



Foreign Banks in Japan Survey 2018

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あずさ監査法人



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KPMG AZSA LLC
Financial Services
OTEMACHI FINANCIAL CITY South Tower
1-9-7, Otemachi,
Chiyoda-ku, Tokyo, 100-8172
Japan
TEL: (81 3) 3548-5107
FAX: (81 3) 3548-5109
financialservices@jp.kpmg.com
www.kpmg.com/jp/fsj-en

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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-seven foreign banks registered in Japan and their related condensed income statements as of and for the year/period ended March 31, 2018. Among the fifty-seven foreign banks, Shinhan Bank Japan is 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., Nihon Keizai Shimbun 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, 2018.

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

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

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

Items of Note

Changes in foreign banks during the year

During the year ended March 31, 2018, the changes in foreign banks operating in Japan are as follows:

New

- E. SUN Commercial Bank, Ltd.
E. SUN Commercial Bank, Ltd. obtained a banking license in June 2017. Its financial information represents the period from October 5, 2017 to March 31, 2018.
- Euroclear Bank SA/NV
Euroclear Bank SA/NV obtained a banking license in November 2017. Its financial information represents the period from December 11, 2017 to March 31, 2018.
- Taiwan Business Bank
Taiwan Business Bank obtained a banking license in June 2017. Its financial information represents the period from November 9, 2017 to March 31, 2018.

Note

- Citibank Japan Ltd. transferred its operations to Citibank, N.A. on March 31, 2017. Citibank, N.A. obtained a banking license in March 2017 and began operations on April 1, 2017. As a result, Citibank, N.A. is included in the survey for the year ended March 31, 2018 while Citibank Japan Ltd. was included in the survey for the year ended March 31, 2017.

Other

Foreign banks are required to provide information about non-performing loans in the notes to their financial statements. Certain banks did not present this information, indicating that there were no non-performing loans to be reported. For comparison purposes, the non-performing loans' section is left blank for those banks that did not present such information.

Summary of Banks

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

Summary of Financial Highlights

(millions of yen)

Financial statements	Total of the fifty-seven banks as of and for the year/period ended 3/31/18	Average as of and for the year/period ended 3/31/18	Total of the fifty-four banks as of and for the year/period ended 3/31/17	Average as of and for the year/period ended 3/31/17
Balance Sheet				
Assets				
Cash on hand and due from banks	23,295,209	408,688	20,757,821	384,404
Call loans	1,962,126	34,423	2,324,653	43,049
Securities purchased under agreements to resell	1,168,527	20,500	614,872	11,387
Cash collateral paid for security borrowing	1,521,733	26,697	990,670	18,346
Monetary claims purchased	119,142	2,090	101,850	1,886
Specific transaction accounts assets	622,494	10,921	646,845	11,979
Money in trusts	1,639	29	1,442	27
Securities	1,875,612	32,905	1,414,858	26,201
Loans and discounts	9,398,204	164,881	7,789,346	144,247
Foreign exchange accounts	1,259,641	22,099	1,311,342	24,284
Sundry accounts	2,324,905	40,788	2,322,133	43,002
Property, plant and equipment	31,116	546	31,568	585
Intangible assets	9,621	169	10,136	188
Prepaid pension expense	661	12	541	10
Deferred tax assets	23,689	416	23,470	435
Customers' liability under guarantees and acceptances	1,199,119	21,037	1,101,336	20,395
Reserve for loan losses	(40,111)	(704)	(41,931)	(777)
Allowance for losses on investment	(13)	(0)	(13)	(0)
Head office and branches interoffice receivables	6,752,842	118,471	7,425,258	137,505
Total assets	51,526,348	903,971	46,826,365	867,155
Liabilities and Net assets				
Deposits	11,150,225	195,618	8,791,494	162,805
Negotiable certificates of deposit sold	729,218	12,793	735,149	13,614
Call money	2,297,738	40,311	1,469,112	27,206
Securities sold under agreements to repurchase	246,084	4,317	80,495	1,491
Cash collateral received for security lending	16,668	292	-	-
Commercial paper	689,598	12,098	395,650	7,327
Specific transaction accounts liabilities	613,283	10,759	635,981	11,777
Borrowed money	3,027,814	53,120	3,627,467	67,175
Foreign exchange accounts	543,808	9,540	399,797	7,404
Sundry accounts	2,836,627	49,765	3,054,817	56,571
Bonus allowance	4,559	80	4,611	85
Retirement benefit obligation	8,321	146	7,883	146
Deferred tax liabilities	1,056	19	1,438	27
Bank's liability under guarantees and acceptances	1,199,119	21,037	1,101,336	20,395
Head office and branches interoffice payables	27,770,463	487,201	25,931,843	480,219
Sub-total	51,134,739	897,101	46,237,206	856,245
Capital stock	15,000	15,000 ^{*1}	138,100	69,050 ^{*3}
Capital surplus/reserve	15,000	15,000 ^{*1}	136,100	68,050 ^{*3}
Brought-in capital	156,823	2,800 ^{*2}	140,588	2,704 ^{*4}
Legal earned reserve	-	- ^{*1}	2,000	1,000 ^{*3}
Retained earnings (deficit)	202,298	3,549	167,563	3,103
Unrealized gains (losses) on available-for-sale securities	822	14	2,010	37
Deferred hedge gains (losses)	1,650	29	2,779	51
Total liabilities and Net assets	51,526,348	903,971	46,826,365	867,155
Income statement				
Ordinary income:				
Income on operated funds	389,402	6,832	289,347	5,358
Including: [Interest on loans]	[176,028]	[3,088]	[139,573]	[2,585]
[Interest and dividends on securities]	[17,214]	[302]	[7,518]	[139]
Commission income	71,164	1,248	66,483	1,231
Specific transaction accounts income	12,379	217	9,118	169
Other operating income	94,442	1,657	131,616	2,437
Other ordinary income	9,097	160	10,387	192
Total ordinary income	576,546	10,115	507,022	9,389
Ordinary expenses:				
Funding cost	275,334	4,830	174,525	3,232
Including: [Interest on deposits]	[42,900]	[753]	[37,841]	[701]
Commission expenses	14,305	251	15,727	291
Specific transaction accounts losses	432	8	101	2
Other operating expenses	23,798	418	31,192	578
General and administrative expenses	134,186	2,354	130,208	2,411
Other ordinary expenses	9,564	168	9,609	178
Total ordinary expenses	457,695	8,030	361,441	6,693
Ordinary earnings (losses)	118,835	2,085	145,571	2,696
Extraordinary profits	1,235	22	576	11
Extraordinary losses	286	5	7,481	139
Earnings (losses) before income taxes	119,783	2,101	138,659	2,568
Income taxes-current	42,048	738	42,682	790
Income taxes-deferred	(1,368)	(24)	3,594	67
Net earnings (losses)	79,088	1,388	92,357	1,710

Note (*1) : Shinhan Bank Japan - which is incorporated in Japan

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

Note (*3) : Average of two banks - which are incorporated in Japan

Note (*4) : Average of fifty-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	58,261	1,184,039	2,070	37,396	19,764	940,818	695,491	330,838	52,999	609,520	3,952	1,309,656
Call loans	8,494	56,369	-	-	16,998	-	10,617	30,860	-	-	12,015	20,000
Securities purchased under agreements to resell	-	-	-	-	-	3,748	-	-	-	690,235	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	265,475	-	502,185
Monetary claims purchased	-	5,131	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	3,500	-	-	-	-	-	131,591
Money in trusts	-	213	-	-	-	-	-	-	-	-	-	-
Securities	82,312	116,006	-	12,009	-	-	8,535	192,093	1,493	-	31,972	198
Loans and discounts	152,036	121,813	8,933	92,909	39,841	253,796	747,906	413,100	138,600	-	48,116	721,014
Foreign exchange accounts	7,741	4,843	3	351	603	8,930	176,745	82,768	1,177	149	772	1,205
Sundry accounts	15,363	68,297	101	3,770	250	85,832	8,171	6,337	984	2,780	800	144,458
Property, plant and equipment	135	184	4	268	2,797	20	16,041	786	19	564	11	-
Intangible assets	0	226	-	40	-	8	2	3	85	441	0	-
Prepaid pension expense	-	33	-	-	-	-	-	-	-	-	-	82
Deferred tax assets	393	493	-	189	-	390	1,572	491	2,993	248	-	546
Customers' liability under guarantees and acceptances	-	20,017	-	77	549	1,907	48,165	14,245	20,585	545	3	-
Reserve for loan losses	(408)	(349)	-	-	(524)	-	(3,362)	(1,439)	(10,402)	(186)	(657)	(116)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	504,803	678,659	48	135,790	8,456	292,299	12,742	537,081	21,699	12,034	-	503,730
Total assets	829,133	2,255,977	11,162	282,803	88,737	1,591,252	1,722,629	1,607,168	230,236	1,581,808	96,987	3,334,552
Liabilities and Net assets												
Deposits	24,186	1,067,339	-	84,880	58,502	300,959	418,402	84,843	164,584	7,053	9,240	59,752
Negotiable certificates of deposit sold	-	-	-	-	-	-	169,302	51,236	-	-	-	-
Call money	45,800	191,444	-	-	-	-	72,118	776,874	-	-	23,026	-
Securities sold under agreements to repurchase	-	-	-	-	-	104	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	16,668
Commercial paper	142,861	-	-	-	-	-	54,364	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	131,591
Borrowed money	265,541	-	-	166,177	-	-	494,703	205,524	-	-	-	3,000
Foreign exchange accounts	-	6	-	3,422	138	26,033	79,551	15,428	725	71,565	-	-
Sundry accounts	14,164	80,959	140	2,055	400	84,553	10,523	9,215	1,336	2,797	906	153,404
Bonus allowance	74	212	-	28	21	48	654	18	11	18	-	31
Retirement benefit obligation	-	-	3	432	159	211	218	113	281	473	22	194
Deferred tax liabilities	-	-	-	-	-	-	-	-	32	-	73	-
Bank's liability under guarantees and acceptances	-	20,017	-	77	549	1,907	48,165	14,245	20,585	545	3	-
Head office and branches interoffice payables	329,138	889,458	10,138	10,323	25,553	1,176,234	342,836	432,548	30,070	1,487,851	59,264	2,965,102
Sub-total	821,766	2,249,439	10,282	267,398	85,325	1,590,053	1,690,842	1,590,049	217,630	1,570,305	92,537	3,329,745
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,621	6,503	2,000	16,000	2,000	2,071	2,048	3,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	5,923	4,538	(1,120)	12,785	(3,091)	(800)	15,774	15,118	10,459	9,454	1,283	2,807
Unrealized gains (losses) on available-for-sale securities	(555)	-	-	(1)	-	(1)	12	-	74	-	167	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	829,133	2,255,977	11,162	282,803	88,737	1,591,252	1,722,629	1,607,168	230,236	1,581,808	96,987	3,334,552
Income statement												
Ordinary income:												
Income on operated funds	14,954	8,601	246	8,578	1,440	5,965	24,025	21,776	5,580	18,696	2,762	8,334
Including: [Interest on loans]	[2,586]	[3,942]	[244]	[3,690]	[1,201]	[4,520]	[16,786]	[6,846]	[2,951]	[2]	[1,293]	[564]
[Interest and dividends on securities]	[1,700]	[70]	[-]	[-]	[-]	[-]	[47]	[3,768]	[102]	[-]	[1,270]	[448]
Commission income	68	1,502	18	1,065	198	2,785	2,038	4,387	278	154	19	2,184
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	729
Other operating income	210	13,889	11	1,553	41	3,426	10,339	268	375	1,438	455	2,198
Other ordinary income	7	18	-	334	531	-	47	26	-	-	245	-
Total ordinary income	15,241	24,012	275	11,531	2,211	12,177	36,451	26,459	6,234	20,289	3,482	13,446
Ordinary expenses:												
Funding cost	13,209	14,358	137	6,181	631	3,585	13,384	19,132	4,229	12,873	1,430	1,794
Including: [Interest on deposits]	[29]	[4,977]	[-]	[1,037]	[53]	[195]	[1,194]	[426]	[3,515]	[-]	[4]	[9]
Commission expenses	38	69	43	830	9	1,277	138	104	15	15	10	1,211
Specific transaction accounts losses	-	-	-	-	-	8	-	-	-	-	-	-
Other operating expenses	-	-	-	24	-	0	11,797	0	-	495	454	-
General and administrative expenses	1,002	4,447	193	2,775	804	4,927	2,210	1,512	572	2,497	341	3,898
Other ordinary expenses	71	-	366	59	0	87	1,551	749	749	173	-	36
Total ordinary expenses	14,321	18,875	741	9,871	1,445	9,886	29,082	20,749	5,566	16,054	2,236	6,940
Ordinary earnings (losses)	919	5,136	(465)	1,659	765	2,290	7,369	5,710	667	4,234	1,246	6,505
Extraordinary profits	-	-	-	-	-	-	0	-	-	15	-	-
Extraordinary losses	-	0	-	0	-	-	20	0	0	-	-	-
Earnings (losses) before income taxes	919	5,135	(465)	1,659	765	2,290	7,349	5,710	667	4,250	1,246	6,505
Income taxes-current	465	1,478	1	495	91	1,056	1,861	1,637	510	1,261	501	2,731
Income taxes-deferred	(147)	72	-	(3)	-	(158)	272	(26)	(251)	(64)	-	(308)
Net earnings (losses)	601	3,585	(466)	1,166	674	1,392	5,215	4,099	408	3,053	744	4,082
Information on non-performing loans:												
Bankrupt loans	-	-	-	-	-	-	-	-	945	-	-	-
Non-accrual loans	-	13	-	-	152	-	-	-	10,307	-	4	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	5,016	-	-	-
Restructured loans	-	-	-	234	159	-	317	-	617	-	153	-
Total non-performing loans	-	13	-	234	312	-	317	-	16,887	-	157	-

	(millions of yen)											
Financial statements	BNP PARIBAS	Chang Hwa Commercial Bank	China Construction Bank	Citibank, N.A.	COMMERZBANK AKTIENGESELLSCHAFT	Commonwealth Bank of Australia	Crédit Agricole Corporate and Investment Bank	CREDIT SUISSE AG	CTBC Bank Co., Ltd.	DBS BANK LTD.	Deutsche Bank AG	E. SUN Commercial Bank, Ltd.
Balance Sheet												
Assets												
Cash on hand and due from banks	3,451,078	5,549	458,016	1,459,757	473,273	378,625	1,816,352	292,997	1,979	2,852	664,021	1,979
Call loans	2,615	-	-	-	-	1,000	38,157	65,230	5,309	-	11,000	-
Securities purchased under agreements to resell	-	-	-	254,873	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	2,354	-	-	-	78	-
Monetary claims purchased	103,656	-	-	6,923	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	-	7,047	-	-	192,723	53	-	-	124,574	-
Money in trusts	-	-	-	-	-	-	1,426	-	-	-	-	-
Securities	40,152	-	262,384	58,832	5,152	84,868	406,659	60,009	-	100	28,359	1,113
Loans and discounts	292,022	38,040	962,383	325,651	169,337	103,494	498,744	238,373	126,811	220,871	206,909	5,799
Foreign exchange accounts	44,024	1,135	251,355	40,173	4,107	166	38,486	862	7,993	1,906	27,554	237
Sundry accounts	205,497	88	34,306	185,328	23,985	3,869	66,524	3,360	647	461	152,216	175
Property, plant and equipment	66	23	137	6	187	69	140	13	216	76	-	144
Intangible assets	25	0	11	37	5,287	41	6	2,026	103	45	22	-
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax assets	1,538	-	224	-	196	-	1,494	-	134	244	1,585	43
Customers' liability under guarantees and acceptances	193,711	106	12,141	138,596	21,885	-	263,507	-	682	-	72,096	-
Reserve for loan losses	(457)	(382)	(1,274)	(1,173)	-	(319)	(455)	-	(396)	(650)	(1,182)	-
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	401,415	3	230,312	263,762	66,373	32,847	363,456	805,066	-	1,522	234,286	77
Total assets	4,735,346	44,565	2,209,999	2,739,818	769,786	604,664	3,689,579	1,467,993	143,479	227,427	1,521,523	9,570
Liabilities and Net assets												
Deposits	1,563,790	11,074	28,700	1,379,628	12,585	22,326	1,009,899	573,135	56,104	-	226,674	189
Negotiable certificates of deposit sold	446,000	-	21,299	10,619	-	-	-	-	-	-	-	-
Call money	195,000	7,000	131,000	6,159	-	2,842	5,402	327,024	6,400	-	-	-
Securities sold under agreements to repurchase	-	-	-	26,549	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	276,393	-	-	-	-	9,999	-	-	-	-
Specific transaction accounts liabilities	-	-	-	4,400	-	-	192,703	-	-	-	124,574	-
Borrowed money	58,416	-	1,163,246	3	-	55,600	93,589	-	11,000	-	18,185	-
Foreign exchange accounts	530	-	104	47,575	-	-	24	0	8	-	24,794	-
Sundry accounts	221,712	322	44,554	177,980	10,163	16,178	13,445	237,096	1,187	516	321,059	55
Bonus allowance	278	-	157	183	27	80	319	26	26	6	47	-
Retirement benefit obligation	1,607	38	87	-	407	56	173	-	167	48	538	-
Deferred tax liabilities	-	-	-	268	-	16	-	603	-	-	-	-
Bank's liability under guarantees and acceptances	193,711	106	12,141	138,596	21,885	-	263,507	-	682	-	72,096	-
Head office and branches interoffice payables	2,017,859	23,677	510,065	938,443	721,991	496,570	2,094,871	308,726	63,223	220,931	730,627	7,427
Sub-total	4,698,907	42,219	2,187,752	2,730,409	767,061	593,672	3,673,936	1,456,612	138,799	221,501	1,518,597	7,671
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	9,996	2,000	2,421	2,000	2,000	9,433	2,897	2,000	2,000	2,000	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	26,443	345	19,381	6,878	714	1,521	12,501	8,539	2,679	3,926	362	(90)
Unrealized gains (losses) on available-for-sale securities	0	-	58	530	100	41	235	(6)	-	-	0	(10)
Deferred hedge gains (losses)	-	-	386	-	(89)	(4)	9	847	-	-	564	-
Total liabilities and Net assets	4,735,346	44,565	2,209,999	2,739,818	769,786	604,664	3,689,579	1,467,993	143,479	227,427	1,521,523	9,570
Income statement												
Ordinary income:												
Income on operated funds	11,128	869	58,307	17,391	9,283	12,492	15,337	11,511	2,540	4,783	7,028	25
Including: [Interest on loans]	[6,864]	[865]	[27,366]	[4,353]	[3,590]	[3,902]	[7,066]	[1,319]	[2,531]	[4,779]	[5,250]	[23]
[Interest and dividends on securities]	[(55)]	[-]	[5,352]	[154]	[75]	[389]	[(211)]	[(106)]	[-]	[2]	[59]	[2]
Commission income	2,397	43	761	12,095	1,138	104	8,533	650	408	4	3,445	1
Specific transaction accounts income	-	-	-	86	-	-	-	24	-	-	0	-
Other operating income	28,806	8	63	5,738	150	239	126	58	17	1	2,335	-
Other ordinary income	37	54	4	2,544	1	6	1	0	-	94	5	9
Total ordinary income	42,370	976	59,136	37,857	10,573	12,842	23,998	12,245	2,966	4,882	12,814	35
Ordinary expenses:												
Funding cost	25,668	51	51,330	9,987	714	8,506	5,848	7,201	742	3,024	3,326	15
Including: [Interest on deposits]	[920]	[6]	[498]	[3,453]	[-]	[60]	[1,719]	[949]	[48]	[-]	[13]	[0]
Commission expenses	416	3	202	2,329	1,087	19	1,129	45	7	4	1,344	2
Specific transaction accounts losses	-	-	-	-	-	-	-	385	-	-	29	-
Other operating expenses	140	-	95	90	4,110	395	172	445	-	-	299	0
General and administrative expenses	6,280	250	1,369	19,124	2,037	605	5,316	2,172	1,011	348	5,958	145
Other ordinary expenses	0	2	347	1,368	0	1	187	0	101	-	170	-
Total ordinary expenses	32,506	308	53,345	32,899	7,948	9,528	12,664	10,250	1,863	3,376	11,127	163
Ordinary earnings (losses)	9,864	668	5,791	4,957	2,624	3,314	11,334	1,995	1,102	1,506	1,686	(127)
Extraordinary profits	-	-	-	-	-	-	-	-	-	-	-	-
Extraordinary losses	0	-	0	0	1	-	0	0	-	0	-	-
Earnings (losses) before income taxes	9,863	668	5,791	4,956	2,623	3,314	11,334	1,995	1,102	1,506	1,686	(127)
Income taxes-current	3,076	277	2,527	2,941	981	1,314	3,315	800	364	581	1,370	0
Income taxes-deferred	(105)	(12)	(221)	(1,236)	(68)	-	(219)	(110)	198	(41)	(45)	(38)
Net earnings (losses)	6,892	404	3,485	3,251	1,710	2,000	8,237	1,305	540	966	362	(90)
Information on non-performing loans:												
Bankrupt loans	-	-	-	-	-	-	-	-	-	-	4,584	-
Non-accrual loans	2,389	-	-	432	-	6	-	-	-	-	530	-
Past due loans (3 months or more)	-	-	-	2,133	-	-	-	-	-	-	-	-
Restructured loans	-	-	-	-	-	-	6,188	-	-	71	-	-
Total non-performing loans	2,389	-	-	2,565	-	6	6,188	-	71	-	5,114	-

	(millions of yen)											
Financial statements	Euroclear Bank SA/NV	First Commercial Bank	Hongkong and Shanghai Banking Corporation Limited, The	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	Industrial Bank of Korea	ING Bank N.V.	Intesa Sanpaolo S.p.A.	Itaú Unibanco S.A.	JPMorgan Chase Bank, N.A.	KEB Hana Bank	Kookmin Bank	Korea Development Bank, The
Balance Sheet												
Assets												
Cash on hand and due from banks	2,124	3,498	1,334,154	779,892	19,988	4,969	11,291	48,110	1,524,692	20,350	6,971	758
Call loans	-	16,998	90	-	-	-	-	-	1,470,000	-	-	2,124
Securities purchased under agreements to resell	-	-	219,671	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	43,851	-	-	-
Monetary claims purchased	-	-	-	-	-	-	-	-	-	-	-	-
Specific transaction accounts assets	-	-	155,596	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	29,563	28,954	-	10,003	-	-	33,773	318	-	12,929
Loans and discounts	-	43,356	165,638	747,661	10,288	270,706	89,774	-	134,714	72,684	17,482	43,599
Foreign exchange accounts	-	352	57,030	96,514	43,354	319	208	119	4,594	7,516	8,123	77,287
Sundry accounts	28	121	28,726	10,976	104	11,042	1,431	10	1,029,842	386	133	969
Property, plant and equipment	28	24	3,610	136	7	239	1	-	1	284	213	81
Intangible assets	-	1	8	3	77	111	-	0	0	217	8	74
Prepaid pension expense	-	-	-	-	-	-	-	-	22	-	-	-
Deferred tax assets	9	36	1,944	805	-	525	-	-	163	-	392	-
Customers' liability under guarantees and acceptances	-	19	218,194	46,205	218	6,267	2,446	-	4,768	3,339	971	-
Reserve for loan losses	-	(311)	(214)	(992)	(184)	(561)	(41)	-	(285)	(858)	(486)	(601)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	95	23	4,213	344,535	150	87,024	3,942	14	232,864	43,370	8,395	5,107
Total assets	2,286	64,121	2,218,228	2,054,693	74,005	390,648	109,056	48,255	4,479,005	147,611	42,207	142,333
Liabilities and Net assets												
Deposits	-	15,376	381,762	1,133,174	28,211	83,982	1,139	76	398,134	25,065	14,001	6,567
Negotiable certificates of deposit sold	-	-	-	6,061	-	-	-	-	-	9,500	-	15,201
Call money	-	16,000	-	61,149	-	-	-	-	-	-	-	5,500
Securities sold under agreements to repurchase	-	-	219,431	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	13,995	-	23,999	-	-	-	-	-	9,997
Specific transaction accounts liabilities	-	-	152,612	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	27,309	1,000	-	-	-	-	1,062	4,124	56,086
Foreign exchange accounts	-	24	8,314	32,174	-	90	31	-	40,345	727	1	-
Sundry accounts	48	99	8,636	164,185	396	8,921	806	20	998,402	424	335	444
Bonus allowance	-	-	339	16	-	2	18	6	348	-	-	-
Retirement benefit obligation	239	18	-	188	17	364	130	90	-	171	24	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	19	218,194	46,205	218	6,267	2,446	-	4,768	3,339	971	-
Head office and branches interoffice payables	-	30,570	1,221,955	557,289	41,913	253,070	98,285	46,060	3,036,579	103,655	19,829	46,278
Sub-total	287	62,108	2,211,246	2,041,751	71,758	376,698	102,858	46,255	4,478,580	143,947	39,289	140,076
Capital stock	-	-	-	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,000	2,000	2,568	2,736	5,475	2,000	3,139	2,002	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	(1)	13	4,982	10,962	247	11,381	3,461	(3,474)	(2,236)	525	916	190
Unrealized gains (losses) on available-for-sale securities	-	-	0	(20)	-	-	-	-	661	-	-	66
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	2,286	64,121	2,218,228	2,054,693	74,005	390,648	109,056	48,255	4,479,005	147,611	42,207	142,333
Income statement												
Ordinary income:												
Income on operated funds	-	1,257	8,387	22,382	1,441	7,861	984	(31)	3,198	1,582	547	2,909
Including: [Interest on loans]	(-)	[948]	[2,639]	[10,419]	[330]	[7,173]	[965]	(-)	[848]	[1,369]	[284]	[1,454]
[Interest and dividends on securities]	(-)	(-)	[466]	[1,423]	(-)	(-)	(-)	(-)	[311]	(-)	(-)	[356]
Commission income	186	53	7,415	1,388	332	1,013	903	3	3,021	408	146	164
Specific transaction accounts income	-	-	11,540	-	-	-	-	-	-	-	-	-
Other operating income	-	9	128	5,390	32	83	4	1	7,641	313	2	151
Other ordinary income	-	333	240	18	53	0	-	-	1,690	955	407	24
Total ordinary income	186	1,652	27,712	29,180	1,860	8,958	1,892	(26)	15,551	3,260	1,104	3,249
Ordinary expenses:												
Funding cost	-	295	11,923	18,369	458	4,408	354	(99)	1,161	516	309	1,725
Including: [Interest on deposits]	(-)	[13]	[83]	[15,443]	[31]	(-)	(-)	(-)	[825]	[42]	[80]	[91]
Commission expenses	15	4	648	109	11	456	4	3	726	75	29	15
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	-	-	152	-	1	-	4	-	2,494	2	-	300
General and administrative expenses	158	223	8,791	2,476	223	1,966	265	210	11,734	826	327	505
Other ordinary expenses	-	-	50	-	19	440	0	-	224	471	-	12
Total ordinary expenses	174	524	21,567	20,954	714	7,270	628	114	16,341	1,893	666	2,560
Ordinary earnings (losses)	12	1,128	6,145	8,225	1,145	1,687	1,263	(141)	(789)	1,366	438	689
Extraordinary profits	-	-	2	-	7	-	56	9	-	30	13	492
Extraordinary losses	-	-	77	-	0	-	-	5	-	15	30	-
Earnings (losses) before income taxes	12	1,128	6,070	8,225	1,152	1,687	1,319	(137)	(789)	1,382	421	1,182
Income taxes-current	23	143	2,248	2,319	268	785	493	1	(22)	158	7	149
Income taxes-deferred	(9)	119	153	89	-	(261)	-	-	385	-	345	-
Net earnings (losses)	(1)	865	3,668	5,816	884	1,164	826	(138)	(1,153)	1,223	68	1,032
Information on non-performing loans:												
Bankrupt loans	-	-	81	-	-	-	-	-	-	0	-	-
Non-accrual loans	-	153*	-	-	-	1,892	-	-	-	0	-	164
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-	113	-	-
Restructured loans	69	-	5,915	-	-	-	-	-	-	2,507	-	-
Total non-performing loans	223	153*	5,996	-	-	1,892	-	-	-	2,620	-	164

Note (*) Also includes JPY 153 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	Shinhan Bank Japan	Société Générale	Standard Chartered Bank	State Bank of India
Balance Sheet												
Assets												
Cash on hand and due from banks	108,007	2,104	66,300	2,273	4,287	2,711	10,247	992,286	57,157	1,006,688	1,104,475	14,115
Call loans	3,594	-	-	-	-	-	-	-	3,194	156,400	-	-
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	-	-	-	-	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	1,597	-	-	-	-	-
Specific transaction accounts assets	-	-	-	-	-	-	-	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-	-	-	-
Securities	2,004	-	-	1,352	1,424	-	18,388	-	21,958	7,870	47,143	26,095
Loans and discounts	113,286	3,127	27,145	1,067	46,102	31,058	33,152	-	548,363	75,510	175,548	228,949
Foreign exchange accounts	19	260	247	1,937	17	-	2,148	1	21,207	611	84,596	123,452
Sundry accounts	1,599	5	4,172	85	283	65	564	15,447	3,244	5,875	41,221	4,965
Property, plant and equipment	97	61	7	10	11	14	133	4	879	1,494	82	1,178
Intangible assets	-	48	0	55	-	0	8	-	383	1	-	28
Prepaid pension expense	-	-	-	-	-	-	-	-	-	-	-	519
Deferred tax assets	60	48	-	26	254	25	312	-	222	-	900	1,860
Customers' liability under guarantees and acceptances	259	37	4,816	105	-	-	3,131	-	2,844	5,347	62,332	6,863
Reserve for loan losses	(439)	(2)	(264)	(19)	(461)	(28)	(198)	-	(3,390)	(677)	(466)	(5,227)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-	-	-	(13)
Head office and branches interoffice receivables	2,715	53	66,207	21,191	705	49	2,899	48,046	-	215,593	53,557	15,671
Total assets	231,201	5,746	168,633	28,082	52,625	33,894	72,381	1,055,787	656,064	1,474,715	1,569,912	417,939
Liabilities and Net assets												
Deposits	25,905	2	58,153	14,209	1,412	277	8,293	3,050	571,515	331,885	395,567	33,506
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-	-	-	-
Call money	-	-	-	-	-	-	5,000	-	5,000	53,000	260,000	37,000
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	157,990	-
Specific transaction accounts liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	3,195	-	19,164	29,857	6,743	188,931
Foreign exchange accounts	23,716	-	-	494	63	-	5,069	-	1,557	0	128,840	214
Sundry accounts	1,041	102	3,905	134	600	61	1,470	36,223	6,731	8,158	41,690	1,781
Bonus allowance	54	-	99	-	8	11	10	336	154	24	83	13
Retirement benefit obligation	140	126	255	28	21	53	82	154	234	-	-	137
Deferred tax liabilities	-	-	-	-	-	-	-	-	-	64	-	-
Bank's liability under guarantees and acceptances	259	37	4,816	105	-	-	3,131	-	2,844	5,347	62,332	6,863
Head office and branches interoffice payables	177,614	3,340	98,832	10,357	48,174	31,356	44,108	1,013,963	-	1,042,980	514,294	148,908
Sub-total	228,729	3,609	166,062	25,327	50,281	31,758	70,358	1,053,726	607,202	1,471,319	1,567,543	417,356
Capital stock	-	-	-	-	-	-	-	-	15,000	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	15,000	-	-	-
Brought-in capital	2,000	2,000	2,000	2,140	2,000	2,000	2,117	2,000	-	2,013	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	472	136	570	597	344	136	81	61	18,845	1,344	447	(1,012)
Unrealized gains (losses) on available-for-sale securities	-	-	-	18	-	-	(175)	-	15	39	(15)	(404)
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-	-	(63)	-
Total liabilities and Net assets	231,201	5,746	168,633	28,082	52,625	33,894	72,381	1,055,787	656,064	1,474,715	1,569,912	417,939
Income statement												
Ordinary income:												
Income on operated funds	2,957	9	3,038	424	1,186	880	1,755	9,464	13,104	4,040	10,062	10,784
Including: [Interest on loans]	[2,826]	[8]	[974]	[26]	[1,158]	[879]	[1,084]	[-]	[12,397]	[1,647]	[4,792]	[6,896]
[Interest and dividends on securities]	[2]	[-]	[-]	[89]	[21]	[-]	[542]	[(30)]	[303]	[176]	[18]	[691]
Commission income	205	351	254	195	147	214	97	4	3,275	1,436	3,419	520
Specific transaction accounts income	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	23	304	29	73	-	218	418	219	530	63	389	93
Other ordinary income	44	-	20	2	1	15	-	-	789	310	194	0
Total ordinary income	3,229	665	3,342	694	1,335	1,327	2,270	9,687	17,699	5,851	14,066	11,397
Ordinary expenses:												
Funding cost	791	5	1,580	202	453	790	806	7,404	2,420	1,027	3,704	8,393
Including: [Interest on deposits]	[41]	[0]	[819]	[1]	[-]	[0]	[24]	[-]	[1,936]	[43]	[1,759]	[293]
Commission expenses	8	75	29	(0)	-	-	15	8	771	266	113	248
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-	-	-	-
Other operating expenses	8	(0)	-	0	0	-	1	-	-	244	1,620	177
General and administrative expenses	731	503	1,849	304	421	484	680	720	5,558	2,304	6,458	1,504
Other ordinary expenses	7	-	0	-	372	27	80	-	206	-	-	1,988
Total ordinary expenses	1,545	584	3,459	506	1,248	1,301	1,582	8,132	8,958	3,841	11,896	12,313
Ordinary earnings (losses)	1,684	80	(116)	188	87	26	688	1,555	8,741	2,009	2,169	(915)
Extraordinary profits	0	-	-	-	-	-	14	-	-	-	-	146
Extraordinary losses	0	-	112	-	-	-	1	-	0	-	-	-
Earnings (losses) before income taxes	1,684	80	(229)	188	87	26	701	1,555	8,741	2,009	2,169	(769)
Income taxes-current	586	39	1	65	190	20	40	307	2,752	660	823	-
Income taxes-deferred	1	1	198	-	(265)	(4)	7	-	(40)	6	(29)	243
Net earnings (losses)	1,097	39	(429)	123	162	10	654	1,248	6,029	1,343	1,376	(1,012)
Information on non-performing loans:												
Bankrupt loans	0	-	508	-	-	-	-	-	197	-	-	-
Non-accrual loans	76	-	-	-	-	-	-	-	3,705	13,601	-	10,744
Past due loans (3 months or more)	5	-	59	18	-	35	-	-	-	-	-	-
Restructured loans	0	-	-	-	-	5	-	-	2,048	-	-	-
Total non-performing loans	81	-	567	18	-	40	-	-	5,951	13,601	-	10,744

	(millions of yen)								
Financial statements	State Street Bank and Trust Company	Taishin International Bank Co., Ltd.	Taiwan Business Bank	UBS AG	UniCredit Bank AG	Union de Banques Arabes et Françaises	United Overseas Bank Limited	Wells Fargo Bank, National Association	WOORI BANK
Balance Sheet									
Assets									
Cash on hand and due from banks	744,822	2,419	2,142	585,145	496,831	9,146	52,669	15,804	7,502
Call loans	-	-	-	30,000	-	-	-	-	1,062
Securities purchased under agreements to resell	-	-	-	-	-	-	-	-	-
Cash collateral paid for security borrowing	-	-	-	707,790	-	-	-	-	-
Monetary claims purchased	-	-	-	-	-	-	1,835	-	-
Specific transaction accounts assets	-	-	-	7,410	-	-	-	-	-
Money in trusts	-	-	-	-	-	-	-	-	-
Securities	-	-	-	225,065	-	-	16,527	-	-
Loans and discounts	-	13,331	1,477	518,265	-	-	43,292	-	16,132
Foreign exchange accounts	4	8	0	1,117	7	3,019	901	1,089	20,300
Sundry accounts	54,687	79	68	94,171	488	22	199	214	85
Property, plant and equipment	23	254	140	-	32	8	84	36	39
Intangible assets	0	73	11	-	3	42	-	-	62
Prepaid pension expense	5	-	-	-	-	-	-	-	-
Deferred tax assets	14	-	-	3,148	-	-	173	-	-
Customers' liability under guarantees and acceptances	-	-	-	-	-	12,943	3,715	3,385	2,098
Reserve for loan losses	-	(135)	(14)	-	-	-	(185)	-	(342)
Allowance for losses on investment	-	-	-	-	-	-	-	-	-
Head office and branches interoffice receivables	12,661	-	-	344,649	129,915	68	60	1,034	1,577
Total assets	812,219	16,031	3,826	2,516,764	627,278	25,251	119,275	21,566	48,518
Liabilities and Net assets									
Deposits	0	191	6	429,198	2	440	3,055	-	22,228
Negotiable certificates of deposit sold	-	-	-	-	-	-	-	-	-
Call money	45,000	-	-	20,000	-	-	-	-	-
Securities sold under agreements to repurchase	-	-	-	-	-	-	-	-	-
Cash collateral received for security lending	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-
Specific transaction accounts liabilities	-	-	-	7,403	-	-	-	-	-
Borrowed money	-	-	-	30,500	124,859	-	-	-	-
Foreign exchange accounts	-	-	-	17,620	-	267	850	13,467	42
Sundry accounts	52,880	6	0	93,466	223	153	237	163	168
Bonus allowance	-	3	-	615	35	-	121	-	-
Retirement benefit obligation	-	2	-	121	96	30	118	220	36
Deferred tax liabilities	-	-	-	-	-	-	-	-	-
Bank's liability under guarantees and acceptances	-	-	-	-	-	12,943	3,715	3,385	2,098
Head office and branches interoffice payables	712,987	14,029	2,000	1,918,493	499,289	9,409	107,834	2,196	21,892
Sub-total	810,868	14,234	2,006	2,517,418	624,506	23,244	115,933	19,433	46,467
Capital stock	-	-	-	-	-	-	-	-	-
Capital surplus/reserve	-	-	-	-	-	-	-	-	-
Brought-in capital	2,000	2,000	2,000	2,855	2,730	2,058	2,000	2,000	2,000
Legal earned reserve	-	-	-	-	-	-	-	-	-
Retained earnings (deficit)	(648)	(202)	(180)	(3,501)	40	(51)	1,341	132	51
Unrealized gains (losses) on available-for-sale securities	-	-	-	(8)	-	-	-	-	-
Deferred hedge gains (losses)	-	-	-	-	-	-	-	-	-
Total liabilities and Net assets	812,219	16,031	3,826	2,516,764	627,278	25,251	119,275	21,566	48,518
Income statement									
Ordinary income:									
Income on operated funds	444	128	9	5,805	1,505	62	854	80	644
Including: [Interest on loans]	[-]	[127]	[9]	[3,428]	[-]	[-]	[569]	[-]	[246]
[Interest and dividends on securities]	[-]	[-]	[-]	[(402)]	[-]	[-]	[184]	[-]	[-]
Commission income	236	0	6	96	1	213	451	427	310
Specific transaction accounts income	-	-	-	0	-	-	-	-	-
Other operating income	548	0	-	4,181	-	0	818	1,005	33
Other ordinary income	-	-	-	17	3	0	-	-	19
Total ordinary income	1,229	128	15	10,101	1,509	277	2,124	1,514	1,007
Ordinary expenses:									
Funding cost	9	26	-	(1,012)	1,557	14	53	39	299
Including: [Interest on deposits]	[-]	[0]	[-]	[2,243]	[-]	[0]	[0]	[-]	[35]
Commission expenses	7	2	0	72	1	2	110	87	50
Specific transaction accounts losses	-	-	-	-	-	-	-	-	-
Other operating expenses	-	-	4	6	11	-	-	258	-
General and administrative expenses	1,079	303	175	10,323	393	475	1,158	941	326
Other ordinary expenses	-	86	14	-	6	3	51	-	240
Total ordinary expenses	1,096	418	195	9,390	1,970	496	1,373	1,328	916
Ordinary earnings (losses)	132	(289)	(179)	710	(460)	(219)	751	185	91
Extraordinary profits	-	-	-	-	451	-	-	-	-
Extraordinary losses	25	-	-	-	-	0	-	-	0
Earnings (losses) before income taxes	107	(289)	(179)	710	(8)	(219)	751	185	90
Income taxes-current	15	1	0	117	5	3	100	45	74
Income taxes-deferred	6	-	-	210	-	-	(13)	-	-
Net earnings (losses)	85	(290)	(180)	383	(14)	(223)	663	139	16
Information on non-performing loans:									
Bankrupt loans	-	-	-	-	-	-	-	-	-
Non-accrual loans	-	-	-	-	-	-	-	-	-
Past due loans (3 months or more)	-	-	-	-	-	-	-	-	-
Restructured loans	-	-	-	-	-	-	-	-	-
Total non-performing loans	-	-	-	-	-	-	-	-	-

Ranking by Total Assets

2018 Rank	2017 Rank	Bank	2018 Total Assets (millions of yen)	2017 Total Assets (millions of yen)
1	→ 1	BNP PARIBAS	4,735,346	5,095,014
2	→ 2	JPMorgan Chase Bank, N.A.	4,479,005	2,970,506
3	→ 3	Crédit Agricole Corporate and Investment Bank	3,689,579	2,878,707
4	↑ 7	Barclays Bank PLC	3,334,552	2,047,531
5	-	Citibank, N.A.	2,739,818	-
6	→ 6	UBS AG	2,516,764	2,109,146
7	↑ 11	Australia and New Zealand Banking Group Limited	2,255,977	1,834,151
8	→ 8	Hongkong and Shanghai Banking Corporation Limited, The	2,218,228	1,948,585
9	↑ 12	China Construction Bank	2,209,999	1,775,298
10	↓ 4	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	2,054,693	2,618,300
11	↓ 5	BANK OF CHINA LIMITED	1,722,629	2,159,591
12	↑ 15	Bank of Communications	1,607,168	1,669,361
13	↑ 16	Bank of America, N.A.	1,591,252	1,493,765
14	↑ 17	Bank of New York Mellon, The	1,581,808	1,478,946
15	↓ 10	Standard Chartered Bank	1,569,912	1,869,815
16	↓ 14	Deutsche Bank AG	1,521,523	1,740,723
17	↓ 9	Société Générale	1,474,715	1,888,640
18	→ 18	CREDIT SUISSE AG	1,467,993	1,422,494
19	↑ 21	Royal Bank of Canada	1,055,787	618,912
20	↑ 22	AGRICULTURAL BANK OF CHINA LIMITED	829,133	605,199
21	↓ 19	State Street Bank and Trust Company	812,219	1,021,978
22	↓ 13	COMMERZBANK AKTIENGESELLSCHAFT	769,786	1,767,327
23	→ 23	Shinhan Bank Japan	656,064	587,444
24	↑ 25	UniCredit Bank AG	627,278	509,591
25	↓ 20	Commonwealth Bank of Australia	604,664	636,853
26	↓ 24	State Bank of India	417,939	555,625
27	↓ 26	ING Bank N.V.	390,648	418,259
28	↓ 27	BANCO DO BRASIL S.A.	282,803	355,411
29	↑ 31	Mega International Commercial Bank Co., Ltd.	231,201	237,826
30	↓ 28	Bank of India	230,236	352,691
31	↑ 32	DBS BANK LTD.	227,427	225,861
32	↓ 29	National Australia Bank Limited	168,633	283,362
33	↑ 34	KEB Hana Bank	147,611	132,846
34	↑ 35	CTBC Bank Co., Ltd.	143,479	130,500
35	↓ 33	Korea Development Bank, The	142,333	141,071
36	↑ 37	United Overseas Bank Limited	119,275	120,469
37	↑ 39	Intesa Sanpaolo S.p.A.	109,056	100,262
38	→ 38	Bank of Taiwan	96,987	104,185
39	↓ 36	Bangkok Bank Public Company Limited	88,737	125,758
40	↑ 42	Industrial Bank of Korea	74,005	59,513
41	↑ 43	PT. Bank Negara Indonesia (Persero) Tbk	72,381	56,079
42	↓ 40	First Commercial Bank	64,121	68,350
43	↑ 44	Oversea-Chinese Banking Corporation Limited	52,625	48,171
44	↑ 45	WOORI BANK	48,518	47,131
45	↓ 41	Itaú Unibanco S.A.	48,255	60,614
46	→ 46	Chang Hwa Commercial Bank	44,565	42,848
47	↑ 48	Kookmin Bank	42,207	28,820
48	↑ 51	PHILIPPINE NATIONAL BANK	33,894	22,369
49	→ 49	National Bank of Pakistan	28,082	26,836
50	↑ 52	Union de Banques Arabes et Françaises	25,251	16,861
51	↓ 47	Wells Fargo Bank, National Association	21,566	32,911
52	↑ 53	Taishin International Bank Co., Ltd.	16,031	8,316
53	↓ 50	Banco Bilbao Vizcaya Argentaria	11,162	26,205
54	-	E. SUN Commercial Bank, Ltd.	9,570	-
55	↓ 54	Metropolitan Bank and Trust Company	5,746	2,549
56	-	Taiwan Business Bank	3,826	-
57	-	Euroclear Bank SA/NV	2,286	-

Ranking by Ordinary Earnings (Losses)

2018 Rank	2017 Rank	Bank	2018 Ordinary Earnings (Losses) (millions of yen)	2017 Ordinary Earnings (Losses) (millions of yen)
1	↑ 2	Crédit Agricole Corporate and Investment Bank	11,334	13,050
2	↓ 1	BNP PARIBAS	9,864	16,337
3	↑ 6	Shinhan Bank Japan	8,741	7,439
4	↑ 10	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	8,225	5,276
5	↓ 4	BANK OF CHINA LIMITED	7,369	8,181
6	↓ 3	Barclays Bank PLC	6,505	13,038
7	↑ 8	Hongkong and Shanghai Banking Corporation Limited, The	6,145	6,267
8	↓ 5	China Construction Bank	5,791	7,441
9	↑ 14	Bank of Communications	5,710	3,480
10	↓ 7	Australia and New Zealand Banking Group Limited	5,136	6,465
11	-	Citibank, N.A.	4,957	-
12	↓ 11	Bank of New York Mellon, The	4,234	4,910
13	↓ 12	Commonwealth Bank of Australia	3,314	4,892
14	↑ 16	COMMERZBANK AKTIENGESELLSCHAFT	2,624	3,011
15	→ 15	Bank of America, N.A.	2,290	3,108
16	↑ 21	Standard Chartered Bank	2,169	2,388
17	↓ 13	Société Générale	2,009	3,804
18	↑ 42	CREDIT SUISSE AG	1,995	198
19	↓ 17	ING Bank N.V.	1,687	2,624
20	↓ 9	Deutsche Bank AG	1,686	6,214
21	↑ 27	Mega International Commercial Bank Co., Ltd.	1,684	1,702
22	↓ 18	BANCO DO BRASIL S.A.	1,659	2,570
23	↑ 26	Royal Bank of Canada	1,555	1,756
24	↑ 31	DBS BANK LTD.	1,506	1,049
25	↑ 35	KEB Hana Bank	1,366	666
26	↑ 39	Intesa Sanpaolo S.p.A.	1,263	309
27	↑ 29	Bank of Taiwan	1,246	1,072
28	→ 28	Industrial Bank of Korea	1,145	1,559
29	↑ 34	First Commercial Bank	1,128	756
30	→ 30	CTBC Bank Co., Ltd.	1,102	1,063
31	↓ 24	AGRICULTURAL BANK OF CHINA LIMITED	919	1,779
32	↑ 45	Bangkok Bank Public Company Limited	765	59
33	↓ 32	United Overseas Bank Limited	751	968
34	↓ 20	UBS AG	710	2,493
35	↑ 48	Korea Development Bank, The	689	(24)
36	↑ 37	PT. Bank Negara Indonesia (Persero) Tbk	688	452
37	↓ 36	Chang Hwa Commercial Bank	668	574
38	↓ 19	Bank of India	667	2,532
39	↓ 33	Kookmin Bank	438	933
40	↑ 43	National Bank of Pakistan	188	139
41	↑ 44	Wells Fargo Bank, National Association	185	101
42	↓ 41	State Street Bank and Trust Company	132	255
43	↓ 40	WOORI BANK	91	291
44	↑ 53	Oversea-Chinese Banking Corporation Limited	87	(618)
45	↑ 46	Metropolitan Bank and Trust Company	80	54
46	↑ 47	PHILIPPINE NATIONAL BANK	26	9
47	-	Euroclear Bank SA/NV	12	-
48	↓ 38	National Australia Bank Limited	(116)	437
49	-	E. SUN Commercial Bank, Ltd.	(127)	-
50	↑ 52	Itaú Unibanco S.A.	(141)	(242)
51	-	Taiwan Business Bank	(179)	-
52	↓ 49	Union de Banques Arabes et Françaises	(219)	(101)
53	↓ 50	Taishin International Bank Co., Ltd.	(289)	(203)
54	↓ 51	UniCredit Bank AG	(460)	(239)
55	↓ 54	Banco Bilbao Vizcaya Argentaria	(465)	(750)
56	↓ 23	JPMorgan Chase Bank, N.A.	(789)	2,064
57	↓ 22	State Bank of India	(915)	2,224

Ranking by Expense/Income Ratio

2018 Rank	2017 Rank	Bank	2018 Expense/Income Ratio	2017 Expense/Income Ratio
1	↑ 3	Chang Hwa Commercial Bank	31.56%	36.50%
2	→ 2	First Commercial Bank	31.72%	35.68%
3	↑ 15	Intesa Sanpaolo S.p.A.	33.19%	63.56%
4	↓ 1	Industrial Bank of Korea	38.39%	32.34%
5	↑ 6	Mega International Commercial Bank Co., Ltd.	47.85%	42.56%
6	↑ 10	Shinhan Bank Japan	50.61%	52.41%
7	↓ 5	Barclays Bank PLC	51.61%	41.70%
8	↓ 4	Crédit Agricole Corporate and Investment Bank	52.77%	38.59%
9	↑ 26	KEB Hana Bank	58.07%	72.75%
10	↓ 7	Kookmin Bank	60.33%	43.60%
11	↑ 13	CTBC Bank Co., Ltd.	62.81%	59.02%
12	↑ 20	Bank of Taiwan	64.22%	66.63%
13	↓ 11	United Overseas Bank Limited	64.64%	55.92%
14	↑ 46	Bangkok Bank Public Company Limited	65.36%	97.01%
15	↓ 8	Société Générale	65.65%	46.35%
16	↑ 30	DBS BANK LTD.	69.15%	75.09%
17	↑ 24	PT. Bank Negara Indonesia (Persero) Tbk	69.69%	69.44%
18	↑ 37	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED	71.81%	80.21%
19	↑ 31	National Bank of Pakistan	72.91%	76.24%
20	↓ 9	Commonwealth Bank of Australia	74.19%	50.63%
21	↓ 14	COMMERZBANK AKTIENGESELLSCHAFT	75.17%	59.66%
22	↓ 12	BNP PARIBAS	76.72%	57.76%
23	↓ 21	Hongkong and Shanghai Banking Corporation Limited, The	77.83%	67.36%
24	↑ 32	Bank of Communications	78.42%	77.68%
25	↓ 17	Australia and New Zealand Banking Group Limited	78.61%	63.79%
26	↑ 48	Korea Development Bank, The	78.79%	100.67%
27	↓ 18	Bank of New York Mellon, The	79.13%	64.39%
28	→ 28	BANK OF CHINA LIMITED	79.78%	73.19%
29	↓ 27	ING Bank N.V.	81.16%	72.92%
30	↓ 29	Bank of America, N.A.	81.19%	73.44%
31	↑ 45	CREDIT SUISSE AG	83.71%	95.88%
32	↓ 25	Royal Bank of Canada	83.95%	69.72%
33	↑ 34	Standard Chartered Bank	84.57%	78.00%
34	↑ 36	BANCO DO BRASIL S.A.	85.60%	79.77%
35	↓ 16	Deutsche Bank AG	86.83%	63.65%
36	-	Citibank, N.A.	86.90%	-
37	↑ 42	Wells Fargo Bank, National Association	87.71%	92.96%
38	↑ 41	Metropolitan Bank and Trust Company	87.82%	92.27%
39	↓ 33	State Street Bank and Trust Company	89.18%	77.79%
40	↓ 19	Bank of India	89.28%	64.96%
41	↓ 35	China Construction Bank	90.21%	79.40%
42	↓ 22	WOORI BANK	90.96%	67.73%
43	↓ 23	UBS AG	92.96%	69.23%
44	↑ 51	Oversea-Chinese Banking Corporation Limited	93.48%	164.82%
45	-	Euroclear Bank SA/NV	93.55%	-
46	↓ 39	AGRICULTURAL BANK OF CHINA LIMITED	93.96%	85.13%
47	→ 47	PHILIPPINE NATIONAL BANK	98.04%	99.32%
48	↓ 40	National Australia Bank Limited	103.50%	90.59%
49	↓ 43	JPMorgan Chase Bank, N.A.	105.08%	93.83%
50	↓ 38	State Bank of India	108.04%	82.30%
51	↓ 50	UniCredit Bank AG	130.55%	129.33%
52	↓ 49	Union de Banques Arabes et Françaises	179.06%	127.52%
53	↓ 52	Banco Bilbao Vizcaya Argentaria	269.45%	186.41%
54	→ 54	Taishin International Bank Co., Ltd.	326.56%	1,661.54%
55	-	E. SUN Commercial Bank, Ltd.	465.71%	-
56	-	Taiwan Business Bank	1,300.00%	-
57	↓ 53	Itaú Unibanco S.A.	-438.46%*	346.94%

Note (*): Because the ordinary income is negative, the expense/income ratio is also negative.

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Your feedback and comments are welcomed and should be addressed by email to Henry Yamamoto (henry.yamamoto@jp.kpmg.com).

KPMG Financial Services Japan

OTEMACHI FINANCIAL CITY South Tower
1-9-7, Otemachi, Chiyoda-ku, Tokyo, 100-8172
Japan

TEL: (81 3) 3548-5107

FAX: (81 3) 3548-5109

financialservices@jp.kpmg.com

www.kpmg.com/jp/fsj-en

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