

## The top 25 banks in the world based on data from Moody's.

Source: Euromoney (January, 2008).

Rank	Pro-forma Ranking	Bank	Moody's Ratings (as of October 2008)	Country	Fiscal period	Shareholder equity (\$m)	Equity growth (%)	Total assets (\$m)	Asset growth (%)	Net income (\$m)	Income growth (%)	RoE, period end (%)	RoA, period end (%)	Loans % Deposits	Tier 1 capital ratio (%)
1	1	Bank Of America Corporation	Aaa/P-1/A-	United States	2007	146,803	8.50%	1,720,688	17.60%	14,982	-29.10%	10.20%	0.90%	112.70%	6.90%
2	4	HSBC Holdings Plc	Aa1/P-1/B	United Kingdom	2007	128,160	11.50%	2,354,266	26.50%	20,455	21.20%	16.00%	0.90%	91.30%	9.30%
3	3	JP Morgan Chase & Co.	Aaa/P-1/B+	United States	2007	123,221	6.40%	1,562,147	15.60%	15,365	6.40%	12.50%	1.00%	75.00%	8.40%
4	2	Citigroup Inc	Aa1/P-1/B	United States	2007	113,598	-5.20%	2,187,631	16.10%	3,617	-83.20%	3.20%	0.20%	104.30%	7.10%
5	38	Intesa Sanpaolo (a)	Aa2/P-1/B-	Italy	2007	107,533	348.90%	842,429	119.00%	10,661	215.90%	9.90%	1.30%	167.70%	6.50%
6	6	Royal Bank Of Scotland Group Plc (The)	Aa1/P-1/B	United Kingdom	2007	105,700	34.30%	3,787,554	122.10%	14,879	22.60%	14.10%	0.40%	122.50%	7.30%
7	5	Mitsubishi Ufj Financial Group Inc	Aa2/P-1/C	Japan	2007	88,362	7.80%	157,699	-90.00%	4,923	59.80%	5.60%	3.10%	75.30%	7.60%
8	14	Unicredito Italiano Spa	Aa2/P-1/B-	Italy	2007	84,881	67.30%	1,502,453	38.40%	8,765	22.00%	10.30%	0.60%	152.90%	6.60%
9	11	Banco Santander SA	Aa1/P-1/B	Spain	2007	84,637	36.40%	1,342,404	22.10%	14,170	30.30%	16.70%	1.10%	152.50%	7.70%
10	10	BNP Paribas	Aa1/P-1/B	France	2007	80,944	20.10%	2,491,624	31.20%	11,502	19.40%	14.20%	0.50%	132.00%	7.30%
11	9	Wachovia Corporation	Aa1/P-1/B+	United States	2007	76,872	10.30%	782,896	10.70%	6,312	-19.00%	8.20%	0.80%	107.80%	7.40%
12	12	Industrial & Commercial Bank Of China (The) - ICBC	A1/P-1/D-	China	2007	67,390	14.30%	1,188,882	23.60%	11,261	76.20%	16.70%	0.90%	59.00%	11.00%
13	13	Barclays Plc	Aa1/P-1/B	United Kingdom	2007	63,416	19.50%	2,446,457	25.40%	10,216	-0.70%	16.10%	0.40%	118.00%	7.50%
14	30	Fortis Bank	A1/P-1/C-	Belgium	2007	60,452	139.50%	1,128,155	26.80%	2,619	-58.00%	4.30%	0.20%	144.30%	9.50%
15	8	Crédit Agricole	Aa1/P-1/B	France	2007	59,834	32.20%	2,079,556	25.10%	5,947	-7.20%	9.90%	0.30%	80.10%	8.10%
16	18	China Construction Bank Corporation	A1/P-1/D-	China	2007	57,636	36.30%	903,353	29.40%	9,466	59.50%	16.40%	1.00%	61.30%	10.40%
17	16	Deutsche Bank AG	A1/P-1/B-	Germany	2007	56,563	28.10%	2,970,839	42.20%	9,573	19.40%	16.90%	0.30%	41.00%	8.60%
18	17	Bank Of China Limited	A1/P-1/D-	China	2007	48,185	9.20%	820,254	20.20%	8,493	37.40%	17.60%	1.00%	64.80%	10.70%
19	15	Wells Fargo & Company	Aaa/P-1/A	United States	2007	47,628	4.00%	575,442	19.40%	8,057	-4.30%	16.90%	1.40%	111.00%	7.60%
20	7	ING Groep NV	--/P-1/--	Netherlands	2007	46,919	31.70%	1,461,802	23.90%	5,277	6.60%	11.20%	0.40%	73.50%	7.40%
21	26	Banco Bilbao Vizcaya Argentaria SA	Aa1/P-1/B	Spain	2007	46,503	37.90%	738,470	36.00%	9,433	51.00%	20.30%	1.30%	145.30%	6.80%
22	25	ABN Amro Holding NV	Aa2/P-1/B-	Netherlands	2007	45,156	32.20%	1,507,533	15.80%	14,668	132.70%	32.50%	1.00%	73.80%	12.40%
23	23	Sumitomo Mitsui Financial Group, Inc	Aa2/P-1/C	Japan	2007	45,152	19.60%	854,189	-5.80%	3,738	-35.80%	8.30%	0.40%	78.50%	6.40%
24	21	Hbos Plc	--/P-1/B	United Kingdom	2007	43,543	7.60%	1,329,162	14.80%	8,197	8.00%	18.80%	0.60%	178.20%	7.40%
25	28	Rabobank Nederland	Aaa/P-1/B+	Netherlands	2007	42,146	26.90%	838,901	14.30%	3,469	22.70%	8.20%	0.40%	89.80%	10.70%