

# The Banker's Top 40 World Banks

## July 2004

World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m	World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m
1	Citigroup	66,871	26,333	21	China Construction Bank	22,507	54
2	Crédit Agricole Groupe	55,435	7,416	22	Santander Central Hispano	21,408	5,180
3	HSBC Holdings	54,863	12,816	23	Société Générale	21,396	5,409
4	Bank of America Corp	44,050	15,886	24	UFJ Holdings	20,855	-3,181
5	JP Morgan Chase & Co	43,167	10,037	25	Ind. & Comm. Bank of China	20,600	321
6	Mizuho Financial Group	37,786	8,449	26	Lloyds TSB Group	20,030	7,760
7	Mitsubishi Tokyo Fin. Group	37,003	8,436	27	Crédit Mutuel	19,319	3,123
8	Royal Bank of Scotland	34,623	10,992	28	Metlife	18,980	2,739
9	Sumitomo Mitsui Fin. Group	34,244	3,882	29	Bank of China	18,579	1,215
10	BNP Paribas	32,458	7,997	30	Groupe Caisse d'Epargne	18,347	2,662
11	HBOS	29,349	6,721	31	BBVA	18,176	4,814
12	Deutsche Bank	27,302	3,481	32	HypoVereinsbank	18,142	-2,710
13	Barclays Bank	26,761	6,862	33	Credit Suisse Group	18,105	4,673
14	Wells Fargo & Co	25,074	9,588	34	Banca Intesa	18,050	2,469
15	Rabobank Group	24,830	3,034	35	FleetBoston Financial Corp	16,484	3,970
16	Bank One Corp	24,499	4,390	36	Agricultural Bank of China	16,435	352
17	ING Bank	24,089	2,550	37	Fortis Bank	16,114	2,392
18	UBS	24,064	6,749	38	Groupe Banques Populaires	15,429	2,191
19	Wachovia Corporation	23,863	6,223	39	U.S. Bancorp	14,623	5,651
20	ABN AMRO Bank	23,037	6,211	40	Washington Mutual	14,408	6,166

Source: *The Banker*



# The Banker's Top 1000 World Banks

## July 2004

Country	Number T1000	Assets \$m	% of total T1000 assets	Pre-tax profit \$m	% of total pre-tax profit
USA	211	7804032	14.9	153695	36.8
UK	24	4490203	8.6	48887	11.7
German	82	6805640	13.0	-306	-0.1
French	9	4011124	7.7	28858	6.9
Italian	37	1904423	3.6	13863	3.3
Japan	113	7884485	15.0	14857	3.6
China	16	2377624	4.5	3773	0.9
Canada	9	1263460	2.4	12731	3.1
<b>Region</b>					
European Union (15)	271	25204447	48.1	153188	36.7
Asia (xcl Japan)	152	5686838	10.9	33154	7.9
Rest of Europe	104	2946888	5.6	26880	6.4
Latin America	40	446187	0.9	8410	2.0
Others	29	550040	1.0	6219	1.5
Arab Banks	71	604591	1.2	8232	2.0
North America (USA + Can)	220	9067492	17.3	166426	39.9

Source: *The Banker*



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## July 1994

World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m	World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m
1	Sumitomo Bank	22,120	900	21	Bank of China	10,273	1,696
2	Sanwa Bank	19,577	929	22	ABN-AMRO Bank	10,194	1,632
3	Fuji Bank	19,388	621	23	Chemical Banking Corp	10,075	2,114
4	Dai-Ichi Kangyo Bank	19,360	676	24	Banque Nationale de Paris	9,739	263
5	Sakura Bank	18,549	578	25	JP Morgan & Co	9,611	2,691
6	Mitsubishi Bank	17,651	772	26	CS Holding (Credit Suisse)	9,337	1,973
7	Ind. & Comm. Bank of China	16,782	1,417	27	Compagnie Financière Paribas	9,284	730
8	Crédit Agricole	14,718	1,522	28	Swiss Bank Corp	9,139	1,153
9	HSBC Holdings	14,611	3,828	29	Barclays Bank Corp	9,055	984
10	Citicorp	13,625	2,888	30	NationsBank	8,809	1,991
11	Industrial Bank of Japan	13,596	436	31	National Westminster Bank	8,713	1,465
12	Union Bank of Switzerland	13,264	2,059	32	Mitsubishi Trust & Banking Cp	8,511	441
13	BankAmerica Corp	12,058	3,428	33	Sumitomo Trust & Banking	8,395	380
14	Deutsche Bank	11,723	2,664	34	Chase Manhattan Corp	7,981	739
15	Internationale Nederland Grp	11,068	1,453	35	Rabobank Nederland	7,912	902
16	Tokai Bank	10,903	472	36	Société Générale	7,857	980
17	Long-Term Credit Bank Japan	10,850	599	37	Dresdner Bank	7,077	1,061
18	Bank of Tokyo	10,570	956	38	Banc One Corp	6,736	1,728
19	Crédit Lyonnais	10,386	-869	39	Westdeutsche Landesbank	6,656	577
20	Asahi Bank	10,311	452	40	Banco do Brasil	6,446	502

Source: *The Banker*



# The Banker's Top 40 World Banks

## July 1999

World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m	World Bank Rank		Tier One Capital \$m	Pre-tax profit \$m
1	Citigroup	41,889	9,269	21	First Union Corp	13,592	3,965
2	Bank of America Corp	36,877	8,048	22	Barclays Bank	13,495	3,191
3	HSBC Holdings	29,352	6,591	23	National Westminster Bank	13,389	3,563
4	Crédit Agricole Groupe	25,930	3,765	24	Tokai Bank	13,274	-3,062
5	Chase Manhattan Corp	24,121	5,980	25	Dresdner Bank	13,042	1,564
6	Ind. & Comm. Bank of China	22,213	417	26	ING Bank Group	12,961	915
7	Bank of Tokyo-Mitsubishi	22,074	156	27	Banque Nationale de Paris	12,824	1,739
8	UBS	20,525	2,957	28	Norinchukin Bank	12,585	803
9	Sakura Bank	19,899	-5,866	29	Société Générale	12,521	2,008
10	Bank One Corp	19,654	4,465	30	Wells Fargo & Co	12,424	3,301
11	Fuji Bank	19,590	-5,518	31	Lloyds TSB Group	12,111	5,016
12	Deutsche Bank	18,680	4,713	32	HypoVereinsbank	11,853	2,738
13	Sanwa Bank	17,745	-5,376	33	Commerzbank	11,760	1,449
14	Credit Suisse Group	17,579	2,041	34	Halifax	11,564	2,836
15	ABN AMRO Bank	17,471	3,380	35	JP Morgan & Co.	11,242	1,417
16	Dai-Ichi Kangyo Bank	17,234	-5,436	36	Crédit Mutuel	10,737	1,189
17	Sumitomo Bank	16,220	-6,304	37	Banco Santander	10,654	1,781
18	Bank of China	14,712	425	38	Asahi Bank	10,314	-3,142
19	Rabobank Nederland	14,688	1,625	39	Groupe Caisse d'Epargne	10,124	890
20	Industrial Bank of Japan	14,529	-2,128	40	Paribas	9,919	1,683

Source: *The Banker*

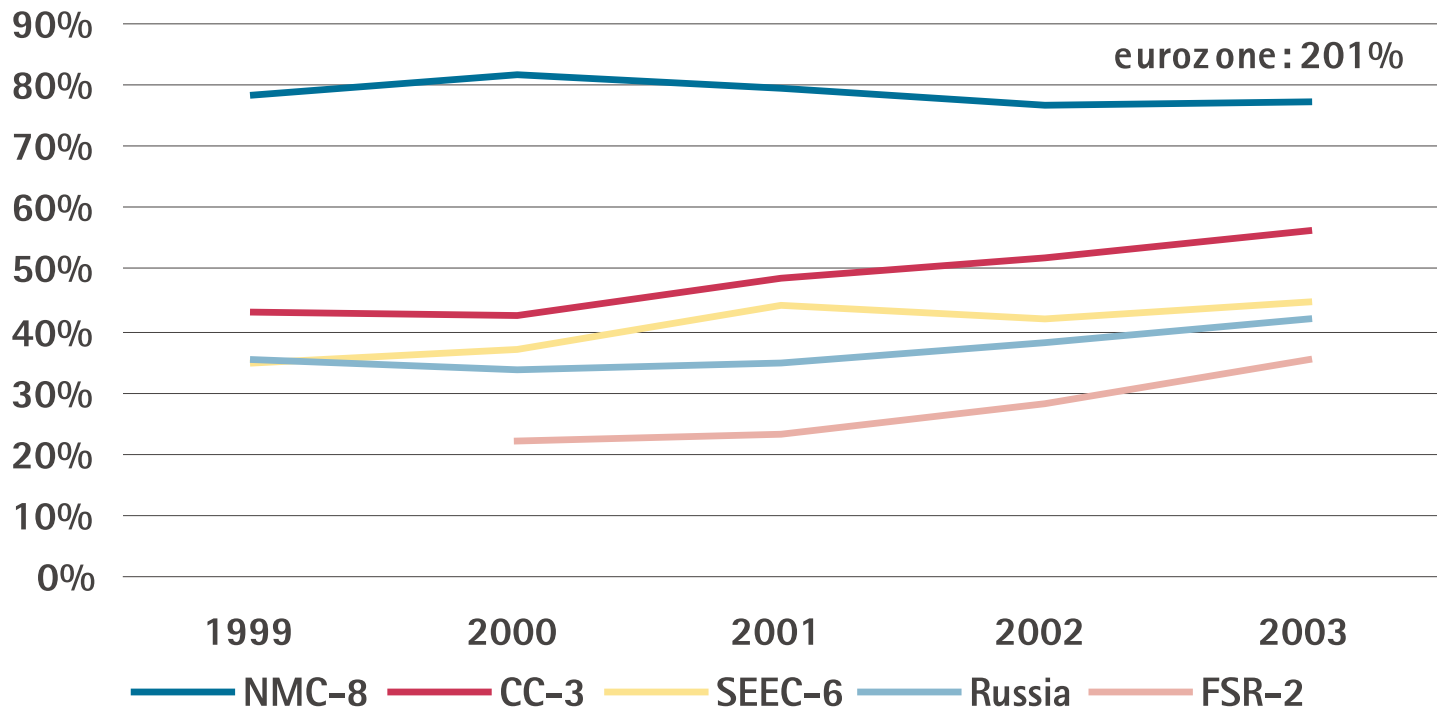


# Demographics

<b>Median Age</b>	<b>1970</b>	<b>2000</b>	<b>2020e</b>
<b>United States</b>	<b>28</b>	<b>36</b>	<b>38</b>
<b>United Kingdom</b>	<b>34</b>	<b>38</b>	<b>42</b>
<b>Canada</b>	<b>26</b>	<b>37</b>	<b>43</b>
<b>France</b>	<b>32</b>	<b>38</b>	<b>43</b>
<b>Netherlands</b>	<b>28</b>	<b>37</b>	<b>44</b>
<b>Germany</b>	<b>35</b>	<b>40</b>	<b>47</b>
<b>Switzerland</b>	<b>32</b>	<b>40</b>	<b>49</b>
<b>Italy</b>	<b>33</b>	<b>40</b>	<b>49</b>
<b>Japan</b>	<b>29</b>	<b>41</b>	<b>49</b>

**Source: United Nations, FPK**

# FIGURE 3: TOTAL ASSETS OF THE BANKING SECTOR (% OF GDP)



Source: local central banks, RZB Group Research

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