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FINANCIAL SERVICES

Foreign Banks in Japan Survey 2012

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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 represent English translations of the 31 March 2012 condensed balance sheets for the fifty-nine foreign banks registered in Japan and their related condensed statements of income for the year ended 31 March 2012. Among the fifty-nine 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 requirements of the Banking Law of Japan. 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 bank's webpage, with the exception of certain information voluntarily provided by the bank survey participants. We wish to thank the survey bank participants for their valued contribution. There may be revisions to the published financial information subsequent to 31 March 2012.

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 decreased by one, with the closure of Dexia Credit Local, to fifty-nine banks.

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

Summary of Financial Highlights

Financial statements (millions of yen)	Total of the fifty-nine banks as of 3/31/12	Average as of 3/31/12	Total of the sixty banks as of 3/31/11	Average as of 3/31/11
Assets				
Cash on hand and due from banks	7,639,548	129,484	7,542,498	125,708
Call loans	2,543,937	43,118	2,657,724	44,295
Securities purchased under agreements to resell	778,718	13,199	-	-
Cash collateral paid for security borrowing	2,813,592	47,688	1,600,946	26,682
Monetary claims purchased	62,003	1,051	98,059	1,634
Specific transaction accounts assets	2,387,656	40,469	2,836,121	47,269
Money in trusts	1,066	18	100	2
Securities	5,099,851	86,438	6,470,828	107,847
Loans and discounts	4,780,330	81,023	5,222,580	87,043
Foreign exchange accounts	844,367	14,311	769,939	12,832
Sundry accounts	1,895,938	32,135	2,043,367	34,056
Property, plant and equipment	37,031	628	37,434	624
Intangible assets	9,172	155	13,482	225
Deferred tax assets	33,097	561	42,117	702
Customers' liability under guarantees and acceptances	1,061,924	17,999	860,309	14,338
Reserve for loan losses	(65,377)	(1,108)	(61,907)	(1,032)
Allowance for losses on investment	(14,241)	(241)	(12,619)	(210)
Head office and branches	6,354,735	107,707	5,709,286	95,155
Total assets	36,263,547	614,636	35,830,456	597,174
Liabilities				
Deposits	9,842,992	166,830	8,842,989	147,383
Negotiable certificates of deposit sold	903,120	15,307	708,650	11,811
Call money	2,276,208	38,580	2,353,419	39,224
Securities sold under agreements to repurchase	262,185	4,444	9,950	166
Cash collateral received for security lending	113,946	1,931	30,790	513
Commercial paper	215,299	3,649	308,421	5,140
Specific transaction accounts liabilities	1,206,835	20,455	1,212,687	20,211
Borrowed money	2,402,948	40,728	2,393,992	39,900
Foreign exchange accounts	332,365	5,633	248,956	4,149
Sundry accounts	2,731,142	46,291	2,292,735	38,212
Bonus allowance	5,365	91	6,142	102
Retirement benefit obligation	15,273	259	16,850	281
Deferred tax liabilities	1,849	31	350	6
Bank's liability under guarantees and acceptances	1,061,924	17,999	860,309	14,338
Head office and branches	14,509,458	245,923	16,259,661	270,994
Sub-total	35,881,081	608,154	35,546,058	592,434
Capital stock	138,100	69,050*	138,100	69,050*
Capital surplus/ reserve	136,100	68,050*	136,100	68,050*
Legal earned reserve and retained earnings/ (deficit)	105,820	1,794	23,690	395
Unrealized gains on available-for-sale securities	14,143	240	312	5
Deferred hedge losses	(11,723)	(199)	(13,835)	(231)
Total liabilities	36,263,547	614,636	35,830,456	597,174
Income statement				
Ordinary income:				
Income on operating funds	267,434	4,533	271,388	4,523
Including: [Interest on loans]	[101,514]	[1,721]	[105,542]	[1,759]
[Interest and dividends on securities]	[30,908]	[524]	[44,288]	[738]
Commission income	72,868	1,235	77,998	1,300
Specific transaction accounts income	26,524	450	24,111	402
Other operating income	101,108	1,714	127,401	2,123
Other ordinary income	9,199	156	2,934	49
Total ordinary income	477,206	8,088	503,902	8,398
Ordinary expenses:				
Funding cost	147,130	2,494	151,637	2,527
Including: [Interest on deposits]	[47,908]	[812]	[42,251]	[704]
Commission expenses	21,256	360	17,871	298
Specific transaction accounts losses	8,667	147	5,071	85
Other operating expenses	42,574	722	131,075	2,185
General and administrative expenses	180,945	3,067	189,576	3,160
Other ordinary expenses	17,656	299	23,135	386
Total ordinary expenses	418,315	7,090	518,456	8,641
Ordinary earnings (loss)	58,877	998	(14,568)	(243)
Extraordinary profits	1,336	23	24,993	417
Extraordinary losses	7,783	132	8,542	142
Earnings before income taxes	52,424	889	1,888	31
Income taxes-current	23,931	406	26,713	445
Income taxes-deferred	3,125	53	6,270	105
Net earnings (loss)	25,355	430	(31,122)	(519)

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	Bank of America, N.A.	BANK OF CHINA LIMITED	BANK OF COMMUNICATIONS	BANK OF INDIA	BANK OF NEW YORK MELLON, THE	Bank of Nova Scotia, The	BANK OF TAIWAN	BARCLAYS BANK PLC
Assets												
Cash on hand and due from banks	676,839	468	25,541	16,313	30,825	61,919	7,757	8,923	183,076	3,093	2,198	614,774
Call loans	-	-	-	-	-	28,974	-	-	-	-	2,642	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	972,583
Monetary claims purchased	17,167	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	54,066	-	-	-	-	-	-	80,750
Money in trusts	100	-	-	-	-	-	-	-	-	-	-	-
Securities	-	8,039	-	100	-	12,264	8,496	3,714	-	954	25,021	453,252
Loans and discounts	44,365	64,948	121,708	31,624	44,608	503,589	76,721	96,199	7,890	50,723	38,711	321,958
Foreign exchange accounts	8,975	1,068	2,963	625	4,393	9,595	20,601	2,078	1,061	368	44	387
Sundry accounts	12,393	329	1,869	1,204	36,190	8,698	603	762	316	143	733	168,413
Property, plant and equipment	140	18	90	3,456	91	15,920	430	23	1,056	93	9	-
Intangible assets	11	-	7	-	282	2	1	85	519	3	0	-
Deferred tax assets	456	396	152	-	-	1,752	311	1,142	384	-	-	-
Customers' liability under guarantees and acceptances	47,410	7,086	6,422	394	4,896	30,215	6,069	9,256	5,954	5,342	0	-
Reserve for loan losses	(388)	(495)	(79)	(1,741)	-	(3,165)	(738)	(2,933)	(60)	-	(2,044)	(78)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches	444,279	99	80,209	134	18,698	584,652	149,445	865	297	2,380	-	359,553
Total assets	1,251,751	81,961	238,885	52,112	194,054	1,254,421	269,699	120,118	200,496	63,102	67,319	2,971,595
Liabilities												
Deposits	661,758	0	91,625	5,859	86,453	186,792	16,557	67,019	93,976	2,616	7,006	162,315
Negotiable certificates of deposit sold	-	-	-	-	-	0	-	-	-	-	-	-
Call money	16,781	-	-	12,400	-	32,698	146,639	7,665	-	5,136	35,428	105,742
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	80,750
Borrowed money	-	-	87,903	-	-	772,661	821	-	-	3,200	-	46,013
Foreign exchange accounts	0	-	1,351	59	4,847	19,541	5	182	26,450	4	-	-
Sundry accounts	15,505	819	1,940	203	36,827	9,176	1,117	1,189	742	243	1,528	129,057
Bonus allowance	165	4	76	24	12	286	40	11	26	4	-	86
Retirement benefit obligation	59	69	258	132	487	129	19	296	555	50	12	1,280
Deferred tax liabilities	-	-	-	-	-	-	-	21	-	180	-	290
Bank's liability under guarantees and acceptances	47,410	7,086	6,422	394	4,896	30,215	6,069	9,256	5,954	5,342	0	-
Head office and branches	507,734	73,021	43,528	36,793	59,720	196,337	97,219	27,102	72,085	44,285	27,856	2,440,858
Sub-total	1,249,415	81,001	233,107	55,866	193,246	1,247,840	268,489	112,746	199,791	61,066	71,833	2,966,395
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-	-
Legal earned reserve	1,419	109	1,230	627	1,318	2,000	192	1,225	691	627	314	2,000
Retained earnings/ (deficit)	917	761	4,547	(4,381)	(510)	4,498	1,028	6,115	13	1,177	(4,638)	1,078
Unrealized gains (losses) on available-for-sale securities	-	89	-	-	82	25	25	30	-	263	(188)	2,060
Deferred hedge gains/ (losses)	-	-	-	-	-	-	(36)	-	-	(32)	-	61
Total liabilities	1,251,751	81,961	238,885	52,112	194,054	1,254,421	269,699	120,118	200,496	63,102	67,319	2,971,595
Income statement												
Ordinary income:												
Income on operating funds	5,867	1,259	4,674	1,036	1,204	13,698	4,099	2,947	371	566	1,581	8,615
Including: [Interest on loans]	[822]	[1,066]	[2,955]	[992]	[750]	[10,208]	[831]	[2,480]	[161]	[436]	[618]	[1,161]
[Interest and dividends on securities]	[-]	[168]	[-]	[-]	[2]	[294]	[134]	[155]	[-]	[73]	[920]	[1,746]
Commission income	995	211	554	128	2,191	1,356	200	463	383	168	91	5,149
Specific transaction accounts income	-	-	-	-	229	-	-	-	-	-	-	1,761
Other operating income	6,409	0	1,018	249	1,491	3,362	90	853	1,131	1,096	610	8,064
Other ordinary income	0	197	20	140	-	90	186	-	-	-	11	-
Total ordinary income	13,272	1,667	6,268	1,555	5,117	18,507	4,577	4,264	1,887	1,830	2,296	23,590
Ordinary expenses:												
Funding cost	7,273	778	2,299	359	319	7,529	2,164	1,560	15	79	859	8,256
Including:[Interest on deposits]	[6,307]	[0]	[567]	[5]	[131]	[406]	[18]	[1,043]	[14]	[0]	[21]	[732]
Commission expenses	254	108	232	10	208	79	23	13	23	1	4	5,852
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	8	-	-	0	2	4,904	82	59	22	-	589	49
General and administrative expenses	3,945	342	3,010	831	4,313	1,793	598	596	2,316	407	225	4,537
Other ordinary expenses	15	-	120	-	-	-	312	17	3	4	660	38
Total ordinary expenses	11,498	1,229	5,663	1,201	4,843	14,306	3,182	2,246	2,381	493	2,339	18,733
Ordinary earnings (loss)	1,774	437	605	354	273	4,201	1,395	2,018	(494)	1,337	(43)	4,856
Extraordinary profits	-	-	15	-	478	-	26	99	54	0	-	-
Extraordinary losses	5	-	-	-	-	-	0	-	119	1,087	-	-
Earnings (loss) before income taxes	1,768	437	620	354	751	4,201	1,421	2,117	(558)	250	(43)	4,856
Income taxes-current	722	244	265	3	3	2,013	664	868	(162)	1	1	1,576
Income taxes-deferred	28	(14)	(9)	-	-	(170)	62	80	(41)	184	-	150
Net earnings (loss)	1,018	208	364	350	747	2,359	695	1,169	(354)	64	(44)	3,130
Notes on non-performing loans:												
Bankrupt loans	-	-	-	62	-	-	574	-	-	-	2,133	-
Non-accrual loans	107	-	-	3,381	-	-	-	-	-	-	19	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	-	8	-
Restructured loans	-	4,308	-	722	-	713	356	-	-	5,000	2,105	-
Total non-performing loans	107	4,308	-	4,167	-	713	930	-	-	5,000	4,266	-

Financial statements (millions of yen)	BNP PARIBAS	CHANG HWA COMMERCIAL BANK, LTD.	China Construction Bank	CHINATRUST COMMERCIAL BANK	Citibank Japan Ltd.	COMMERZBANK AG	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE AG	DBS BANK LTD.	DEPFA BANK plc	Deutsche Bank AG
Assets												
Cash on hand and due from banks	592,883	2,451	1,762	573	1,926,826	1,760	62,974	286,450	115,593	458	13,383	317,762
Call loans	18,750	-	-	-	101,474	-	37,256	27,351	253,036	-	-	646,568
Securities purchased under agreements to resell	-	-	-	-	604,098	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	18	11,038	-	50,791	-	-	-	73,403
Monetary claims purchased	4,208	-	-	-	3,641	-	-	410	-	-	-	30,293
Specific transaction accounts assets	-	-	-	-	229,384	-	-	107,591	131	-	-	503,142
Money in trusts	-	-	-	-	10	-	-	956	-	-	-	-
Securities	454,552	-	10,251	-	826,775	41,236	102,304	240,068	100,987	90,233	-	72,169
Loans and discounts	363,366	13,934	69,315	26,325	299,056	184,601	10,726	282,182	42,890	51,915	19,507	157,046
Foreign exchange accounts	813	342	14	149	98,377	1,143	12	16,961	69	416	388	205,536
Sundry accounts	274,574	93	976	50	160,936	4,600	512	4,015	5,717	457	11,969	70,284
Property, plant and equipment	271	11	19	53	3,992	85	50	269	43	2	23	-
Intangible assets	7	-	0	63	4,099	142	50	4	54	18	-	94
Deferred tax assets	1,328	-	-	407	-	125	-	4,616	-	-	-	8,761
Customers' liability under guarantees and acceptances	250,001	225	1,361	171	82,197	5,055	-	280,848	-	-	6,944	48,290
Reserve for loan losses	(1,237)	(316)	(2,307)	(377)	(4,388)	-	(18)	(7,211)	-	(1,421)	(187)	(1,223)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches	437,543	12,001	158,021	-	-	133,499	36,934	425,220	66,828	2,413	-	404,943
Total assets	2,397,063	28,743	239,414	27,416	4,336,501	383,289	250,803	1,720,526	585,354	144,491	52,029	2,537,073
Liabilities												
Deposits	303,462	5,668	36,686	2,510	3,510,460	4,843	26,591	274,157	184,614	1,546	-	389,251
Negotiable certificates of deposit sold	590,000	-	-	-	155,000	-	-	1,000	-	-	-	-
Call money	222,976	18,900	69,000	21,500	-	-	5,762	217,273	202,247	-	-	50,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	1,466	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	100,135	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	39,074	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	42,006	-	-	102,779	27	-	-	174,721
Borrowed money	328,352	-	-	-	931	32,600	3,500	306,290	52,500	-	21,500	130,324
Foreign exchange accounts	1,783	-	23	28	141,547	762	-	81	-	-	-	30,730
Sundry accounts	421,302	110	2,008	149	136,796	13,009	72	7,550	2,456	369	13,310	332,979
Bonus allowance	377	-	36	7	532	142	57	220	49	2	-	92
Retirement benefit obligation	2,169	28	25	54	1,349	186	27	156	-	40	230	540
Deferred tax liabilities	-	-	13	-	592	-	8	-	0	-	-	-
Bank's liability under guarantees and acceptances	250,001	225	1,361	171	82,197	5,055	-	280,848	-	-	6,944	48,290
Head office and branches	265,698	5,135	132,575	2,573	-	324,974	212,467	387,360	138,118	141,062	13,000	1,382,435
Sub-total	2,386,124	30,068	241,730	26,994	4,071,417	381,572	249,954	1,716,930	580,014	143,019	54,985	2,539,368
Capital stock	-	-	-	-	123,100	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	121,100	-	-	-	-	-	-	-
Legal earned reserve	2,000	169	142	121	2,000	1,359	468	2,897	1,057	510	259	2,000
Retained earnings/ (deficit)	8,755	(1,494)	(2,266)	301	14,440	294	368	458	4,282	962	(2,460)	(1,633)
Unrealized gains (losses) on available-for-sale securities	394	-	(116)	-	4,447	62	12	231	0	-	-	(3,212)
Deferred hedge gains/ (losses)	(210)	-	(75)	-	(4)	-	-	9	-	-	(754)	550
Total liabilities	2,397,063	28,743	239,414	27,416	4,336,501	383,289	250,803	1,720,526	585,354	144,491	52,029	2,537,073
Income statement												
Ordinary income:												
Income on operating funds	20,892	323	2,885	479	40,159	5,251	1,963	12,457	2,329	2,111	520	10,668
Including: [Interest on loans]	[11,835]	[275]	[1,107]	[479]	[4,227]	[1,704]	[255]	[7,129]	[580]	[884]	[508]	[3,357]
[Interest and dividends on securities]	[3,003]	[-]	[242]	[-]	[5,044]	[204]	[470]	[1,378]	[109]	[1,224]	[-]	[3,000]
Commission income	3,002	62	120	160	17,530	1,112	1	4,398	92	12	457	4,444
Specific transaction accounts income	-	-	-	-	2,754	-	-	63	58	-	-	1,161
Other operating income	3,057	7	3	-	14,889	23	96	61	356	4	8	7,882
Other ordinary income	402	63	-	0	573	23	13	-	7	-	67	123
Total ordinary income	27,354	456	3,009	641	75,908	6,410	2,074	16,981	2,844	2,127	1,054	24,280
Ordinary expenses:												
Funding cost	16,595	66	1,376	69	6,435	3,375	924	4,672	1,014	1,015	459	6,533
Including:[Interest on deposits]	[2,145]	[14]	[136]	[1]	[6,377]	[35]	[100]	[1,188]	[325]	[1]	[-]	[797]
Commission expenses	2,498	2	44	2	2,621	206	18	1,554	74	168	12	992
Specific transaction accounts losses	-	-	-	-	522	-	-	-	-	-	-	401
Other operating expenses	1,889	-	108	1	229	286	71	958	28	6	16	6,148
General and administrative expenses	5,602	188	525	474	59,911	1,603	523	4,425	1,767	170	821	4,314
Other ordinary expenses	-	17	42	84	339	2	-	6,469	0	180	-	0
Total ordinary expenses	26,585	275	2,098	630	70,060	5,474	1,537	18,079	2,885	1,539	1,310	18,391
Ordinary earnings (loss)	769	180	911	10	5,847	936	536	(1,098)	(40)	588	(255)	5,888
Extraordinary profits	0	-	-	-	37	-	-	-	-	-	-	-
Extraordinary losses	129	-	2	-	152	1	-	10	1	-	-	-
Earnings (loss) before income taxes	639	180	908	10	5,732	934	536	(1,108)	(42)	588	(255)	5,888
Income taxes-current	(118)	5	69	3	818	478	1	1,775	1	509	1	4,209
Income taxes-deferred	186	-	-	86	3,118	4	-	(1,740)	-	-	-	(1,443)
Net earnings (loss)	571	174	839	(79)	1,796	450	535	(1,143)	(43)	79	(256)	3,121
Notes on non-performing loans:												
Bankrupt loans	-	133	1,045	70	-	-	-	-	-	-	-	979
Non-accrual loans	-	148	1,731	299	7,797	-	-	13,622	-	-	-	-
Past due loans (3 months or more)	-	-	-	-	0	-	-	-	-	-	-	-
Restructured loans	155	200	920	187	386	-	-	-	-	-	-	-
Total non-performing loans	155	481	2,776	557	8,185	-	-	13,622	-	-	-	979

Financial statements (millions of yen)	FIRST COMMERCIAL BANK	Hana Bank	Hongkong and Shanghai Banking Corporation Limited, The	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	Korea Exchange Bank
Assets												
Cash on hand and due from banks	1,331	610	434,449	3,502	573	270,279	5,605	15,811	45,701	586	1,855	16,107
Call loans	-	-	1,643	-	-	-	-	-	940,000	500	30,717	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	636,053	-	-	-
Monetary claims purchased	-	-	93	-	-	2,997	-	-	-	-	-	-
Specific transaction accounts assets	-	-	338,367	-	-	-	-	-	319,113	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	253,688	22,814	-	25,496	-	-	128,574	2,463	19,748	406
Loans and discounts	27,005	9,262	221,973	120,476	31,751	145,763	56,051	-	22,110	80,069	31,589	56,160
Foreign exchange accounts	651	7,239	70,451	60,516	23,881	377	255	2,173	7,239	234	20,999	5,589
Sundry accounts	59	377	12,538	1,231	138	2,179	497	375	610,416	291	1,341	2,228
Property, plant and equipment	34	55	4,158	230	19	197	4	240	-	175	52	276
Intangible assets	1	3	95	12	90	253	-	179	55	6	79	83
Deferred tax assets	350	-	2,925	740	-	361	-	-	2,052	46	-	-
Customers' liability under guarantees and acceptances	63	426	54,092	2,258	87	178	5,920	-	4,101	-	-	2,341
Reserve for loan losses	(229)	(145)	(156)	(1,493)	(600)	(87)	(124)	-	(410)	(1,165)	(612)	(1,490)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches	1,375	16,417	166,786	256,220	15,525	92,775	11,104	123,382	219,390	7,729	13,261	40,125
Total assets	30,643	34,248	1,561,102	466,512	71,467	540,773	79,314	142,164	2,934,398	90,937	119,033	121,829
Liabilities												
Deposits	4,812	14,329	737,104	308,735	42,412	36,234	2,173	16,611	270,868	25,675	25,926	62,708
Negotiable certificates of deposit sold	-	-	-	5,000	-	-	-	-	-	-	5,120	-
Call money	23,200	6,000	1,356	97,333	4,500	15,795	-	-	120,574	8,000	-	1,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	3,905	-
Cash collateral received for security lending	-	-	-	3,696	-	-	-	-	10,115	-	-	-
Commercial paper	-	-	-	7,332	-	69,935	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	367,819	-	-	-	-	-	285,747	-	-	-
Borrowed money	-	4,100	62,500	-	13,232	67,716	-	-	-	45,200	74,252	18,486
Foreign exchange accounts	11	-	19,760	1,109	-	19	22	185	8,702	-	-	5,150
Sundry accounts	78	177	18,120	5,930	411	2,649	292	239	983,545	412	747	2,266
Bonus allowance	-	-	646	33	-	2	15	21	764	-	-	-
Retirement benefit obligation	14	8	-	71	16	242	108	65	2,441	33	-	209
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	63	426	54,092	2,258	87	178	5,920	-	4,101	-	-	2,341
Head office and branches	5,649	8,101	305,252	31,289	10,020	341,429	64,787	126,769	1,241,684	10,369	8,854	26,725
Sub-total	33,830	33,144	1,566,649	462,792	70,680	534,206	73,321	143,891	2,928,547	89,690	118,806	118,888
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-	-
Legal earned reserve	242	1,064	2,000	627	692	1,668	2,736	19	5,955	768	1,229	2,011
Retained earnings/ (deficit)	(3,429)	39	(7,569)	3,127	95	4,898	3,256	(1,747)	(900)	475	(744)	934
Unrealized gains (losses) on available-for-sale securities	-	-	22	(35)	-	-	-	-	796	3	(257)	(4)
Deferred hedge gains/ (losses)	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	30,643	34,248	1,561,102	466,512	71,467	540,773	79,314	142,164	2,934,398	90,937	119,033	121,829
Income statement												
Ordinary income:												
Income on operating funds	561	823	8,046	9,559	2,091	6,227	1,240	853	6,762	3,087	2,114	2,405
Including: [Interest on loans]	[548]	[353]	[4,010]	[2,434]	[1,140]	[3,627]	[1,060]	-]	[110]	[2,958]	[772]	[1,509]
[Interest and dividends on securities]	-]	-]	[1,668]	[989]	-]	[98]	-]	-]	[1,401]	[69]	[694]	[23]
Commission income	49	176	6,184	576	275	1,032	111	307	3,388	193	144	497
Specific transaction accounts income	-	-	6,044	-	-	-	-	-	202	-	-	-
Other operating income	7	6	3,943	252	29	128	38	279	11,943	3	839	330
Other ordinary income	175	86	388	-	115	846	-	-	892	165	103	1,722
Total ordinary income	794	1,092	24,605	10,388	2,511	8,235	1,389	1,440	23,189	3,449	3,201	4,956
Ordinary expenses:												
Funding cost	111	395	7,120	4,857	590	2,955	680	488	3,219	994	1,483	1,110
Including:[Interest on deposits]	[7]	[177]	[6,358]	[3,672]	[250]	[196]	[34]	[207]	[204]	[336]	[63]	[693]
Commission expenses	3	7	1,051	49	12	164	29	93	1,135	40	15	69
Specific transaction accounts losses	-	-	-	-	-	-	-	-	2,490	-	-	-
Other operating expenses	-	0	76	792	5	-	0	-	1,567	-	522	-
General and administrative expenses	184	269	14,900	1,100	259	1,592	325	864	9,156	287	415	939
Other ordinary expenses	39	-	91	1,285	346	-	-	-	126	228	249	271
Total ordinary expenses	339	672	23,238	8,085	1,213	4,713	1,035	1,446	17,695	1,552	2,686	2,390
Ordinary earnings (loss)	455	419	1,367	2,302	1,298	3,522	354	(6)	5,493	1,897	515	2,565
Extraordinary profits	0	0	-	-	3	-	218	3	-	0	84	4
Extraordinary losses	5	0	5,124	0	0	-	0	8	129	0	544	3
Earnings (loss) before income taxes	449	419	(3,757)	2,302	1,301	3,522	572	(11)	5,364	1,897	55	2,567
Income taxes-current	4	106	-	1,192	473	1,219	51	4	1,871	844	11	165
Income taxes-deferred	(118)	-	(2,938)	(443)	-	255	-	-	568	-	-	-
Net earnings (loss)	563	313	(819)	1,553	827	2,047	521	(15)	2,924	1,053	43	2,401
Notes on non-performing loans:												
Bankrupt loans	40	-	-	-	426	-	-	-	-	-	-	211
Non-accrual loans	421*	-	2	-	-	-	-	-	-	1,106	-	704
Past due loans (3 months or more)	-	51	-	-	488	-	-	-	-	91	-	774
Restructured loans	303	-	-	-	1,506	1,439	-	-	508	-	-	3,245
Total non-performing loans	764	51	2	-	2,420	1,439	-	-	508	1,197	-	4,935

Note (*): Also include JPY 171 million, which was separately disclosed as "Defacto Bankrupt Loans" by the bank.

Financial statements (millions of yen)	Lloyds TSB Bank plc	Mega International Commercial Bank Co., Ltd.	Metropolitan Bank and Trust Company	National Australia Bank Limited	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	Shinhan Bank Japan
Assets												
Cash on hand and due from banks	3,093	9,451	1,140	16,422	37,361	2,313	1,342	4,218	406,768	74,790	145,005	225,351
Call loans	-	4,520	-	-	-	-	-	-	-	-	34,206	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	183,753	-	217,250	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	-	1,069	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	251,024	-	138,940	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	1,508	-	-	491	37,023	-	4,800	-	458,340	246,553	24,770
Loans and discounts	7,649	69,491	499	21,232	3,053	65,946	209	10,334	6,885	7	103,394	150,284
Foreign exchange accounts	78	41	577	6,519	5,744	380	41	36	81	10	68,597	59,780
Sundry accounts	303	2,152	6	2,067	43	390	32	595	1,826	13,353	142,574	2,273
Property, plant and equipment	106	155	26	196	6	29	1	131	60	29	2,882	762
Intangible assets	32	1	228	0	58	42	4	24	-	1	297	1,627
Deferred tax assets	64	307	51	830	29	-	18	358	-	-	-	31
Customers' liability under guarantees and acceptances	59	649	133	-	1,241	1,536	-	-	5	-	34,018	1,478
Reserve for loan losses	-	(896)	(2)	(176)	(20)	(287)	(9)	(472)	-	-	(7,976)	(3,252)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	(14,234)	-
Head office and branches	17,230	12,135	29	419,152	29,704	1,197	425	11,950	26,011	48,631	230,683	-
Total assets	28,617	99,514	2,691	466,245	77,710	108,573	2,063	31,974	876,417	595,164	1,343,264	463,107
Liabilities												
Deposits	21,013	27,476	31	397,881	73,357	762	294	10,763	188	3,656	91,942	379,068
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-	-	2,000	-
Call money	-	4,000	-	-	-	-	-	500	-	-	90,000	2,600
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	2,325
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	28,994	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	7,290	-	138,896	-
Borrowed money	-	-	-	10,000	-	-	-	-	26,000	2,500	68,863	38,462
Foreign exchange accounts	3	6,520	-	-	393	63	-	96	-	-	12,826	717
Sundry accounts	256	1,627	79	2,573	91	395	44	530	1,573	38,906	129,231	9,166
Bonus allowance	48	36	-	108	-	3	10	8	-	157	526	59
Retirement benefit obligation	-	190	109	184	27	5	28	49	292	114	1,414	75
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	18	-
Bank's liability under guarantees and acceptances	59	649	133	-	1,241	1,536	-	-	5	-	34,018	1,478
Head office and branches	7,664	57,938	865	55,329	2,159	104,955	524	18,706	827,816	549,280	744,299	-
Sub-total	29,045	98,436	1,218	466,077	77,268	107,723	900	30,652	863,166	594,615	1,343,031	433,953
Capital stock	-	-	-	-	-	-	-	-	-	-	-	15,000
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-	15,000
Legal earned reserve	757	810	190	500	364	192	123	1,030	} 13,251	457	846	-
Retained earnings/ (deficit)	(1,184)	268	1,282	(332)	78	656	1,040	161		98	633	(836)
Unrealized gains (losses) on available-for-sale securities	-	-	-	-	-	-	-	131	-	(7)	34	(9)
Deferred hedge gains/ (losses)	-	-	-	-	-	-	-	-	-	-	(1,281)	-
Total liabilities	28,617	99,514	2,691	466,245	77,710	108,573	2,063	31,974	876,417	595,164	1,343,264	463,107
Income statement												
Ordinary income:												
Income on operating funds	717	1,755	6	6,570	346	1,890	16	945	2,133	2,675	16,163	9,523
Including: [Interest on loans]	[167]	[1,634]	[4]	[237]	[14]	[1,040]	[14]	[539]	[287]	[0]	[5,157]	[3,387]
[Interest and dividends on securities]	[-]	[10]	[-]	[133]	[-]	[737]	[-]	[189]	[-]	[320]	[1,584]	[453]
Commission income	332	178	787	83	154	28	481	86	-	15	5,530	480
Specific transaction accounts income	-	-	-	-	-	-	-	-	5,790	-	44	-
Other operating income	888	30	506	105	53	56	493	92	17,924	470	125	450
Other ordinary income	696	4	-	-	-	-	-	5	0	-	1,820	34
Total ordinary income	2,634	1,967	1,301	6,759	553	1,975	990	1,128	25,849	3,161	23,683	10,488
Ordinary expenses:												
Funding cost	477	237	0	3,863	27	491	0	282	1,181	1,751	11,609	4,595
Including: [Interest on deposits]	[357]	[37]	[0]	[3,661]	[0]	[2]	[0]	[128]	[7]	[0]	[598]	[4,428]
Commission expenses	76	8	371	11	0	4	-	10	212	6	334	65
Specific transaction accounts losses	-	-	-	-	-	-	-	-	886	-	-	-
Other operating expenses	-	-	-	1,733	-	0	-	0	17,793	95	1,922	0
General and administrative expenses	1,530	664	607	1,655	295	369	697	565	1,553	649	10,493	4,211
Other ordinary expenses	0	477	-	79	-	311	9	132	-	-	3,592	728
Total ordinary expenses	2,084	1,386	979	7,343	322	1,176	706	989	21,628	2,503	27,952	9,601
Ordinary earnings (loss)	550	581	322	(584)	231	799	284	139	4,220	658	(4,269)	887
Extraordinary profits	-	16	0	-	-	1	13	-	-	-	-	-
Extraordinary losses	54	-	0	0	-	-	-	-	93	-	79	-
Earnings (loss) before income taxes	496	597	322	(585)	231	800	297	139	4,126	658	(4,348)	887
Income taxes-current	152	356	145	578	63	427	121	84	103	1	3	866
Income taxes-deferred	32	(111)	0	(781)	4	-	4	17	-	-	-	(31)
Net earnings (loss)	311	352	175	(382)	164	373	172	38	4,023	656	(4,351)	52
Notes on non-performing loans:												
Bankrupt loans	-	857	-	-	-	-	-	-	-	-	-	-
Non-accrual loans	-	139	-	-	-	-	-	225	-	-	19,766	1,877
Past due loans (3 months or more)	-	22	-	-	18	-	16	-	-	-	-	4
Restructured loans	-	209	-	-	-	-	11	-	-	-	-	3,207
Total non-performing loans	-	1,227	-	-	18	-	27	225	-	-	19,766	5,089

Financial statements (millions of yen)	Société Générale	Standard Chartered Bank	State Bank of India	State Street Bank and Trust Company	UBS AG	UniCredit Bank AG	UNION DE BANQUES ARABES ET FRANCAISES	UNITED OVERSEAS BANK LTD.	Wells Fargo Bank, National Association	WestLB AG	WOORI BANK
Assets											
Cash on hand and due from banks	225,441	400,593	17,168	99,828	164,039	2,812	9,629	13,394	16,042	9,724	2,614
Call loans	335,000	-	-	-	81,300	-	-	-	-	-	-
Securities purchased under agreements to resell	174,620	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	668,703	-	-	-	-	-	-
Monetary claims purchased	-	362	-	-	-	-	-	-	-	1,763	-
Specific transaction accounts assets	-	-	-	-	365,148	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-
Securities	248,909	102,534	7,995	-	982,701	437	3,999	32,835	-	43,352	-
Loans and discounts	106,869	46,760	103,039	-	110,679	73,840	3,098	22,219	-	115,298	33,429
Foreign exchange accounts	2,002	53,256	33,400	94	1,878	45	15,814	1,263	4,217	53	14,479
Sundry accounts	8,630	79,768	1,771	65,930	157,604	3,865	125	159	329	14,346	291
Property, plant and equipment	18	155	19	47	-	142	20	245	161	228	29
Intangible assets	0	5	2	0	-	19	57	290	-	0	187
Deferred tax assets	-	608	595	20	-	3,716	63	88	15	-	-
Customers' liability under guarantees and acceptances	2,688	116,450	13,656	-	-	-	10,087	-	9,055	-	3,267
Reserve for loan losses	(2,870)	(188)	(2,824)	-	(149)	(8,768)	-	(70)	(3)	-	(498)
Allowance for losses on investment	-	-	(7)	-	-	-	-	-	-	-	-
Head office and branches	419,355	239,039	4,005	1,363	468,328	94,918	458	40	141	33,564	14,275
Total assets	1,520,667	1,039,348	178,822	167,285	3,000,234	171,029	43,355	70,465	29,959	218,333	68,076
Liabilities											
Deposits	184,666	372,188	39,992	12	529,636	5,473	5,246	1,362	-	1,020	27,615
Negotiable certificates of deposit sold	-	145,000	-	-	-	-	-	-	-	-	-
Call money	338,785	170,518	6,900	6,000	181,000	-	4,000	16,000	-	-	8,000
Securities sold under agreements to repurchase	254,489	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	5,000	59,971	-	-	-	4,993	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	6,800	-	-	-	-	-	-
Borrowed money	12,500	5,815	39,644	-	93,983	-	-	7,000	-	-	26,100
Foreign exchange accounts	0	24,884	825	-	4,445	-	1,197	2,367	15,497	-	181
Sundry accounts	62,585	86,699	3,011	70,332	156,911	3,085	241	175	447	19,578	285
Bonus allowance	86	138	11	-	235	117	-	35	-	59	-
Retirement benefit obligation	14	-	109	4	502	111	150	70	102	263	104
Deferred tax liabilities	668	56	-	-	3	0	-	-	-	-	-
Bank's liability under guarantees and acceptances	2,688	116,450	13,656	-	-	-	10,087	-	9,055	-	3,267
Head office and branches	658,636	58,489	73,165	91,810	2,027,521	152,472	21,978	41,608	4,621	196,473	287
Sub-total	1,520,122	1,040,211	177,316	168,159	3,001,041	166,253	42,901	68,620	29,724	217,395	65,841
Capital stock	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-
Legal earned reserve	1,265	1,410	835	352	2,855	1,054	421	393	23	2,000	2,000
Retained earnings/ (deficit)	(1,927)	(2,351)	704	(1,226)	(3,666)	3,768	31	1,451	211	806	235
Unrealized gains (losses) on available-for-sale securities	1,207	42	(34)	-	4	(46)	-	-	-	8,117	-
Deferred hedge gains/ (losses)	-	34	-	-	-	-	-	-	-	(9,985)	-
Total liabilities	1,520,667	1,039,348	178,822	167,285	3,000,234	171,029	43,355	70,465	29,959	218,333	68,076
Income statement											
Ordinary income:											
Income on operating funds	6,169	4,990	4,278	37	5,977	2,639	386	1,208	112	7,424	1,753
Including: [Interest on loans]	[2,478]	[1,024]	[2,960]	[-]	[2,140]	[2,081]	[78]	[600]	[-]	[3,076]	[1,256]
[Interest and dividends on securities]	[1,037]	[368]	[347]	[-]	[629]	[25]	[4]	[607]	[-]	[1,357]	[-]
Commission income	405	2,967	577	344	606	56	460	1,599	742	432	315
Specific transaction accounts income	-	-	-	-	8,414	-	-	-	-	4	-
Other operating income	1,351	1,755	163	332	5,729	39	3	-	214	1,719	55
Other ordinary income	-	102	-	0	12	33	-	17	-	-	69
Total ordinary income	7,926	9,815	5,019	715	20,739	2,768	851	2,825	1,069	9,581	2,193
Ordinary expenses:											
Funding cost	4,050	3,060	2,394	13	5,970	1,309	187	223	37	6,735	614
Including: [Interest on deposits]	[633]	[2,393]	[576]	[-]	[2,244]	[29]	[3]	[4]	[-]	[13]	[234]
Commission expenses	417	262	17	9	169	121	23	247	112	1,064	53
Specific transaction accounts losses	-	-	-	-	4,368	-	-	-	-	-	-
Other operating expenses	676	67	33	-	0	50	0	98	169	1,520	0
General and administrative expenses	2,879	6,596	708	686	9,150	1,171	653	1,046	550	178	514
Other ordinary expenses	5	-	177	-	-	1,198	-	-	2	9	0
Total ordinary expenses	8,029	9,986	3,331	709	19,658	3,852	863	1,615	873	9,507	1,182
Ordinary earnings (loss)	(103)	(170)	1,687	5	1,080	(1,083)	(12)	1,209	196	73	1,011
Extraordinary profits	-	-	91	-	-	0	0	-	-	192	1
Extraordinary losses	-	0	6	90	16	6	11	-	-	108	0
Earnings (loss) before income taxes	(103)	(170)	1,772	(85)	1,064	(1,089)	(24)	1,209	196	158	1,012
Income taxes-current	(490)	3	821	1	7	107	2	591	94	1	6
Income taxes-deferred	2,148	903	(9)	7	3,400	(256)	2	-	(9)	-	-
Net earnings (loss)	(1,760)	(1,078)	961	(93)	(2,342)	(940)	(28)	618	111	157	1,005
Notes on non-performing loans:											
Bankrupt loans	-	-	2,554	-	-	-	-	-	-	-	-
Non-accrual loans	-	-	-	-	149	42,028	-	-	-	-	161
Past due loans (3 months or more)	-	-	135	-	-	-	-	-	-	-	-
Restructured loans	5,510	59	1,610	-	-	-	-	-	-	-	307
Total non-performing loans	5,510	59	4,299	-	149	42,028	-	-	-	-	468

Rankings by Total Assets

Rank	Total assets (¥ millions)	Bank	Rank	Total assets (¥ millions)	Bank
1	4,336,501	Citibank Japan Ltd.	31	167,285	State Street Bank and Trust Company
2	3,000,234	UBS AG	32	144,491	DBS BANK LTD.
3	2,971,595	BARCLAYS BANK PLC	33	142,164	Itaú Unibanco S.A.
4	2,934,398	JPMorgan Chase Bank, N.A	34	121,829	Korea Exchange Bank
5	2,537,073	Deutsche Bank AG	35	120,118	BANK OF INDIA
6	2,397,063	BNP PARIBAS	36	119,033	Korea Development Bank, The
7	1,720,526	Crédit Agricole Corporate and Investment Bank	37	108,573	Oversea-Chinese Banking Corp Ltd.
8	1,561,102	Hongkong and Shanghai Banking Corporation Limited, The	38	99,514	Mega International Commercial Bank Co., Ltd.
9	1,520,667	Société Générale	39	90,937	KOOKMIN BANK
10	1,343,264	Royal Bank of Scotland plc, The	40	81,961	Banco Bilbao Vizcaya Argentaria, S.A.
11	1,254,421	BANK OF CHINA LIMITED	41	79,314	Intesa Sanpaolo S.p.A.
12	1,251,751	Australia and New Zealand Banking Group Limited	42	77,710	National Bank of Pakistan
13	1,039,348	Standard Chartered Bank	43	71,467	Industrial Bank of Korea
14	876,417	Rabobank Nederland	44	70,465	UNITED OVERSEAS BANK LTD.
15	595,164	ROYAL BANK OF CANADA	45	68,076	WOORI BANK
16	585,354	CREDIT SUISSE AG	46	67,319	BANK OF TAIWAN
17	540,773	ING Bank N.V.	47	63,102	Bank of Nova Scotia, The
18	466,512	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	48	52,112	BANGKOK BANK PUBLIC COMPANY LIMITED
19	466,245	National Australia Bank Limited	49	52,029	DEPFA BANK plc
20	463,107	Shinhan Bank Japan	50	43,355	UNION DE BANQUES ARABES ET FRANCAISES
21	383,289	COMMERZBANK AG	51	34,248	Hana Bank
22	269,699	BANK OF COMMUNICATIONS	52	31,974	PT. Bank Negara Indonesia (Persero) Tbk
23	250,803	Commonwealth Bank of Australia	53	30,643	FIRST COMMERCIAL BANK
24	239,414	China Construction Bank	54	29,959	Wells Fargo Bank, National Association
25	238,885	BANCO DO BRASIL S.A.	55	28,743	CHANG HWA COMMERCIAL BANK, LTD.
26	218,333	WestLB AG	56	28,617	Lloyds TSB Bank plc
27	200,496	BANK OF NEW YORK MELLON, THE	57	27,416	CHINATRUST COMMERCIAL BANK
28	194,054	Bank of America, N.A.	58	2,691	Metropolitan Bank and Trust Company
29	178,822	State Bank of India	59	2,063	PHILIPPINE NATIONAL BANK
30	171,029	UniCredit Bank AG			

Rankings by Ordinary Earnings (Loss)

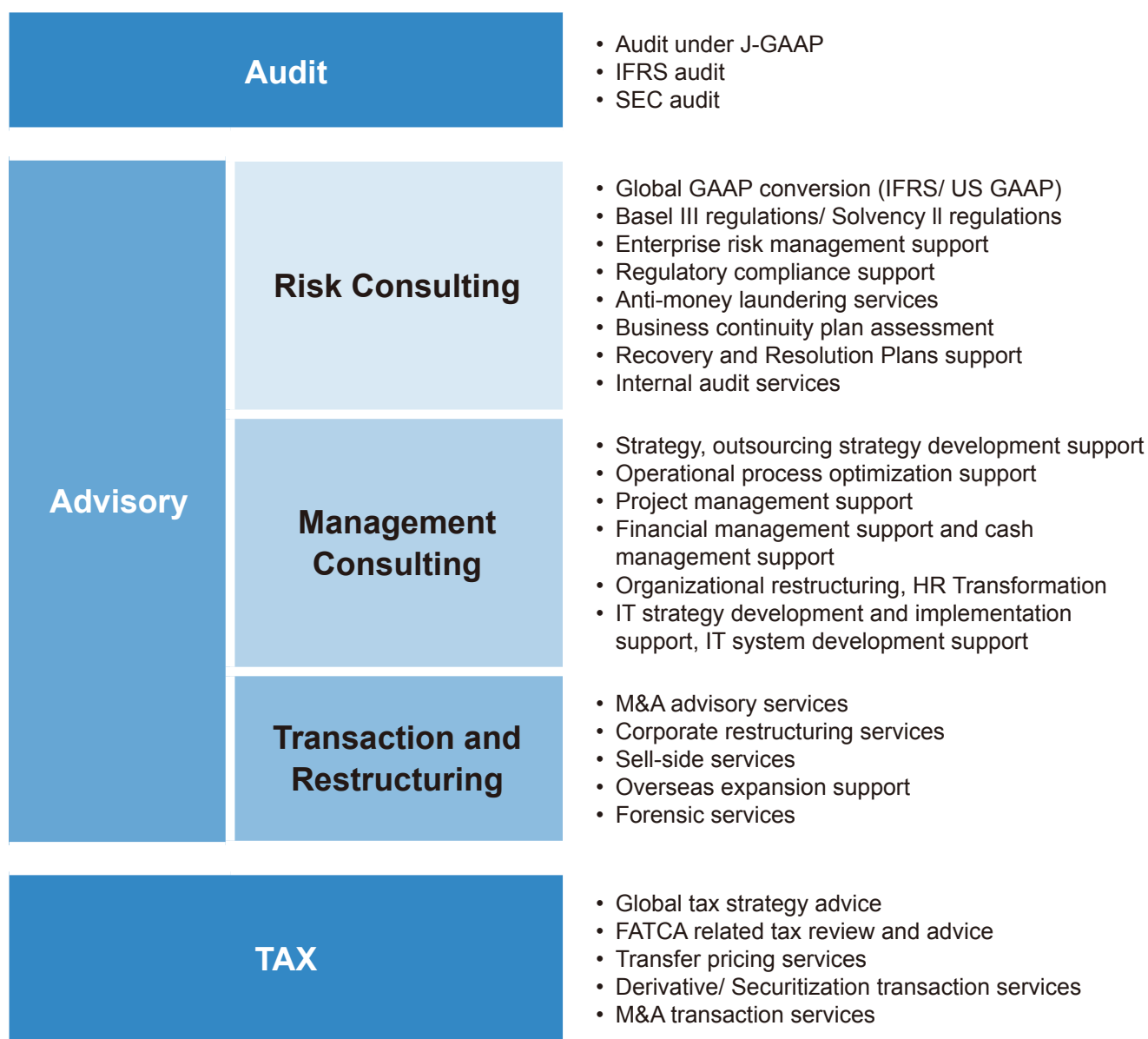
Rank	Ordinary Earnings (Loss) (¥ millions)	Bank	Rank	Ordinary Earnings (Loss) (¥ millions)	Bank
1	5,888	Deutsche Bank AG	31	536	Commonwealth Bank of Australia
2	5,847	Citibank Japan Ltd.	32	515	Korea Development Bank, The
3	5,493	JPMorgan Chase Bank, N.A	33	455	FIRST COMMERCIAL BANK
4	4,856	BARCLAYS BANK PLC	34	437	Banco Bilbao Vizcaya Argentaria, S.A.
5	4,220	Rabobank Nederland	35	419	Hana Bank
6	4,201	BANK OF CHINA LIMITED	36	354	BANGKOK BANK PUBLIC COMPANY LIMITED
7	3,522	ING Bank N.V.	36	354	Intesa Sanpaolo S.p.A.
8	2,565	Korea Exchange Bank	38	322	Metropolitan Bank and Trust Company
9	2,302	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	39	284	PHILIPPINE NATIONAL BANK
10	2,018	BANK OF INDIA	40	273	Bank of America, N.A.
11	1,897	KOOKMIN BANK	41	231	National Bank of Pakistan
12	1,774	Australia and New Zealand Banking Group Limited	42	196	Wells Fargo Bank, National Association
13	1,687	State Bank of India	43	180	CHANG HWA COMMERCIAL BANK, LTD.
14	1,395	BANK OF COMMUNICATIONS	44	139	PT. Bank Negara Indonesia (Persero) Tbk
15	1,367	Hongkong and Shanghai Banking Corporation Limited, The	45	73	WestLB AG
16	1,337	Bank of Nova Scotia, The	46	10	CHINATRUST COMMERCIAL BANK
17	1,298	Industrial Bank of Korea	47	5	State Street Bank and Trust Company
18	1,209	UNITED OVERSEAS BANK LTD.	48	(6)	Itaú Unibanco S.A.
19	1,080	UBS AG	49	(12)	UNION DE BANQUES ARABES ET FRANCAISES
20	1,011	WOORI BANK	50	(40)	CREDIT SUISSE AG
21	936	COMMERZBANK AG	51	(43)	BANK OF TAIWAN
22	911	China Construction Bank	52	(103)	Société Générale
23	887	Shinhan Bank Japan	53	(170)	Standard Chartered Bank
24	799	Oversea-Chinese Banking Corp Ltd.	54	(255)	DEPFA BANK plc
25	769	BNP PARIBAS	55	(494)	BANK OF NEW YORK MELLON, THE
26	658	ROYAL BANK OF CANADA	56	(584)	National Australia Bank Limited
27	605	BANCO DO BRASIL S.A.	57	(1,083)	UniCredit Bank AG
28	588	DBS BANK LTD.	58	(1,098)	Crédit Agricole Corporate and Investment Bank
29	581	Mega International Commercial Bank Co., Ltd.	59	(4,269)	Royal Bank of Scotland plc, The
30	550	Lloyds TSB Bank plc			

Rankings by Expense/Income Ratio

Rank	Expense/ Income Ratio	Bank	Rank	Expense/ Income Ratio	Bank
1	26.94%	Bank of Nova Scotia, The	31	79.41%	BARCLAYS BANK PLC
2	42.70%	FIRST COMMERCIAL BANK	32	81.67%	Wells Fargo Bank, National Association
3	45.00%	KOOKMIN BANK	33	83.67%	Rabobank Nederland
4	48.22%	Korea Exchange Bank	34	83.91%	Korea Development Bank, The
5	48.31%	Industrial Bank of Korea	35	85.40%	COMMERZBANK AG
6	52.67%	BANK OF INDIA	36	86.63%	Australia and New Zealand Banking Group Limited
7	53.90%	WOORI BANK	37	87.68%	PT. Bank Negara Indonesia (Persero) Tbk
8	57.17%	UNITED OVERSEAS BANK LTD.	38	90.35%	BANCO DO BRASIL S.A.
9	57.23%	ING Bank N.V.	39	91.54%	Shinhan Bank Japan
10	58.23%	National Bank of Pakistan	40	92.30%	Citibank Japan Ltd.
11	59.54%	Oversea-Chinese Banking Corp Ltd.	41	94.44%	Hongkong and Shanghai Banking Corporation Limited, The
12	60.31%	CHANG HWA COMMERCIAL BANK, LTD.	42	94.65%	Bank of America, N.A.
13	61.54%	Hana Bank	43	94.79%	UBS AG
14	66.37%	State Bank of India	44	97.19%	BNP PARIBAS
15	69.52%	BANK OF COMMUNICATIONS	45	98.28%	CHINATRUST COMMERCIAL BANK
16	69.72%	China Construction Bank	46	99.16%	State Street Bank and Trust Company
17	70.46%	Mega International Commercial Bank Co., Ltd.	47	99.23%	WestLB AG
18	71.31%	PHILIPPINE NATIONAL BANK	48	100.42%	Itaú Unibanco S.A.
19	72.36%	DBS BANK LTD.	49	101.30%	Société Générale
20	73.73%	Banco Bilbao Vizcaya Argentaria, S.A.	50	101.41%	UNION DE BANQUES ARABES ET FRANCAISES
21	74.11%	Commonwealth Bank of Australia	51	101.44%	CREDIT SUISSE AG
22	74.51%	Intesa Sanpaolo S.p.A.	52	101.74%	Standard Chartered Bank
23	75.25%	Metropolitan Bank and Trust Company	53	101.87%	BANK OF TAIWAN
24	75.75%	Deutsche Bank AG	54	106.47%	Crédit Agricole Corporate and Investment Bank
25	76.31%	JPMorgan Chase Bank, N.A	55	108.64%	National Australia Bank Limited
26	77.23%	BANGKOK BANK PUBLIC COMPANY LIMITED	56	118.03%	Royal Bank of Scotland plc, The
27	77.30%	BANK OF CHINA LIMITED	57	124.29%	DEPFA BANK plc
28	77.83%	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	58	126.18%	BANK OF NEW YORK MELLON, THE
29	79.12%	Lloyds TSB Bank plc	59	139.16%	UniCredit Bank AG
30	79.18%	ROYAL BANK OF CANADA			

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