

FINANCIAL SERVICES

Foreign Banks in Japan Survey 2015

あずさ監査法人



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Foreign Banks

About this Survey

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

The financial information included in this survey represents the English translation of the condensed balance sheets of fifty-six foreign banks registered in Japan and their related condensed statements of income as of and for the year ended March 31, 2015. Among the fifty-six foreign banks, Citibank Japan Ltd. and Shinhan Bank Japan are incorporated locally, while the remaining foreign banks operate as branches in Japan.

The condensed financial statements are prepared and published in accordance with the Banking Act of Japan requirements. Similar to previous surveys, all financial information is extracted principally from publicly available information, specifically The Nikkan Kogyo Shimbun, Fuji Sankei Business i. and the respective banks' webpage, with the exception of certain information voluntarily provided by banking survey participants. We wish to thank the survey participants for their valuable contribution. Please note there may be revisions to the published financial information subsequent to March 31, 2015.

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

In accordance with the Banking Act of Japan, the foreign banks' financial statements are presented in millions of yen.

This survey is part of a comprehensive series of publications issued globally by KPMG's Financial Services practice.

Items of Note

Changes in foreign banks during the year

For the year ended March 31, 2015, the change in foreign banks operating in Japan is as follows:

Closure

- Portigon AG

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 those banks that did not present such information.

The accounting standards for financial instruments require that all available-for-sale securities to 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 those banks that did not present "unrealized gains (losses) on available-for-sale securities" on their balance sheets.

Effective April 1, 2014, branches of foreign banks are required to retain assets of JPY 2,000 million in Japan as "Brought-in capital" in the balance sheet. The concept of "Brought-in capital" was newly established as a replacement for "Legal earned reserve", and the outstanding balance of "Legal earned reserve" as of March 31, 2014 was fully transferred to the "Brought-in capital". However, if "Legal earned reserve" of a branch as of March 31, 2014 was less than JPY 2,000 million, a transitional provision permits the branch to fulfill the requirement by March 31, 2017. Accordingly, branches of foreign banks that have "Brought-in capital" less than JPY 2,000 million as of March 31, 2015 are in a transition process and are required to increase the "Brought-in capital" to the required amount by March 31, 2017.

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

Summary of Financial Highlights

(millions of yen)

Financial statements	Total of the fifty-six banks as of 3/31/15	Average as of 3/31/15	Total of the fifty-seven banks as of 3/31/14	Average as of 3/31/14
Balance Sheet				
Assets				
Cash on hand and due from banks	21,631,779	386,282	13,524,168	237,266
Call loans	2,413,759	43,103	2,966,849	52,050
Securities purchased under agreements to resell	913,620	16,315	886,088	15,545
Cash collateral paid for security borrowing	2,109,053	37,662	2,630,618	46,151
Monetary claims purchased	191,569	3,421	208,394	3,656
Specific transaction accounts assets	1,698,491	30,330	1,713,759	30,066
Money in trusts	1,309	23	1,218	21
Securities	2,258,704	40,334	3,451,602	60,554
Loans and discounts	7,108,675	126,941	6,105,528	107,115
Foreign exchange accounts	1,304,163	23,289	1,162,447	20,394
Sundry accounts	2,923,351	52,203	2,076,423	36,428
Property, plant and equipment	34,399	614	33,362	585
Intangible assets	6,865	123	9,165	161
Prepaid pension expense	390	7	786	14
Deferred tax assets	34,046	608	42,497	746
Customers' liability under guarantees and acceptances	1,321,701	23,602	1,307,503	22,939
Reserve for loan losses	(40,425)	(722)	(63,701)	(1,118)
Allowance for losses on investment	(56)	(1)	-	-
Head office and branches interoffice receivables	8,734,587	155,975	8,497,881	149,086
Total assets	52,645,621	940,100	44,554,783	781,663
Liabilities and Net assets				
Deposits	13,312,398	237,721	12,450,974	218,438
Negotiable certificates of deposit sold	855,558	15,278	689,535	12,097
Call money	2,199,934	39,285	2,349,413	41,218
Securities sold under agreements to repurchase	10,600	189	6,957	122
Cash collateral received for security lending	206	4	69,222	1,214
Commercial paper	687,564	12,278	512,981	9,000
Specific transaction accounts liabilities	1,555,340	27,774	1,191,522	20,904
Borrowed money	3,875,007	69,197	2,092,213	36,705
Foreign exchange accounts	1,092,240	19,504	891,618	15,642
Sundry accounts	4,104,581	73,296	2,483,200	43,565
Bonus allowance	5,964	107	4,980	87
Retirement benefit obligation	12,734	227	11,854	208
Deferred tax liabilities	1,944	35	1,516	27
Bank's liability under guarantees and acceptances	1,321,201	23,593	1,307,503	22,939
Head office and branches interoffice payables	23,089,643	412,315	20,076,563	352,220
Sub-total	52,125,574	930,814	44,140,204	774,390
Capital stock	138,100	69,050 ^{*1}	138,100	69,050 ^{*1}
Capital surplus/ reserve	136,100	68,050 ^{*1}	136,100	68,050 ^{*1}
Brought-in capital	120,156	2,225 ^{*2}	-	-
Legal earned reserve	2,000	1,000 ^{*3}	65,093	1,142
Retained earnings (deficit)	119,054	2,126	72,954	1,280
Unrealized gains (losses) on available-for-sale securities	4,822	86	8,001	140
Deferred hedge gains (losses)	(212)	(4)	(5,706)	(100)
Total liabilities and Net assets	52,645,621	940,100	44,554,783	781,663
Income statement				
Ordinary income:				
Income on operated funds	335,216	5,986	265,303	4,654
Including:[Interest on loans]	[133,001]	[2,375]	[106,862]	[1,875]
[Interest and dividends on securities]	[11,917]	[213]	[16,052]	[282]
Commission income	78,576	1,403	89,592	1,572
Specific transaction accounts income	167,289	2,987	9,437	166
Other operating income	87,510	1,563	87,578	1,536
Other ordinary income	13,805	247	8,409	148
Total ordinary income	682,476	12,187	460,389	8,077
Ordinary expenses:				
Funding cost	186,540	3,331	143,807	2,523
Including:[Interest on deposits]	[52,556]	[939]	[48,599]	[853]
Commission expenses	19,239	344	28,828	506
Specific transaction accounts losses	3,932	70	8,777	154
Other operating expenses	172,295	3,077	25,732	451
General and administrative expenses	178,992	3,196	176,215	3,091
Other ordinary expenses	6,653	119	16,744	294
Total ordinary expenses	567,728	10,138	400,189	7,021
Ordinary earnings (loss)	114,724	2,049	60,184	1,056
Extraordinary profits	808	14	1,015	18
Extraordinary losses	3,476	62	2,369	42
Earnings (loss) before income taxes	112,057	2,001	58,827	1,032
Income taxes-current	41,011	732	28,676	503
Income taxes-deferred	8,578	153	(4,866)	(85)
Net earnings (loss)	62,446	1,115	34,991	614

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

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

Note (*3) : Average of two banks

Financial Highlights by Bank

(millions of yen)

Financial statements	AGRICULTURAL BANK OF CHINA LIMITED	Australia and New Zealand Banking Group Limited	Banco Bilbao Vizcaya Argentaria	BANCO DO BRASIL S.A.	Bangkok Bank Public Company Limited	Bank of America, N.A.	BANK OF CHINA LIMITED	Bank of Communications	Bank of India	Bank of New York Mellon, The	Bank of Taiwan	Barclays Bank PLC
Balance Sheet												
Assets												
Cash on hand and due from banks	48,617	1,194,338	1,686	83,050	30,096	1,052,133	654,444	169,610	33,197	584,703	2,924	216,398
Call loans	42,142	-	-	-	17,424	-	13,656	-	-	-	24,054	40,000
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	444,795	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	433,000
Monetary claims purchased	-	12,648	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	3,509	-	-	-	-	-	183,333
Money in trusts	-	228	-	-	-	-	-	-	-	-	-	-
Securities	4,103	-	5,978	1,999	100	-	2,529	13,451	2,332	-	29,085	198
Loans and discounts	16,815	171,930	48,531	264,438	31,299	167,295	948,913	176,120	256,792	6,440	38,671	571,591
Foreign exchange accounts	18,595	12,397	37	22,114	523	2,422	100,404	35,929	1,687	122	146	757
Sundry accounts	8,449	30,662	215	4,858	334	45,400	18,296	1,655	508	380	673	83,930
Property, plant and equipment	182	222	19	390	3,330	52	16,360	884	20	708	4	-
Intangible assets	1	153	-	9	-	433	2	8	122	486	0	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	710	-	241	-	185	2,345	273	1,126	228	-	752
Customers' liability under guarantees and acceptances	-	36,211	17,280	1,420	555	6,552	28,610	7,020	80,211	6,555	20	-
Reserve for loan losses	(111)	(428)	-	(130)	(1,548)	-	(6,346)	(622)	(4,428)	(60)	(890)	(22)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	449,952	427,224	86	143,859	983	100,348	246,983	475,027	14,105	3,516	-	246,895
Total assets	588,747	1,886,299	73,835	522,253	83,100	1,378,332	2,026,198	879,359	385,676	1,047,877	94,688	1,776,835
Liabilities and Net assets												
Deposits	332	887,934	0	154,473	23,155	496,698	280,597	117,370	238,608	24,655	3,095	59,041
Negotiable certificates of deposit sold	21,500	-	-	3,930	-	-	87,721	-	-	-	-	-
Call money	8,403	4,778	-	22,328	-	-	85,570	389,696	-	-	54,292	41,676
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	2,370	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	112,577	1,996	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	183,333
Borrowed money	498,787	-	-	299,643	-	-	698,456	39,462	-	-	-	40,000
Foreign exchange accounts	-	71	-	21,752	13	14,409	113,491	345	130	122,399	-	-
Sundry accounts	3,917	28,867	463	3,900	384	45,166	46,146	5,079	5,329	923	1,367	145,864
Bonus allowance	21	206	7	71	18	10	1,186	27	12	11	-	134
Retirement benefit obligation	1	33	85	353	123	372	158	44	293	359	20	619
Deferred tax liabilities	4	-	25	-	-	-	-	-	73	-	25	-
Bank's liability under guarantees and acceptances	-	36,211	17,280	1,420	555	6,552	28,610	7,020	80,211	6,555	20	-
Head office and branches interoffice payables	51,917	918,549	54,201	4,439	56,421	813,474	536,234	311,272	50,084	889,585	31,640	1,301,880
Sub-total	584,885	1,876,653	72,065	512,313	80,670	1,376,683	1,990,750	872,316	374,744	1,044,491	92,832	1,772,550
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	1,000	2,000	1,000	2,621	6,503	2,000	16,000	1,000	1,571	2,048	3,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	2,853	7,646	717	7,318	(4,073)	(350)	19,408	6,042	9,226	1,338	(1,197)	1,962
Unrealized gains (losses) on available-for-sale securities	9	-	52	0	-	-	39	-	133	-	53	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	322
Total liabilities and Net assets	588,747	1,886,299	73,835	522,253	83,100	1,378,332	2,026,198	879,359	385,676	1,047,877	94,688	1,776,835
Income statement												
Ordinary income:												
Income on operated funds	11,444	9,210	1,155	9,454	1,047	3,034	54,595	11,464	6,726	2,510	2,130	3,807
Including: [Interest on loans]	[212]	[3,291]	[1,023]	[6,589]	[999]	[2,351]	[18,020]	[4,004]	[6,186]	[149]	[725]	[839]
[Interest and dividends on securities]	[5]	[-]	[129]	[0]	[4]	[-]	[130]	[111]	[92]	[-]	[1,156]	[183]
Commission income	20	1,531	150	698	160	2,170	3,996	727	291	201	23	2,764
Specific transaction accounts income	-	-	-	-	-	0	-	-	-	-	-	743
Other operating income	-	6,894	-	1,006	126	1,698	143	2	555	1,665	975	14,610
Other ordinary income	-	42	-	463	303	-	18	0	-	-	244	57
Total ordinary income	11,465	17,680	1,306	11,623	1,638	6,904	58,754	12,194	7,574	4,377	3,374	21,983
Ordinary expenses:												
Funding cost	6,012	8,754	799	5,016	496	1,022	25,344	5,267	2,917	842	897	14,131
Including: [Interest on deposits]	[7]	[7,038]	[1]	[1,345]	[63]	[201]	[1,023]	[880]	[1,473]	[100]	[1]	[29]
Commission expenses	47	44	133	285	9	1,115	122	37	14	16	8	2,935
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	250	2	1	-	-	0	7,580	437	93	-	969	-
General and administrative expenses	806	3,656	336	3,222	829	4,786	2,970	1,075	595	1,927	241	4,816
Other ordinary expenses	108	98	-	232	-	-	577	527	564	-	740	-
Total ordinary expenses	7,226	12,557	1,270	8,757	1,336	6,925	36,595	7,345	4,185	2,786	2,857	21,883
Ordinary earnings (loss)	4,239	5,122	36	2,865	302	(21)	22,158	4,849	3,388	1,590	516	100
Extraordinary profits	-	-	-	-	-	-	-	4	-	-	-	-
Extraordinary losses	-	1	-	5	-	-	2	-	-	31	-	108
Earnings (loss) before income taxes	4,239	5,121	36	2,860	302	(21)	22,156	4,853	3,388	1,558	516	(8)
Income taxes-current	1,780	2,004	3	1,276	17	136	9,649	2,667	1,425	292	252	(152)
Income taxes-deferred	-	(133)	-	7	-	118	(242)	(204)	293	182	-	(255)
Net earnings (loss)	2,458	3,250	32	1,575	285	(276)	12,749	2,391	1,669	1,083	264	399
Information on non-performing loans:												
Bankrupt loans	-	-	-	-	161	-	-	-	1,942	-	0	-
Non-accrual loans	-	124	-	-	493	-	245	-	1,267	-	14	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	245	3,515	-	-	-
Restructured loans	-	82	-	-	3,776	-	509	-	2,885	-	3,416	-
Total non-performing loans	-	206	-	-	4,431	-	754	245	9,609	-	3,431	-

Financial statements	BNP PARIBAS	Chang Hwa Commercial Bank	China Construction Bank	Citibank Japan Ltd.	COMMERZBANK AKTIENGESELLSCHAFT	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE AG	CTBC Bank Co., Ltd.	DBS BANK LTD.	DEPFA BANK plc	Deutsche Bank AG
Balance Sheet												
Assets												
Cash on hand and due from banks	3,604,399	1,227	113,414	3,093,519	2,220	287,261	1,501,122	433,610	2,155	2,246	6,013	383,156
Call loans	809,650	-	6,005	3,365	-	12,404	140,716	362,998	-	-	-	-
Securities purchased under agreements to resell	-	-	-	468,825	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	45,354	-	324,367	-	-	-	-	20,230
Monetary claims purchased	149,594	-	-	4,675	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	36,121	-	-	264,933	211	-	-	-	232,984
Money in trusts	-	-	-	-	-	-	1,081	-	-	-	-	-
Securities	355,033	-	6,658	500,962	5,315	174,212	224,754	53,999	-	2,633	-	48,267
Loans and discounts	313,684	28,624	593,226	485,111	122,354	107,968	351,114	90,678	90,383	116,511	4,245	204,603
Foreign exchange accounts	8,092	418	10,638	127,098	9,604	64	49,456	159	676	623	180	96,093
Sundry accounts	515,834	75	22,558	194,637	19,104	3,499	25,434	3,155	381	206	1,380	128,641
Property, plant and equipment	157	31	134	2,090	72	65	178	20	48	7	16	-
Intangible assets	119	-	2	573	145	50	1	2,871	71	61	-	109
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	1,521	-	-	3,435	117	682	3,312	-	281	496	-	2,455
Customers' liability under guarantees and acceptances	193,981	170	4,192	139,115	9,227	-	287,944	-	371	-	3,203	95,488
Reserve for loan losses	(424)	(313)	(1,449)	(2,290)	-	(325)	(184)	-	(263)	(1,245)	-	(1,218)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	304,989	143	394,228	-	97,915	8,835	1,125,303	147,012	-	1,529	-	480,891
Total assets	6,256,634	30,378	1,149,610	5,057,241	311,433	594,717	4,299,536	1,094,716	94,106	123,067	15,041	1,691,703
Liabilities and Net assets												
Deposits	875,836	5,720	32,245	3,924,867	8,447	2,232	845,809	468,429	22,508	20	-	300,517
Negotiable certificates of deposit sold	381,420	-	75,966	-	-	-	-	-	-	-	-	-
Call money	473,318	13,600	45,303	1,803	-	1,563	155,212	288,808	25,900	-	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	8,230	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	206
Commercial paper	-	-	106,163	-	-	-	74,973	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	14,865	-	-	262,966	160	-	-	-	136,512
Borrowed money	525,906	-	461,980	7	-	77,600	101,470	12,500	9,000	-	10,500	44,000
Foreign exchange accounts	4,757	-	13	523,010	1,365	-	1,814	-	7	9	-	27,936
Sundry accounts	521,039	116	20,856	198,186	10,899	11,201	10,462	164,314	812	337	491	515,932
Bonus allowance	308	-	111	536	29	56	237	38	17	2	-	53
Retirement benefit obligation	2,189	34	58	2,531	286	27	144	-	106	33	231	463
Deferred tax liabilities	-	-	585	-	-	92	-	48	-	-	-	-
Bank's liability under guarantees and acceptances	193,981	170	4,192	139,115	9,227	-	287,944	-	371	-	3,203	95,488
Head office and branches interoffice payables	3,264,814	10,023	392,161	-	278,456	489,430	2,546,665	151,669	33,509	119,003	-	565,862
Sub-total	6,243,572	29,666	1,139,637	4,804,926	308,712	590,435	4,287,701	1,085,968	92,233	119,404	14,426	1,686,972
Capital stock	-	-	-	123,100	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	121,100	-	-	-	-	-	-	-	-
Brought-in capital	2,000	1,500	2,421	-	1,500	1,627	2,897	2,000	1,011	2,000	1,000	2,000
Legal earned reserve	-	-	-	2,000	-	-	-	-	-	-	-	-
Retained earnings (deficit)	11,055	(788)	6,088	3,503	1,200	2,459	8,840	6,956	861	1,663	(1,397)	3,531
Unrealized gains (losses) on available-for-sale securities	25	-	39	2,612	190	87	100	(0)	-	-	-	(964)
Deferred hedge gains (losses)	(18)	-	1,423	-	(169)	107	(2)	(207)	-	-	1,012	164
Total liabilities and Net assets	6,256,634	30,378	1,149,610	5,057,241	311,433	594,717	4,299,536	1,094,716	94,106	123,067	15,041	1,691,703
Income statement												
Ordinary income:												
Income on operated funds	14,515	561	27,182	27,909	3,528	5,298	11,606	5,563	1,671	2,860	217	9,337
Including: [Interest on loans]	[8,405]	[553]	[11,240]	[7,423]	[2,675]	[2,087]	[4,869]	[1,077]	[1,668]	[2,791]	[125]	[5,841]
[Interest and dividends on securities]	[301]	[-]	[83]	[2,304]	[81]	[626]	[401]	[24]	[-]	[63]	[-]	[1,061]
Commission income	5,456	33	472	20,968	1,886	355	4,515	51	300	25	9	7,821
Specific transaction accounts income	-	-	-	182	-	-	9	-	-	-	-	2,344
Other operating income	7,737	4	1,337	16,699	350	346	667	251	-	3	13	5,789
Other ordinary income	363	90	2	542	25	6	2,116	0	0	-	-	10
Total ordinary income	28,072	689	28,994	66,302	5,791	6,006	18,916	5,866	1,971	2,888	240	25,303
Ordinary expenses:												
Funding cost	15,669	78	20,153	4,588	889	2,613	5,846	1,489	499	1,547	191	7,278
Including: [Interest on deposits]	[5,790]	[4]	[366]	[4,552]	[6]	[97]	[1,493]	[471]	[47]	[-]	[-]	[1,451]
Commission expenses	292	5	161	2,598	882	16	1,015	55	2	3	4	5,459
Specific transaction accounts losses	-	-	-	299	-	-	-	6	-	-	-	-
Other operating expenses	100	-	3	13	121	327	39	31	100	-	9	1,289
General and administrative expenses	6,129	217	1,112	61,437	1,756	488	3,895	2,347	790	248	828	5,199
Other ordinary expenses	0	125	258	842	0	277	3	0	22	298	-	147
Total ordinary expenses	22,191	426	21,688	69,780	3,650	3,722	10,799	3,930	1,414	2,096	1,034	19,374
Ordinary earnings (loss)	5,880	263	7,305	(3,478)	2,141	2,284	8,117	1,936	556	792	(794)	5,928
Extraordinary profits	-	-	-	-	-	-	-	-	-	-	72	-
Extraordinary losses	-	-	2	2,557	18	-	3	-	-	-	-	-
Earnings (loss) before income taxes	5,880	263	7,303	(6,036)	2,123	2,284	8,114	1,936	556	792	(721)	5,928
Income taxes-current	2,986	68	3,040	54	684	172	(18)	522	201	750	1	2,048
Income taxes-deferred	(178)	(37)	(185)	(1,636)	9	(682)	2,837	210	(177)	(117)	-	349
Net earnings (loss)	3,071	232	4,447	(4,454)	1,429	2,794	5,295	1,203	533	159	(722)	3,531
Information on non-performing loans:												
Bankrupt loans	-	51	-	4	-	-	-	-	-	-	-	919
Non-accrual loans	-	133	-	1,902	-	35	-	-	-	-	-	-
Past due loans (3 months or more)	-	-	-	459	-	-	-	-	-	-	-	4,181
Restructured loans	-	-	722	175	-	-	-	-	127	-	-	-
Total non-performing loans	-	184	722	2,542	-	35	-	-	127	-	-	5,100

(millions of yen)

Financial statements	First Commercial Bank	Hana Bank	Hongkong and Shanghai Banking Corporation Limited, The	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	Industrial Bank of Korea	ING Bank N.V.	Intesa Sanpaolo S.p.A.	Itaú Unibanco S.A.	JPMorgan Chase Bank, N.A	Kookmin Bank	Korea Development Bank, The	Korea Exchange Bank
Balance Sheet												
Assets												
Cash on hand and due from banks	3,542	3,469	1,130,911	516,441	1,583	593,956	4,530	2,102	855,860	3,631	1,283	13,336
Call loans	-	-	-	9,608	-	-	-	-	555,574	-	12,858	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	136,523	-	-	-
Monetary claims purchased	-	-	-	-	-	16,408	-	-	17	-	-	-
Specific transaction accounts assets	-	-	347,180	-	-	-	-	-	533,429	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	59,500	11,775	-	21,159	-	-	62,062	-	15,528	-
Loans and discounts	33,794	13,129	118,129	181,076	21,348	198,508	33,928	-	20,695	23,746	44,765	47,980
Foreign exchange accounts	352	24,936	73,485	50,892	36,919	159	1,015	1,511	165,320	246	57,731	3,224
Sundry accounts	77	423	21,544	17,175	66	3,500	332	130	1,118,622	311	1,209	396
Property, plant and equipment	23	33	3,774	174	28	127	2	-	-	208	110	433
Intangible assets	1	3	18	5	75	179	-	0	97	33	81	228
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	234	-	3,261	1,025	-	305	-	-	-	790	-	-
Customers' liability under guarantees and acceptances	66	633	66,789	18,992	145	298	6,386	-	31,631	-	474	6,434
Reserve for loan losses	(501)	(145)	(158)	(1,469)	(725)	(58)	(124)	-	(125)	(4,107)	(407)	(1,111)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	2,875	17,357	1,158	397,901	17,408	40,544	11,223	18,601	216,888	29,603	17,289	20,054
Total assets	40,466	59,841	1,825,596	1,203,598	76,850	875,090	57,294	22,346	3,696,598	54,465	150,925	90,978
Liabilities and Net assets												
Deposits	4,594	5,032	518,234	854,948	41,760	57,192	2,908	14,909	467,049	23,829	3,183	44,935
Negotiable certificates of deposit sold	-	26,765	-	44,343	-	-	-	-	-	-	41,713	2,500
Call money	33,700	5,403	-	50,728	-	95,000	-	5,000	-	-	3,000	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	49,941	-	46,493	-	-	-	-	998	-
Specific transaction accounts liabilities	-	-	377,549	-	-	-	-	-	513,398	-	-	-
Borrowed money	-	8,710	35,500	8,000	4,000	45,167	-	-	450,000	2,000	82,391	14,608
Foreign exchange accounts	36	-	11,863	2,435	-	21	144	6	149,219	0	-	920
Sundry accounts	24	214	9,615	11,615	413	7,630	170	205	1,634,476	525	1,252	472
Bonus allowance	-	-	263	14	-	3	20	9	1,060	-	-	-
Retirement benefit obligation	15	15	-	122	11	246	130	79	375	35	-	218
Deferred tax liabilities	-	-	-	-	-	-	-	-	574	-	-	-
Bank's liability under guarantees and acceptances	66	633	66,789	18,992	145	298	6,386	-	31,631	-	474	6,434
Head office and branches interoffice payables	2,533	11,492	806,882	148,267	28,745	613,483	42,075	1,034	447,475	24,029	15,158	18,715
Sub-total	40,970	58,267	1,826,697	1,189,409	75,075	865,537	51,836	21,245	3,695,261	50,420	148,172	88,806
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	1,500	1,500	2,000	2,000	1,538	2,568	2,736	3,825	2,000	2,952	1,392	2,011
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	(2,004)	73	(3,099)	12,181	236	6,984	2,721	(2,723)	(1,701)	1,091	1,109	161
Unrealized gains (losses) on available-for-sale securities	-	-	(1)	7	-	-	-	-	1,038	-	250	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	40,466	59,841	1,825,596	1,203,598	76,850	875,090	57,294	22,346	3,696,598	54,465	150,925	90,978
Income statement												
Ordinary income:												
Income on operated funds	786	807	4,321	24,776	1,713	5,427	635	237	2,823	1,728	2,210	1,377
Including: [Interest on loans]	[754]	[300]	[2,411]	[3,091]	[827]	[3,263]	[598]	[-]	[429]	[1,321]	[1,202]	[1,005]
[Interest and dividends on securities]	[-]	[-]	[504]	[476]	[-]	[26]	[-]	[-]	[599]	[-]	[408]	[-]
Commission income	56	160	5,815	1,069	303	771	51	163	2,221	210	180	364
Specific transaction accounts income	-	-	2,007	-	-	-	-	-	158,785	-	-	-
Other operating income	9	3	233	5	86	-	-	44	-	80	9,078	160
Other ordinary income	194	43	309	118	100	38	-	-	2,128	184	280	303
Total ordinary income	1,047	1,014	12,688	25,969	2,205	6,237	745	445	165,959	2,204	11,750	2,206
Ordinary expenses:												
Funding cost	133	336	1,334	14,771	340	2,820	308	173	1,353	520	999	529
Including: [Interest on deposits]	[2]	[18]	[336]	[11,288]	[148]	[35]	[0]	[155]	[320]	[300]	[142]	[272]
Commission expenses	3	9	871	72	14	181	29	70	964	54	14	74
Specific transaction accounts losses	-	-	-	-	-	-	-	-	238	-	-	-
Other operating expenses	-	-	-	859	1	71	-	-	149,345	-	9,285	-
General and administrative expenses	194	253	9,277	2,036	283	1,335	286	459	14,969	538	494	952
Other ordinary expenses	198	-	4	-	349	3	-	-	69	1	117	-
Total ordinary expenses	529	599	11,488	17,739	989	4,411	623	703	166,941	1,115	10,911	1,556
Ordinary earnings (loss)	517	414	1,200	8,229	1,215	1,825	121	(257)	(981)	1,088	839	649
Extraordinary profits	-	-	15	-	18	-	31	-	-	16	6	380
Extraordinary losses	0	-	148	-	0	-	-	1	-	0	10	12
Earnings (loss) before income taxes	517	414	1,066	8,229	1,234	1,825	153	(259)	(981)	1,104	835	1,018
Income taxes-current	86	115	22	3,265	581	791	56	1	3	119	335	72
Income taxes-deferred	122	-	639	(82)	-	(134)	-	-	-	523	-	-
Net earnings (loss)	308	298	405	5,047	652	1,168	96	(260)	(985)	462	500	946
Information on non-performing loans:												
Bankrupt loans	-	-	84	-	108	-	-	-	-	-	-	0
Non-accrual loans	156 *	-	-	-	255	-	-	-	-	1,899	-	550
Past due loans (3 months or more)	43	-	-	-	3	-	-	-	-	2,430	-	5
Restructured loans	122	93	777	-	326	-	-	-	-	-	-	6,043
Total non-performing loans	321	93	861	-	692	-	-	-	-	4,329	-	6,598

Note (*) Also includes JPY 156 million, which was separately disclosed as "De facto Bankrupt Loans" by the bank.

(millions of yen)

Financial statements	Mega International Commercial Bank Co.,Ltd	Metropolitan Bank and Trust Company	National Australia Bank Limited	National Bank of Pakistan	Oversea-Chinese Banking Corporation Limited	PHILIPPINE NATIONAL BANK	PT. Bank Negara Indonesia (Persero) Tbk	Royal Bank of Canada	Royal Bank of Scotland plc, The	Shinhan Bank Japan	Société Générale	Standard Chartered Bank
Balance Sheet												
Assets												
Cash on hand and due from banks	15,836	1,874	75,378	41,676	3,919	2,104	2,809	343,902	191,685	137,311	1,197,976	790,265
Call loans	-	-	-	-	-	-	-	-	1,707	10,602	350,996	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	8,131	-	-	96
Specific transaction accounts assets	-	-	-	-	-	-	-	-	58,913	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	2,003	-	-	755	9,749	-	7,962	354,494	110	27,148	120,728	83,385
Loans and discounts	104,892	225	38,938	1,135	33,188	466	16,131	4	15,051	268,964	55,195	120,500
Foreign exchange accounts	3	206	17,795	2,039	12	43	17	13	17,609	60,158	4,849	100,796
Sundry accounts	1,565	1	10,859	97	226	49	309	4,266	262,535	2,707	33,498	77,891
Property, plant and equipment	124	55	163	3	16	27	149	82	823	704	1,819	113
Intangible assets	-	68	47	56	40	1	15	0	227	83	2	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	389
Deferred tax assets	328	58	944	66	-	18	199	-	-	142	-	1,431
Customers' liability under guarantees and acceptances	481	159	4,885	262	600	-	32	-	8,025	3,858	3,885	210,028
Reserve for loan losses	(545)	(2)	(306)	(38)	(650)	(10)	(128)	-	(40)	(3,231)	(403)	(643)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	4,339	22	334,018	36,143	118	1,207	28,017	174	1,481,223	-	356,269	168,979
Total assets	129,026	2,669	482,725	82,194	47,220	3,905	55,512	702,940	2,046,003	508,451	2,124,817	1,553,235
Liabilities and Net assets												
Deposits	24,776	6	325,721	66,320	494	294	5,450	2,956	41,896	447,800	217,302	571,402
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-	-	2,700	150,000
Call money	-	-	-	-	-	-	5,840	-	-	-	101,000	176,413
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	21,000	273,423
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	58,913	-	-	-
Borrowed money	-	-	-	-	-	1,203	2,961	-	46,612	16,791	40,710	16,309
Foreign exchange accounts	23,811	-	-	755	57	-	361	-	9,612	557	1	36,233
Sundry accounts	1,150	91	12,112	241	273	48	1,141	30,509	261,449	5,541	58,430	60,530
Bonus allowance	32	-	216	-	8	12	8	260	83	85	28	135
Retirement benefit obligation	174	134	243	21	13	41	66	116	1,158	141	74	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	503	15
Bank's liability under guarantees and acceptances	481	159	4,885	262	600	-	32	-	8,025	3,858	3,385	210,028
Head office and branches interoffice payables	76,140	439	136,933	12,207	44,159	725	37,265	667,340	1,619,356	-	1,678,081	56,002
Sub-total	126,564	831	480,113	79,806	45,607	2,323	53,124	701,184	2,047,108	474,776	2,123,718	1,550,495
Capital stock	-	-	-	-	-	-	-	-	-	15,000	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-	-	15,000	-	-
Brought-in capital	2,000	1,725	1,500	2,224	1,500	1,000	2,193	1,500	1,500	-	2,013	1,784
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	462	112	1,111	164	113	582	17	262	56	3,650	(1,970)	1,314
Unrealized gains (losses) on available-for-sale securities	-	-	-	-	-	-	178	(6)	-	24	1,055	(176)
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	(2,661)	-	-	(183)
Total liabilities and Net assets	129,026	2,669	482,725	82,194	47,220	3,905	55,512	702,940	2,046,003	508,451	2,124,817	1,553,235
Income statement												
Ordinary income:												
Income on operated funds	2,693	7	8,750	731	880	23	1,193	2,125	6,929	9,355	4,441	7,112
Including: [Interest on loans]	[2,596]	[5]	[1,075]	[24]	[654]	[23]	[602]	[0]	[709]	[5,776]	[825]	[2,426]
[Interest and dividends on securities]	[6]	[-]	[-]	[67]	[204]	[-]	[272]	[98]	[1]	[369]	[739]	[269]
Commission income	159	514	265	275	19	348	136	1	731	1,989	1,250	2,159
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	44	397	217	48	58	361	223	1,265	197	121	220	2,143
Other ordinary income	94	-	136	-	52	-	9	-	1,232	659	-	4
Total ordinary income	2,990	919	9,369	1,054	1,011	732	1,561	3,392	9,090	12,126	5,913	11,420
Ordinary expenses:												
Funding cost	815	0	5,435	77	180	0	727	1,109	5,346	3,374	2,035	2,822
Including: [Interest on deposits]	[31]	[0]	[4,914]	[11]	[-]	[0]	[6]	[-]	[129]	[3,276]	[456]	[1,781]
Commission expenses	11	192	14	(0)	1	-	11	27	68	242	274	61
Specific transaction accounts losses	-	-	-	-	-	-	-	-	8	-	-	-
Other operating expenses	19	-	-	-	25	-	0	1	-	-	75	652
General and administrative expenses	759	570	2,131	289	417	645	806	886	3,854	4,483	1,504	5,272
Other ordinary expenses	65	-	-	-	22	0	4	-	398	5	51	226
Total ordinary expenses	1,669	763	7,581	366	647	645	1,548	2,025	9,675	8,106	3,941	9,034
Ordinary earnings (loss)	1,321	155	1,787	688	364	87	13	1,366	(585)	4,020	1,971	2,385
Extraordinary profits	0	-	-	40	-	0	216	-	-	-	-	-
Extraordinary losses	0	0	1	-	0	-	2	-	573	-	-	1
Earnings (loss) before income taxes	1,321	155	1,786	728	364	87	227	1,366	(1,159)	4,020	1,971	2,383
Income taxes-current	515	70	585	242	99	37	135	28	3	1,500	131	146
Income taxes-deferred	7	(3)	427	-	-	4	22	-	-	(58)	-	(535)
Net earnings (loss)	799	87	773	486	264	46	70	1,338	(1,162)	2,577	1,840	2,773
Information on non-performing loans:												
Bankrupt loans	106	-	504	-	-	-	-	-	-	165	-	-
Non-accrual loans	0	-	-	-	-	-	-	-	-	1,598	-	-
Past due loans (3 months or more)	8	-	-	18	-	16	-	-	-	-	-	-
Restructured loans	29	-	-	-	-	6	-	-	-	3,268	-	56
Total non-performing loans	143	-	504	18	-	22	-	-	-	5,032	-	56

(millions of yen)

Financial statements	State Bank of India	State Street Bank and Trust Company	UBS AG	UniCredit Bank AG	Union de Banques Arabes et Françaises	UNITED OVERSEAS BANK	Wells Fargo Bank, National Association	WOORI BANK
Balance Sheet								
Assets								
Cash on hand and due from banks	31,604	1,109,030	627,112	344,554	12,065	49,514	14,453	6,530
Call loans	-	-	-	-	-	-	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	1,149,579	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	37,878	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-
Securities	19,325	-	-	-	-	31,413	-	-
Loans and discounts	274,466	-	191,430	8,167	-	16,601	-	18,888
Foreign exchange accounts	152,474	1,120	1,170	87	12,642	546	8,006	10,554
Sundry accounts	2,469	59,640	191,975	741	76	101	216	81
Property, plant and equipment	26	28	-	76	12	172	91	15
Intangible assets	15	0	-	7	43	95	-	230
Prepaid pension expense	-	1	-	-	-	-	-	-
Deferred tax assets	1,197	16	5,733	-	54	86	-	-
Customers' liability under guarantees and acceptances	22,757	-	-	-	11,556	-	3,145	2,055
Reserve for loan losses	(2,481)	-	(48)	-	-	(50)	-	(624)
Allowance for losses on investment	(56)	-	-	-	-	-	-	-
Head office and branches interoffice receivables	29,546	5,955	819,934	3,508	40	94	101	4,176
Total assets	530,805	1,175,792	3,024,765	357,144	36,492	98,576	26,014	41,908
Liabilities and Net assets								
Deposits	59,567	0	706,578	1,470	410	4,399	-	24,396
Negotiable certificates of deposit sold	-	-	-	-	-	17,000	-	-
Call money	37,600	6,000	50,000	-	-	13,000	-	5,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	7,644	-	-	-	-	-
Borrowed money	166,836	-	99,898	-	-	7,000	-	7,000
Foreign exchange accounts	1,821	-	5,850	-	2,626	1,919	12,184	288
Sundry accounts	3,610	64,222	191,212	4,414	347	234	178	188
Bonus allowance	11	-	489	38	-	100	-	-
Retirement benefit obligation	104	-	136	103	127	95	151	29
Deferred tax liabilities	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	22,757	-	-	-	11,556	-	3,145	2,055
Head office and branches interoffice payables	232,067	1,104,661	1,963,325	347,397	19,861	52,879	8,836	794
Sub-total	524,377	1,174,884	3,025,136	353,423	34,930	96,628	24,496	39,752
Capital stock	-	-	-	-	-	-	-	-
Capital surplus/ reserve	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,855	1,054	1,500	1,587	1,500	2,000
Legal earned reserve	-	-	-	-	-	-	-	-
Retained earnings (deficit)	4,349	(1,091)	(3,226)	2,666	61	360	17	155
Unrealized gains (losses) on available-for-sale securities	78	-	-	-	-	-	-	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-
Total liabilities and Net assets	530,805	1,175,792	3,024,765	357,144	36,492	98,576	26,014	41,908
Income statement								
Ordinary income:								
Income on operated funds	8,265	248	6,116	636	131	938	101	879
Including: [Interest on loans]	[6,265]	[-]	[2,056]	[546]	[-]	[375]	[-]	[701]
[Interest and dividends on securities]	[506]	[-]	[57]	[-]	[0]	[562]	[-]	[-]
Commission income	1,504	359	548	3	545	1,053	501	232
Specific transaction accounts income	-	-	3,219	-	-	-	-	-
Other operating income	355	295	10,433	0	1	-	477	29
Other ordinary income	1,540	-	37	2,053	0	11	-	0
Total ordinary income	11,666	903	20,355	2,693	678	2,003	1,080	1,142
Ordinary expenses:								
Funding cost	4,324	8	3,504	376	43	146	29	237
Including: [Interest on deposits]	[655]	[-]	[1,674]	[1]	[0]	[8]	[-]	[160]
Commission expenses	20	9	224	101	5	252	68	47
Specific transaction accounts losses	-	-	3,381	-	-	-	-	-
Other operating expenses	263	-	9	37	-	1	288	0
General and administrative expenses	937	796	11,216	885	589	1,018	733	421
Other ordinary expenses	-	-	-	-	0	-	-	323
Total ordinary expenses	5,545	813	18,335	1,401	637	1,419	1,119	1,029
Ordinary earnings (loss)	6,120	89	2,020	1,292	40	583	(38)	113
Extraordinary profits	9	1	-	0	-	-	-	0
Extraordinary losses	0	0	-	-	0	-	-	-
Earnings (loss) before income taxes	6,130	90	2,020	1,292	40	583	(38)	114
Income taxes-current	1,936	6	66	(97)	2	222	24	58
Income taxes-deferred	398	10	1,253	5,772	4	-	50	-
Net earnings (loss)	3,795	73	700	(4,382)	33	360	(113)	55
Information on non-performing loans:								
Bankrupt loans	94	-	-	-	-	-	-	-
Non-accrual loans	29	-	48	-	-	-	-	343
Past due loans (3 months or more)	-	-	-	-	-	-	-	-
Restructured loans	2,337	-	-	-	-	-	-	-
Total non-performing loans	2,460	-	48	-	-	-	-	343

Ranking by Total Assets

Rank	Total assets (millions of yen)	Bank	Rank	Total assets (millions of yen)	Bank
1	6,256,634	BNP PARIBAS	29	385,676	Bank of India
2	5,057,241	Citibank Japan Ltd.	30	357,144	UniCredit Bank AG
3	4,299,536	Crédit Agricole Corporate and Investment Bank	31	311,433	COMMERZBANK AKTIENGESELLSCHAFT
4	3,696,598	JPMorgan Chase Bank, N.A	32	150,925	Korea Development Bank, The
5	3,024,765	UBS AG	33	129,026	Mega International Commercial Bank Co.,Ltd
6	2,124,817	Société Générale	34	123,067	DBS BANK LTD.
7	2,046,003	Royal Bank of Scotland plc, The	35	98,576	UNITED OVERSEAS BANK
8	2,026,198	BANK OF CHINA LIMITED	36	94,688	Bank of Taiwan
9	1,886,299	Australia and New Zealand Banking Group Limited	37	94,106	CTBC Bank Co., Ltd.
10	1,825,596	Hongkong and Shanghai Banking Corporation Limited, The	38	90,978	Korea Exchange Bank
11	1,776,835	Barclays Bank PLC	39	83,100	Bangkok Bank Public Company Limited
12	1,691,703	Deutsche Bank AG	40	82,194	National Bank of Pakistan
13	1,553,235	Standard Chartered Bank	41	76,850	Industrial Bank of Korea
14	1,378,332	Bank of America, N.A.	42	73,835	Banco Bilbao Vizcaya Argentaria
15	1,203,598	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	43	59,841	Hana Bank
16	1,175,792	State Street Bank and Trust Company	44	57,294	Intesa Sanpaolo S.p.A.
17	1,149,610	China Construction Bank	45	55,512	PT. Bank Negara Indonesia (Persero) Tbk
18	1,094,716	CREDIT SUISSE AG	46	54,465	Kookmin Bank
19	1,047,877	Bank of New York Mellon, The	47	47,220	Oversea-Chinese Banking Corporation Limited
20	879,359	Bank of Communications	48	41,908	WOORI BANK
21	875,090	ING Bank N.V.	49	40,466	First Commercial Bank
22	702,940	Royal Bank of Canada	50	36,492	Union de Banques Arabes et Françaises
23	594,717	Commonwealth Bank of Australia	51	30,378	Chang Hwa Commercial Bank
24	588,747	AGRICULTURAL BANK OF CHINA LIMITED	52	26,014	Wells Fargo Bank, National Association
25	530,805	State Bank of India	53	22,346	Itaú Unibanco S.A.
26	522,253	BANCO DO BRASIL S.A.	54	15,041	DEPFA BANK plc
27	508,451	Shinhan Bank Japan	55	3,905	PHILIPPINE NATIONAL BANK
28	482,725	National Australia Bank Limited	56	2,669	Metropolitan Bank and Trust Company

Ranking by Ordinary Earnings (Loss)

Rank	Ordinary Earnings (Loss) (millions of yen)	Bank	Rank	Ordinary Earnings (Loss) (millions of yen)	Bank
1	22,158	BANK OF CHINA LIMITED	29	839	Korea Development Bank, The
2	8,229	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	30	792	DBS BANK LTD.
3	8,117	Crédit Agricole Corporate and Investment Bank	31	688	National Bank of Pakistan
4	7,305	China Construction Bank	32	649	Korea Exchange Bank
5	6,120	State Bank of India	33	583	UNITED OVERSEAS BANK
6	5,928	Deutsche Bank AG	34	556	CTBC Bank Co., Ltd.
7	5,880	BNP PARIBAS	35	517	First Commercial Bank
8	5,122	Australia and New Zealand Banking Group Limited	36	516	Bank of Taiwan
9	4,849	Bank of Communications	37	414	Hana Bank
10	4,239	AGRICULTURAL BANK OF CHINA LIMITED	38	364	Oversea-Chinese Banking Corporation Limited
11	4,020	Shinhan Bank Japan	39	302	Bangkok Bank Public Company Limited
12	3,388	Bank of India	40	263	Chang Hwa Commercial Bank
13	2,865	BANCO DO BRASIL S.A.	41	155	Metropolitan Bank and Trust Company
14	2,385	Standard Chartered Bank	42	121	Intesa Sanpaolo S.p.A.
15	2,284	Commonwealth Bank of Australia	43	113	WOORI BANK
16	2,141	COMMERZBANK AKTIENGESELLSCHAFT	44	100	Barclays Bank PLC
17	2,020	UBS AG	45	89	State Street Bank and Trust Company
18	1,971	Société Générale	46	87	PHILIPPINE NATIONAL BANK
19	1,936	CREDIT SUISSE AG	47	40	Union de Banques Arabes et Françaises
20	1,825	ING Bank N.V.	48	36	Banco Bilbao Vizcaya Argentaria
21	1,787	National Australia Bank Limited	49	13	PT. Bank Negara Indonesia (Persero) Tbk
22	1,590	Bank of New York Mellon, The	50	(21)	Bank of America, N.A.
23	1,366	Royal Bank of Canada	51	(38)	Wells Fargo Bank, National Association
24	1,321	Mega International Commercial Bank Co.,Ltd	52	(257)	Itaú Unibanco S.A.
25	1,292	UniCredit Bank AG	53	(585)	Royal Bank of Scotland plc, The
26	1,215	Industrial Bank of Korea	54	(794)	DEPFA BANK plc
27	1,200	Hongkong and Shanghai Banking Corporation Limited, The	55	(981)	JPMorgan Chase Bank, N.A
28	1,088	Kookmin Bank	56	(3,478)	Citibank Japan Ltd.

Ranking by Expense/Income Ratio

Rank	Expense/ Income Ratio	Bank	Rank	Expense/ Income Ratio	Bank
1	34.72%	National Bank of Pakistan	29	72.58%	DBS BANK LTD.
2	44.85%	Industrial Bank of Korea	30	74.80%	China Construction Bank
3	47.53%	State Bank of India	31	75.34%	BANCO DO BRASIL S.A.
4	50.53%	First Commercial Bank	32	76.57%	Deutsche Bank AG
5	50.59%	Kookmin Bank	33	79.05%	BNP PARIBAS
6	52.02%	UniCredit Bank AG	34	79.11%	Standard Chartered Bank
7	55.25%	Bank of India	35	80.92%	National Australia Bank Limited
8	55.82%	Mega International Commercial Bank Co.,Ltd	36	81.56%	Bangkok Bank Public Company Limited
9	57.09%	Crédit Agricole Corporate and Investment Bank	37	83.03%	Metropolitan Bank and Trust Company
10	59.07%	Hana Bank	38	83.62%	Intesa Sanpaolo S.p.A.
11	59.70%	Royal Bank of Canada	39	84.68%	Bank of Taiwan
12	60.23%	Bank of Communications	40	88.11%	PHILIPPINE NATIONAL BANK
13	61.83%	Chang Hwa Commercial Bank	41	90.03%	State Street Bank and Trust Company
14	61.97%	Commonwealth Bank of Australia	42	90.08%	UBS AG
15	62.29%	BANK OF CHINA LIMITED	43	90.11%	WOORI BANK
16	63.03%	AGRICULTURAL BANK OF CHINA LIMITED	44	90.54%	Hongkong and Shanghai Banking Corporation Limited, The
17	63.03%	COMMERZBANK AKTIENGESELLSCHAFT	45	92.86%	Korea Development Bank, The
18	63.65%	Bank of New York Mellon, The	46	93.95%	Union de Banques Arabes et Françaises
19	64.00%	Oversea-Chinese Banking Corporation Limited	47	97.24%	Banco Bilbao Vizcaya Argentaria
20	66.65%	Société Générale	48	99.17%	PT. Bank Negara Indonesia (Persero) Tbk
21	66.85%	Shinhan Bank Japan	49	99.55%	Barclays Bank PLC
22	67.00%	CREDIT SUISSE AG	50	100.30%	Bank of America, N.A.
23	68.31%	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	51	100.59%	JPMorgan Chase Bank, N.A
24	70.53%	Korea Exchange Bank	52	103.61%	Wells Fargo Bank, National Association
25	70.72%	ING Bank N.V.	53	105.25%	Citibank Japan Ltd.
26	70.84%	UNITED OVERSEAS BANK	54	106.44%	Royal Bank of Scotland plc, The
27	71.02%	Australia and New Zealand Banking Group Limited	55	157.98%	Itaú Unibanco S.A.
28	71.74%	CTBC Bank Co., Ltd.	56	430.83%	DEPFA BANK plc

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