.	JPMorgan Chase Bank, N.A.	Kookmin Bank	Korea Development Bank, The
13,937	1,000	80,101	3,733	13,169	43,153	1,334	5,648
-	-	-	-	-	1,126,894	-	7,500
-	-	-	-	-	274,305	-	-
-	-	5,000	-	-	-	-	-
-	-	-	-	-	292,148	-	-
-	-	-	-	-	-	-	-
44,364	-	28,097	-	-	147,756	3,136	24,043
91,038	33,143	216,255	82,076	-	11,297	74,523	32,871
40,557	25,061	44	1,353	1,036	840	432	17,071
850	73	2,411	446	775	626,774	231	2,359
235	15	226	6	176	-	180	50
15	90	255	-	13	-	7	91
260	-	616	-	-	2,522	28	-
1,898	126	246	6,405	-	5	-	-
(207)	(488)	(1,116)	(149)	-	(1,280)	(1,024)	(1,153)
-	-	-	-	-	-	-	-
139,090	2,245	136,462	12,458	124,740	266,817	3,130	8,949
332,040	61,268	468,601	106,331	139,912	2,791,235	81,981	97,432
161,291	18,269	134,438	2,074	13,038	212,165	19,227	542
-	-	-	-	-	-	-	-
74,135	500	7,500	-	-	100,000	6,000	2,000
-	-	-	-	-	-	-	9,950
4,959	-	-	-	-	-	-	-
-	-	29,967	-	-	-	-	-
-	-	-	-	-	271,359	-	-
-	16,826	42,820	3,000	-	-	44,800	61,575
80	-	1	40	168	10,699	-	-
2,114	536	5,609	499	182	793,106	305	1,383
-	14	15	14	17	856	-	-
66	-	217	96	45	2,545	29	-
-	-	-	-	-	-	-	-
1,898	126	246	6,405	-	5	-	-
85,271	24,252	243,263	87,715	128,173	1,390,706	10,479	21,840
329,816	60,525	464,081	99,846	141,625	2,781,446	80,841	97,292
-	-	-	-	-	-	-	-
404	605	1,464	2,736	19	5,955	665	1,201
1,796	137	3,055	3,747	(1,732)	3,046	456	(514)
22	-	-	-	-	787	18	(547)
-	-	-	-	-	-	-	-
332,040	61,268	468,601	106,331	139,912	2,791,235	81,981	97,432
3,594	2,198	5,767	1,315	730	5,732	2,835	2,025
[1,428]	[1,168]	[3,816]	[1,252]	[-]	[618]	[2,690]	[758]
[1,490]	[-]	[180]	[-]	[-]	[1,128]	[96]	[928]
354	307	1,198	304	382	3,650	230	111
-	-	-	-	-	2,299	-	-
970	0	69	42	235	9,136	-	3,221
-	-	0	-	-	33	-	100
4,919	2,505	7,036	1,662	1,347	20,853	3,065	5,460
1,926	555	3,290	643	395	3,088	1,033	1,553
[654]	[141]	[229]	[0]	[103]	[952]	[277]	[15]
38	12	154	33	132	1,171	118	11
-	-	-	-	-	-	-	-
963	-	74	-	-	2,302	10	4,064
873	260	1,587	323	742	9,021	280	453
-	248	-	-	-	45	374	124
3,801	1,077	5,107	999	1,271	15,629	1,817	6,207
1,118	1,428	1,929	662	76	5,224	1,247	(747)
196	40	2,057	578	0	1,868	361	56
8	0	76	22	30	2,368	0	25
1,306	1,468	3,911	1,218	46	4,724	1,609	(716)
547	664	811	219	2	1,555	527	18
90	-	1,020	-	-	544	(36)	-
668	804	2,079	998	44	2,625	1,118	(735)
-	545	2,384	15	-	-	27	673
-	-	-	-	-	-	333	-
-	69	-	-	-	-	405	-
-	8,571	1,497	-	-	2,068	-	-
-	9,185	3,881	15	-	2,068	766	673

Financial statements (millions of yen)	Korea Exchange Bank	Lloyds TSB Bank plc	Mega International Commercial Bank Co., Ltd.	METROPOLITAN BANK AND TRUST COMPANY
Assets				
Cash on hand and due from banks	2,669	2,090	6,575	1,333
Call loans	-	-	5,405	-
Cash collateral paid for security borrowing	-	-	-	-
Monetary claims purchased	-	-	-	-
Specific transaction accounts assets	-	-	-	-
Money in trusts	-	-	-	-
Securities	420	-	1,501	-
Loans and discounts	58,852	10,053	67,982	698
Foreign exchange accounts	8,147	1,459	26	600
Sundry accounts	417	448	2,050	2
Property, plant and equipment	299	282	111	29
Intangible assets	244	133	112	204
Deferred tax assets	-	96	196	52
Customers' liability under guarantees and acceptances	3,389	10	825	369
Reserve for loan losses	(1,219)	-	(356)	(2)
Allowance for losses on investment	-	-	-	-
Head office and branches	20,119	19,773	8,908	181
Total assets	93,341	34,347	93,335	3,468
Liabilities				
Deposits	53,465	23,310	23,611	22
Negotiable certificates of deposit sold	-	-	-	-
Call money	4,500	-	4,500	-
Securities sold under agreements to repurchase	-	-	-	-
Cash collateral received for security lending	-	-	-	-
Commercial paper	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-
Borrowed money	14,073	-	-	-
Foreign exchange accounts	5,435	7	7,497	-
Sundry accounts	646	443	1,839	70
Bonus allowance	-	48	35	-
Retirement benefit obligation	213	-	180	97
Deferred tax liabilities	-	-	-	-
Bank's liability under guarantees and acceptances	3,389	10	825	369
Head office and branches	9,336	11,266	53,484	846
Sub-total	91,061	35,086	91,971	1,406
Capital stock	-	-	-	-
Capital surplus/ reserve	-	-	-	-
Legal earned reserve	2,011	725	757	190
Retained earnings/ (Deficit)	262	(1,464)	607	1,872
Unrealized gains (losses) on available-for-sale securities	7	-	-	-
Deferred hedge gains (losses)	-	-	-	-
Total liabilities	93,341	34,347	93,335	3,468
Income statement				
Ordinary income:				
Income on operated funds	2,199	1,014	1,712	7
Including: [Interest on loans]	[1,613]	[178]	[1,628]	[5]
[Interest and dividends on securities]	[25]	[-]	[18]	[-]
Commission income	524	370	183	785
Specific transaction accounts income	-	-	-	-
Other operating income	1,485	816	35	522
Other ordinary income	13	0	16	-
Total ordinary income	4,224	2,202	1,946	1,316
Ordinary expenses:				
Funding cost	841	609	201	0
Including: [Interest on deposits]	[558]	[360]	[38]	[0]
Commission expenses	70	93	9	370
Specific transaction accounts losses	-	-	-	-
Other operating expenses	1,182	96	-	-
General and administrative expenses	1,005	969	666	572
Other ordinary expenses	2,316	-	293	-
Total ordinary expenses	5,417	1,768	1,169	943
Ordinary earnings (loss)	(1,193)	433	777	372
Extraordinary profits	3,234	172	124	-
Extraordinary losses	1	3	-	24
Earnings (loss) before income taxes	2,038	602	901	348
Income taxes-current	7	190	100	148
Income taxes-deferred	-	32	269	(8)
Net earnings (loss)	2,031	379	532	208
Notes on non-performing loans:				
Bankrupt loans	561	-	16	-
Non-accrual loans	420	-	93	-
Past due loans (3 months or more)	825	-	24	-
Restructured loans	4,117	-	24	-
Total non-performing loans	5,923	-	157	-

National Australia Bank	National Bank of Pakistan	Oversea-Chinese Banking Corp., Ltd.	PHILIPPINE NATIONAL BANK	PT. Bank Negara Indonesia (Persero) Tbk	Rabobank Nederland	ROYAL BANK OF CANADA	Royal Bank of Scotland plc, The
5,196	2,344	1,808	1,215	5,730	271,283	6,146	139,001
-	-	-	-	-	-	-	89,436
-	-	-	-	-	450,040	-	99,999
-	-	-	-	-	-	-	287
-	-	-	-	-	295,452	-	178,724
-	-	-	-	-	-	-	-
7,688	-	37,323	-	4,735	-	250,085	562,513
13,802	3,014	48,625	223	9,207	134,231	8	261,899
10,729	1,637	289	13	73	44	1	17,169
1,988	40	137	34	1,140	75,366	6,032	148,314
163	8	37	3	122	156	39	3,295
0	57	44	5	5	-	-	337
570	26	-	21	375	-	-	-
-	300	1,500	-	-	5	-	9,859
(68)	(24)	-	(14)	(391)	-	-	(9,320)
-	-	-	-	-	-	-	(12,612)
260,593	5,873	283	3,057	10,605	72,600	52,409	410,463
300,664	13,275	90,049	4,557	31,601	1,299,180	314,723	1,899,369
250,583	10,597	459	317	15,605	-	2,460	132,605
-	-	-	-	-	-	-	5,000
-	-	-	-	-	-	-	167,400
-	-	-	-	-	-	-	-
-	-	-	-	-	2,482	-	-
-	-	-	-	-	-	-	59,671
-	-	-	-	-	8,313	-	178,724
10,000	-	-	2,661	-	33,000	3,500	67,315
-	343	204	-	192	-	-	15,570
1,915	62	272	55	1,125	760	14,168	128,516
76	-	22	10	7	-	127	1,058
149	24	6	32	51	291	120	1,456
-	-	-	-	-	-	-	29
-	300	1,500	-	-	5	-	9,859
38,081	1,606	87,108	491	13,551	1,245,100	293,791	1,147,494
300,806	12,932	89,573	3,566	30,531	1,289,952	314,168	1,914,701
-	-	-	-	-	-	-	-
500	261	155	106	1,026	324	457	846
116	82	320	885	201	8,903	96	(13,823)
(759)	-	-	-	(157)	-	(1)	43
-	-	-	-	-	-	-	(2,398)
300,664	13,275	90,049	4,557	31,601	1,299,180	314,723	1,899,369
4,965	155	1,555	21	853	3,087	1,402	19,415
[199]	[14]	[800]	[13]	[580]	[855]	[6]	[8,129]
[239]	[-]	[628]	[-]	[178]	[-]	[198]	[2,006]
64	153	28	515	61	1,193	29	4,039
-	-	-	-	-	4,626	-	104
72	32	56	545	186	18,234	(1,089)	58
-	-	-	-	-	-	-	92
5,103	340	1,641	1,081	1,100	27,141	343	23,709
2,812	14	502	4	180	1,719	1,109	12,536
[2,592]	[0]	[0]	[0]	[52]	[-]	[-]	[671]
10	0	5	-	12	9	6	322
-	-	-	-	-	1,311	-	-
-	-	12	-	50	17,963	0	12,637
1,679	296	364	768	634	1,591	1,015	10,956
-	-	-	0	182	-	-	7,373
4,502	310	884	772	1,058	22,595	2,131	43,826
601	30	756	309	42	4,545	(1,788)	(20,117)
175	-	-	6	-	-	-	86
-	-	12	-	-	-	-	196
776	30	744	315	42	4,545	(1,788)	(20,227)
315	15	450	124	104	194	0	6
59	0	-	(4)	(17)	-	-	2,941
402	15	293	195	(45)	4,350	(1,789)	(23,174)
-	-	-	-	-	-	-	166
-	-	-	-	-	-	-	25,272
-	23	-	23	228	-	-	-
-	-	-	17	-	-	-	-
-	23	-	40	228	-	-	25,438

Financial statements (millions of yen)	Shinhan Bank Japan	Société Générale	Standard Chartered Bank	State Bank of India
Assets				
Cash on hand and due from banks	219,580	129,502	71,729	7,234
Call loans	6,000	349,000	20,000	-
Cash collateral paid for security borrowing	-	-	-	-
Monetary claims purchased	-	-	14,372	-
Specific transaction accounts assets	-	-	-	-
Money in trusts	-	-	-	-
Securities	22,391	363,358	139,129	8,991
Loans and discounts	123,363	136,733	65,593	104,445
Foreign exchange accounts	21,231	2,425	66,991	24,384
Sundry accounts	6,366	10,109	114,585	940
Property, plant and equipment	671	42	202	16
Intangible assets	2,050	1	12	4
Deferred tax assets	-	2,297	1,530	698
Customers' liability under guarantees and acceptances	939	2,059	110,564	19,191
Reserve for loan losses	(2,557)	(2,985)	(280)	(2,707)
Allowance for losses on investment	-	-	-	(7)
Head office and branches	-	525,007	107,378	1,355
Total assets	400,037	1,517,552	711,809	164,546
Liabilities				
Deposits	334,071	152,949	188,854	22,159
Negotiable certificates of deposit sold	-	-	-	-
Call money	4,400	388,011	96,691	7,400
Securities sold under agreements to repurchase	-	-	-	-
Cash collateral received for security lending	-	-	-	-
Commercial paper	-	-	32,989	-
Specific transaction accounts liabilities	-	-	-	-
Borrowed money	25,221	19,500	67,100	38,781
Foreign exchange accounts	262	50	16,626	1,138
Sundry accounts	5,891	75,680	117,852	1,929
Bonus allowance	55	178	151	11
Retirement benefit obligation	64	90	-	98
Deferred tax liabilities	7	-	46	-
Bank's liability under guarantees and acceptances	939	2,059	110,564	19,191
Head office and branches	-	878,152	80,753	72,565
Sub-total	370,914	1,516,672	711,629	163,275
Capital stock	15,000	-	-	-
Capital surplus/ reserve	15,000	-	-	-
Legal earned reserve	-	1,265	1,410	739
Retained earnings/ (Deficit)	(888)	(167)	(1,273)	485
Unrealized gains (losses) on available-for-sale securities	11	(218)	(20)	46
Deferred hedge gains (losses)	-	-	62	-
Total liabilities	400,037	1,517,552	711,809	164,546
Income statement				
Ordinary income:				
Income on operated funds	9,221	5,130	3,971	3,477
Including: [Interest on loans]	[2,838]	[1,571]	[1,275]	[2,431]
[Interest and dividends on securities]	[380]	[1,030]	[443]	[347]
Commission income	312	1,493	3,524	1,392
Specific transaction accounts income	-	-	-	-
Other operating income	357	1,308	1,060	332
Other ordinary income	21	-	22	-
Total ordinary income	9,912	7,931	8,579	5,201
Ordinary expenses:				
Funding cost	4,789	3,819	2,435	2,080
Including: [Interest on deposits]	[4,663]	[1,022]	[1,797]	[487]
Commission expenses	88	171	139	363
Specific transaction accounts losses	-	-	-	-
Other operating expenses	-	395	3	34
General and administrative expenses	3,783	3,044	6,681	707
Other ordinary expenses	349	1,112	45	286
Total ordinary expenses	9,011	8,542	9,306	3,471
Ordinary earnings (loss)	900	(611)	(727)	1,730
Extraordinary profits	51	-	140	14
Extraordinary losses	-	-	1	0
Earnings (loss) before income taxes	952	(611)	(587)	1,743
Income taxes-current	627	943	3	935
Income taxes-deferred	-	(736)	956	(139)
Net earnings (loss)	324	(818)	(1,547)	948
Notes on non-performing loans:				
Bankrupt loans	-	-	-	2,707
Non-accrual loans	1,566	-	-	-
Past due loans (3 months or more)	-	-	-	-
Restructured loans	2,146	6,175	10	1,717
Total non-performing loans	3,713	6,175	10	4,425

State Street Bank and Trust Company	UBS AG	UniCredit Bank AG	UNION DE BANQUES ARABES ET FRANCAISES	UNITED OVERSEAS BANK LTD.	Wells Fargo Bank National Association	WestLB AG	WOORI BANK
814	274,148	39,894	10,602	12,310	10,179	11,631	660
-	175,500	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	1,763	-
-	903,984	-	-	-	-	9,997	-
-	-	-	-	-	-	-	-
-	456,932	1,908	6,998	33,665	-	46,057	-
-	166,485	90,233	6,829	28,569	-	240,046	37,765
901	3,374	95	18,921	543	7,575	89	12,178
48,952	76,479	5,933	92	275	94	21,456	134
67	-	166	26	318	3	253	35
0	-	8	63	117	-	0	195
28	3,393	3,486	65	51	6	-	-
-	-	-	13,373	-	9,230	-	4,140
-	(162)	(7,573)	-	(87)	(0)	-	(662)
-	-	-	-	-	-	-	-
1,506	290,320	140,738	327	23	390	8,677	8,608
52,270	2,350,457	274,893	57,301	75,787	27,478	339,974	63,056
0	520,633	37,714	1,983	4,243	-	757	22,044
-	-	-	-	-	-	-	-
3,000	235,600	10,000	4,000	14,000	-	-	5,000
-	-	-	-	-	-	-	-
-	-	-	1,999	-	-	-	-
-	-	24,984	-	-	-	-	-
-	9,711	-	-	-	-	0	-
-	64,991	-	-	9,000	-	-	28,600
-	1,839	-	1,860	807	9,557	-	354
48,638	72,189	5,029	256	103	471	22,389	255
-	253	102	-	9	-	30	-
1	284	231	155	76	104	243	96
-	-	0	-	-	-	-	-
-	-	-	13,373	-	9,230	-	4,140
1,410	1,444,419	193,353	33,131	46,321	7,990	318,667	328
53,050	2,349,923	271,417	56,760	74,560	27,355	342,088	60,819
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
352	2,855	1,054	415	331	12	2,000	2,000
(1,132)	(2,330)	2,507	124	895	111	677	236
-	9	(85)	-	-	-	5,013	-
-	-	-	-	-	-	(9,805)	-
52,270	2,350,457	274,893	57,301	75,787	27,478	339,974	63,056
1	6,058	3,192	403	1,110	142	7,813	1,705
[-]	[2,400]	[2,292]	[67]	[652]	[-]	[4,268]	[1,309]
[-]	[496]	[75]	[6]	[456]	[-]	[931]	[-]
110	1,055	18	459	520	808	19	334
-	6,587	-	-	-	-	17	-
498	3,800	105	19	3	163	121	47
0	170	-	0	-	-	11	-
610	17,672	3,316	881	1,634	1,115	7,983	2,088
6	5,964	2,004	129	202	44	6,970	632
[-]	[2,314]	[42]	[1]	[80]	[-]	[21]	[222]
13	22	150	14	46	92	1,314	59
-	1,780	-	-	-	-	364	-
-	15	28	0	-	382	0	-
642	9,404	1,233	660	662	444	504	514
-	162	4,990	-	3	0	5	10
662	17,349	8,406	804	915	963	9,159	1,216
(51)	323	(5,090)	77	718	151	(1,176)	870
-	27	57	9	-	0	1,206	99
26	827	13	25	-	-	1,066	0
(77)	(476)	(5,047)	61	718	152	(1,036)	969
1	7	385	37	188	5	1	11
(8)	(800)	(2,000)	(10)	-	59	-	-
(70)	316	(3,432)	33	530	87	(1,037)	957
-	-	-	-	-	-	1,900	-
162	-	42,545	-	-	-	-	33
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	586
162	-	42,545	-	-	-	1,900	619

Rankings by Total Assets

Rank	Total assets (¥ millions)	Bank	Rank	Total assets (¥ millions)	Bank
1	4,244,847	Citibank Japan Ltd.	33	113,897	China Construction Bank Corporation
2	3,875,737	BNP PARIBAS	34	106,331	Intesa Sanpaolo S.p.A
3	3,010,762	BARCLAYS BANK PLC	35	105,487	BANK OF INDIA
4	2,791,235	JPMorgan Chase Bank, N.A.	36	97,432	Korea Development Bank, The
5	2,476,412	Crédit Agricole Corporate and Investment Bank	37	96,285	Banco Bilbao Vizcaya Argentaria, S.A.
6	2,403,366	Deutsche Bank AG	38	93,341	Korea Exchange Bank
7	2,350,457	UBS AG	39	93,335	Mega International Commercial Bank Co.,Ltd.
8	1,899,369	Royal Bank of Scotland plc, The	40	90,049	Oversea-Chinese Banking Corp., Ltd.
9	1,517,552	Société Générale	41	89,745	Bank of Nova Scotia, The
10	1,299,180	Rabobank Nederland	42	81,981	Kookmin Bank
11	1,217,332	Hongkong and Shanghai Banking Corporation Limited, The	43	75,787	UNITED OVERSEAS BANK LTD.
12	711,809	Standard Chartered Bank	44	73,788	Dexia Credit Local
13	574,648	Australia and New Zealand Banking Group Limited	45	63,056	WOORI BANK
14	522,753	BANK OF CHINA	46	61,268	Industrial Bank of Korea
15	510,811	COMMERZBANK AG	47	59,387	BANK OF TAIWAN
16	468,601	ING Bank N.V.	48	57,301	UNION DE BANQUES ARABES ET FRANCAISES
17	468,538	Bank of America, N.A.	49	52,270	State Street Bank and Trust Company
18	457,204	CREDIT SUISSE	50	51,858	BANGKOK BANK PUBLIC COMPANY LIMITED
19	400,037	Shinhan Bank Japan	51	36,214	Hana Bank
20	339,974	WestLB AG	52	34,347	Lloyds TSB Bank plc
21	332,040	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	53	31,601	PT. Bank Negara Indonesia (Persero) Tbk
22	314,723	ROYAL BANK OF CANADA	54	27,478	Wells Fargo Bank National Association
23	300,664	National Australia Bank	55	26,234	FIRST COMMERCIAL BANK
24	274,893	UniCredit Bank AG	56	24,057	CHINATRUST COMMERCIAL BANK
25	238,199	Commonwealth Bank of Australia	57	21,195	CHANG HWA COMMERCIAL BANK, LTD.
26	202,981	BANK OF COMMUNICATIONS	58	13,275	National Bank of Pakistan
27	202,486	BANCO DO BRASIL S.A.	59	4,557	PHILIPPINE NATIONAL BANK
28	191,548	Bank of New York Mellon, The	60	3,468	METROPOLITAN BANK AND TRUST COMPANY
29	164,546	State Bank of India			
30	139,912	Itaú Unibanco S.A.			
31	127,161	DBS BANK LTD.			
32	115,655	DEPFA BANK plc			

Rankings by Ordinary Earnings (Loss)

Rank	Ordinary Earnings (Loss) (¥ millions)	Bank	Rank	Ordinary Earnings (Loss) (¥ millions)	Bank
1	18,132	Citibank Japan Ltd.	32	323	UBS AG
2	5,224	JPMorgan Chase Bank, N.A.	33	309	PHILIPPINE NATIONAL BANK
3	5,028	Crédit Agricole Corporate and Investment Bank	34	219	China Construction Bank Corporation
4	4,545	Rabobank Nederland	35	218	BANGKOK BANK PUBLIC COMPANY LIMITED
5	3,970	BNP PARIBAS	36	213	FIRST COMMERCIAL BANK
6	3,299	Deutsche Bank AG	37	206	DEPFA BANK plc
7	3,146	BARCLAYS BANK PLC	38	151	Wells Fargo Bank National Association
8	2,828	BANK OF CHINA	39	77	UNION DE BANQUES ARABES ET FRANCAISES
9	1,929	ING Bank N.V.	40	76	Itaú Unibanco S.A.
10	1,730	State Bank of India	41	57	BANCO DO BRASIL S.A.
11	1,474	BANK OF INDIA	42	54	CREDIT SUISSE
12	1,428	Industrial Bank of Korea	43	42	PT. Bank Negara Indonesia (Persero) Tbk
13	1,247	Kookmin Bank	44	32	Hongkong and Shanghai Banking Corporation Limited, The
14	1,234	Australia and New Zealand Banking Group Limited	45	30	National Bank of Pakistan
15	1,118	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	46	(51)	State Street Bank and Trust Company
16	900	Shinhan Bank Japan	47	(68)	CHINATRUST COMMERCIAL BANK
17	870	WOORI BANK	48	(189)	CHANG HWA COMMERCIAL BANK, LTD.
18	786	COMMERZBANK AG	49	(212)	Bank of New York Mellon, The
19	777	Mega International Commercial Bank Co.,Ltd.	50	(364)	Banco Bilbao Vizcaya Argentaria, S.A.
20	756	Oversea-Chinese Banking Corp., Ltd.	51	(611)	Société Générale
21	718	UNITED OVERSEAS BANK LTD.	52	(727)	Standard Chartered Bank
22	662	Intesa Sanpaolo S.p.A	53	(747)	Korea Development Bank, The
23	601	National Australia Bank	54	(1,016)	Bank of America, N.A.
24	594	Hana Bank	55	(1,176)	WestLB AG
25	547	Bank of Nova Scotia, The	56	(1,193)	Korea Exchange Bank
26	457	Commonwealth Bank of Australia	57	(1,788)	ROYAL BANK OF CANADA
27	433	Lloyds TSB Bank plc	58	(5,090)	UniCredit Bank AG
28	424	DBS BANK LTD.	59	(20,117)	Royal Bank of Scotland plc, The
29	421	BANK OF COMMUNICATIONS	60	(49,268)	Dexia Credit Local
30	392	BANK OF TAIWAN			
31	372	METROPOLITAN BANK AND TRUST COMPANY			

Rankings by Expense/Income Ratio

Rank	Expense/ Income Ratio	Bank	Rank	Expense/ Income Ratio	Bank
1	42.99%	Industrial Bank of Korea	32	88.22%	National Australia Bank
2	49.07%	Bank of Nova Scotia, The	33	88.25%	COMMERZBANK AG
3	53.41%	Hana Bank	34	88.44%	Australia and New Zealand Banking Group Limited
4	53.87%	Oversea-Chinese Banking Corp., Ltd.	35	89.58%	China Construction Bank Corporation
5	55.22%	BANK OF INDIA	36	90.91%	Shinhan Bank Japan
6	56.00%	UNITED OVERSEAS BANK LTD.	37	91.18%	National Bank of Pakistan
7	58.24%	WOORI BANK	38	91.26%	UNION DE BANQUES ARABES ET FRANCAISES
8	59.28%	Kookmin Bank	39	94.36%	Itaú Unibanco S.A.
9	60.07%	Mega International Commercial Bank Co.,Ltd.	40	96.18%	PT. Bank Negara Indonesia (Persero) Tbk
10	60.11%	Intesa Sanpaolo S.p.A	41	97.59%	DEPFA BANK plc
11	62.43%	FIRST COMMERCIAL BANK	42	98.02%	CREDIT SUISSE
12	65.27%	BANK OF CHINA	43	98.17%	UBS AG
13	66.74%	State Bank of India	44	98.74%	BANCO DO BRASIL S.A.
14	70.43%	Crédit Agricole Corporate and Investment Bank	45	99.88%	Hongkong and Shanghai Banking Corporation Limited, The
15	71.39%	DBS BANK LTD.	46	107.70%	Société Générale
16	71.42%	PHILIPPINE NATIONAL BANK	47	108.47%	Standard Chartered Bank
17	71.66%	METROPOLITAN BANK AND TRUST COMPANY	48	108.52%	State Street Bank and Trust Company
18	72.58%	ING Bank N.V.	49	110.99%	CHINATRUST COMMERCIAL BANK
19	74.95%	JPMorgan Chase Bank, N.A.	50	113.60%	Bank of New York Mellon, The
20	77.15%	Commonwealth Bank of Australia	51	113.68%	Korea Development Bank, The
21	77.27%	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	52	114.73%	WestLB AG
22	80.29%	Lloyds TSB Bank plc	53	127.24%	Banco Bilbao Vizcaya Argentaria, S.A.
23	80.34%	BANK OF TAIWAN	54	128.24%	Korea Exchange Bank
24	81.19%	Citibank Japan Ltd.	55	134.80%	Bank of America, N.A.
25	81.20%	Deutsche Bank AG	56	145.78%	CHANG HWA COMMERCIAL BANK, LTD.
26	81.39%	BANK OF COMMUNICATIONS	57	184.85%	Royal Bank of Scotland plc, The
27	83.25%	Rabobank Nederland	58	200.34%	Dexia Credit Local
28	83.27%	BARCLAYS BANK PLC	59	253.50%	UniCredit Bank AG
29	84.74%	BANGKOK BANK PUBLIC COMPANY LIMITED	60	621.28%	ROYAL BANK OF CANADA
30	86.18%	BNP PARIBAS			
31	86.37%	Wells Fargo Bank National Association			

KPMG Japan - Financial Services

KPMG member firms operating in Japan provide audit, tax and advisory services and offer knowledgeable, proactive and independent professionals to financial services clients.

Audit and Attestation

- Audit teams specialized in the financial services industry.
- Integrated teams of foreign and Japanese professionals.
- Extensive Japan GAAP, U.S. GAAP and IFRS experience.
- Well trained professionals using KPMG's global audit methodologies.
- Audit methodologies developed and adapted to Japanese statutory requirements.

Taxation

- Compliance and tax advisory services, with extensive experience in working with financial services companies.
- Specialized in both domestic and foreign owned Japanese financial services companies.
- Strong senior level contacts with Japanese tax authorities.
- Specialized advice on transfer pricing, expatriate taxation, structuring investments or acquisitions in Japan including real estate, mergers and acquisitions (M&A), and private equity.

Payroll and Accounting

- Bilingual assistance with a wide range of payroll/ accounts related outsourcing services including cash management.
- Services range from labor-intensive data processing to consultation on payroll/ accounts process improvement.

Internal Audit, Risk and Compliance Services

- Internal audit co/outsourcing (including IT audits and audits of overseas subsidiaries).
- Assessment of internal audit functions.
- Risk management/ assessment and related advisory services.
- Assistance in compliance with regulations relating to internal controls over financial reporting.
- Internal controls assistance relating to IPO and M&A activities and compliance with the Company Law requirements.

IT Advisory Services in Risk and Compliance

- IT risk management reviews based on FSA inspection manual.
- Assistance in testing/ evaluation/ remediation of IT general and application controls.
- IT risk management advisory/ assessment/ training services including IT governance, IT strategy and performance, information security and privacy data protection, business continuity, IT project management, and IT outsourcing.
- IT attestation services including ISAE3402/ SSAE16, Systrust and Webtrust.

Regulatory Services

- Basel II: Pillar 1 (credit risk, operational risk), Pillar 2, Pillar 3 related services (gap analysis, assistance with the qualitative and quantitative requirements) .
- Anti-money laundering related services.
- Assessment of and assistance in managing regulatory guidelines and developments from the perspective of the FSA and other regulatory authorities.
- Review of compliance and risk management framework (credit risk, market risk, operation risk), including preparation for and assistance with FSA inspections, mock interviews, and quality assurance reviews.

Forensic Services

- Investigation of fraud and misconduct.
- Dispute advisory services, including expert witness, damage calculation, and information disclosure support.
- Fraud risk assessments, including strategies in monitoring fraud risks.
- Corporate intelligence on individuals and companies.
- Intellectual property and contract governance, including third-party assessments of royalties or other contractual agreements.
- Forensic technology services, including electronic data gathering and analysis.

Transaction Services

- Preliminary deal evaluation, based on proprietary or public information.
- Full scope financial (accounting and tax), commercial, business and specialized due diligence assistance.
- Assistance with deal structuring, including contract review support, review of assets transferred, and closing balance sheet reviews or audits.
- Post-deal services including business planning, transition project management, operational improvement, cash flow projections and monitoring.
- Vendor assistance, vendor due diligence and disposal support.

Restructuring

- Operational or post-deal assistance to enhance profitability through operational/ structural/ contractual restructuring.
- Turnaround planning and implementation, assisting management on strategic and operational plans to restructure underperforming businesses.
- Exit planning and implementation from businesses/ contracts/ alliances/ markets.
- Financial restructuring and advisory assistance.
- Lender advisory services, assisting lenders to assess their options for repayment, refinancing and recovery from underperforming businesses.

Asset Management Industry Services

- Process verification services performed by qualified CFAs, including investment process review (ISAE3402/ SSAE16) and performance reporting verification (GIPS).
- Preparatory services for FSA inspection of the asset management business.
- Start-up consultation including the regulatory application process and advice on corporate governance and internal controls.

Actuarial Services

- Actuarial valuation services performed by qualified actuaries for pension and insurance plans (Japan GAAP, U.S. GAAP and IFRS).
- Review of pension and insurance asset and liability management processes and related internal controls.
- Advisory services regarding regulations, accounting, and post-acquisition/ merger transition of post-retirement benefits.
- Review of pension and insurance actuarial models and assumptions.

Corporate Finance

- M&A advisory services including target identification and negotiation assistance, documentation and deal closing assistance, and deal management and coordination.
- Valuation services for M&A transactions and for financial reporting purposes.

Business Performance Services

- Strategy development and execution support (Business/ Customer/ Product/ Channel/ HR and organizational change).
- Operational process optimization support and project/ programme management support.
- Accounting standards compliance support and finance management support.
- IT strategy development/ implementation support and governance development support.

In order to comply with the Japanese CPA Law and other regulations, KPMG member firms operating in Japan may be restricted in their ability to offer services listed herein to certain clients.

KPMG Japan Directory

Globally KPMG is structured by lines of business in industries in which we have significant expertise and experience. The financial services industry is one of KPMG's key lines of business. KPMG in Japan offers a wide range of capabilities and expertise in servicing the financial services industry.

Head of Financial Services in Japan

Hiroyuki Takanami (81 3) 3548 5101 hiroyuki.takanami@jp.kpmg.com

Please contact the following professionals for assistance with individual service requirements

KPMG AZSA LLC

Michinori Ando	(81 3) 3548 5102 michinori.ando@jp.kpmg.com	<ul style="list-style-type: none"> ● Audit and Attestation ● Asset Management Industry Services ● Actuarial Services
Stanley Sawai	(81 3) 3548 5102 stanley.sawai@jp.kpmg.com	<ul style="list-style-type: none"> ● Internal Audit, Risk and Compliance Services ● IT Advisory Services in Risk and Compliance ● Regulatory Services

KPMG Tax Corporation

Hiromu Senda	(81 3) 6229 8008 hiromu.senda@jp.kpmg.com	<ul style="list-style-type: none"> ● Taxation ● Payroll and Accounting
James Dodds	(81 3) 6229 8230 james.dodds@jp.kpmg.com	

KPMG FAS Co., Ltd.

Masahiko Chino	(81 3) 5218 6788 masahiko.chino@jp.kpmg.com	<ul style="list-style-type: none"> ● Business Performance Services ● Corporate Finance ● Forensic Services
Tetsuya Nakao	(81 3) 5218 6730 tetsuya.nakao@jp.kpmg.com	<ul style="list-style-type: none"> ● Restructuring ● Transaction Services

KPMG Management Consulting Co., Ltd.

Hitoshi Akimoto	(81 3) 5218 6400 hitoshi.akimoto@jp.kpmg.com	<ul style="list-style-type: none"> ● Business Performance Services
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Your feedback and comments are welcomed and should be addressed to Stanley Sawai by email at stanley.sawai@jp.kpmg.com, or by mail to KPMG AZSA LLC, Tokyo Sankei Building, 1-7-2, Otemachi, Chiyoda-ku, Tokyo 100-8172.

www.azsa.co.jp/english/
www.kpmg.or.jp/english/

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