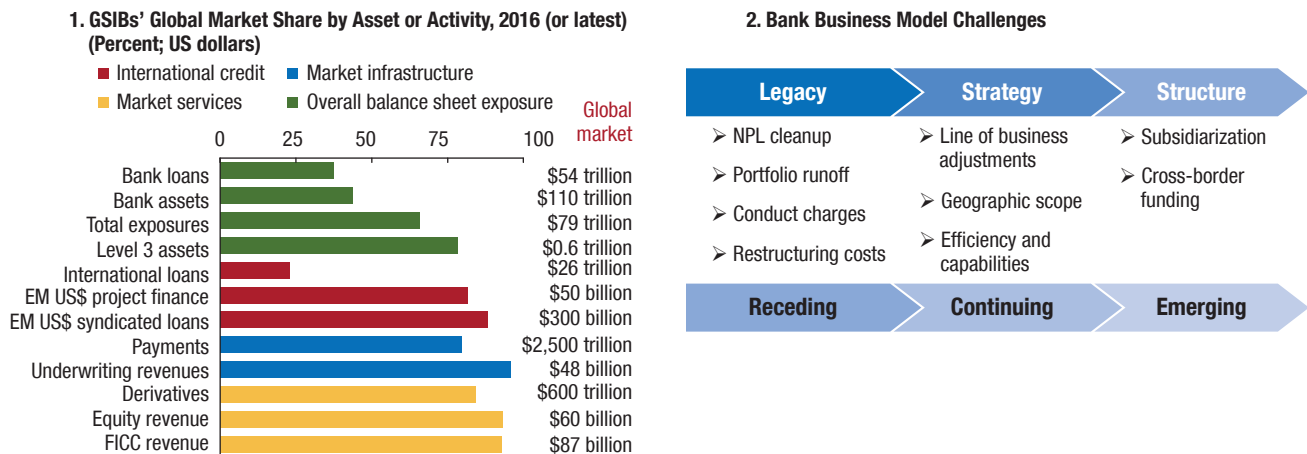


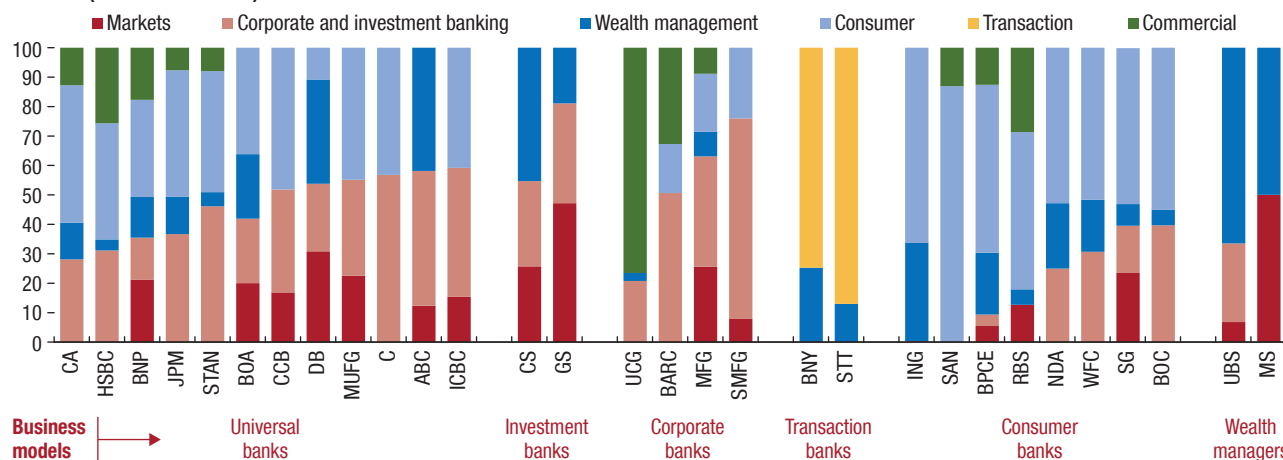
Figure 1.4. Global Systemically Important Banks: Significance and Business Model Snapshot



3. GSIB Business Models and Geographic Strategies

Business Model	Description	Geographic Reach			Percent of GSIB Assets
		Global	Regional	Local	
Universal Bank	Balance of household and business services	C, JPM, HSBC, DB, STAN, BNP, MUFG	CA	BOA, ABC, CCB, ICBC	56
Corporate Bank	Lending to businesses	BARC, SMFG	UCG, MFG		12
Investment Bank	Capital markets services, advisory, mergers, and secondary market sales and trading	GS, CS			3
Transaction Bank	Corporate transaction services (including payments) and institutional services (settlement, clearing, custody)	BNY, STT			1
Consumer Bank	Retail banking including lending (mortgages, credit cards, other unsecured credit), savings products, and retail payment services	ING, SAN, SG	NDA, BOC, RBS	BPCE, WFC	23
Wealth Manager	Asset management, private banking, and insurance	MS, UBS			4
Percent of GSIB Assets		52	18	31	100

4. GSIBs: Revenue Mix by Line of Business, 2016 (Percent of revenue)



Sources: Bank financial statements; Bank for International Settlements; Basel Committee on Banking Supervision; Bloomberg Finance L.P.; Dealogic; Haver Analytics; Office of Financial Research; S&P Capital IQ; SNL Financial; and IMF staff estimates.
 Note: In panel 1, global market size for total exposures, level 3 assets, payments, and over-the-counter derivatives are calculated using the GSIB indicator metrics. "Total exposure" is a proxy for banks' total asset exposures, which includes total consolidated assets, derivatives exposures, and certain off-balance-sheet exposures. This is the same as the denominator used for the Basel III ratio. EM US\$ project finance includes syndicated loans only. GSIBs' apparently low share of international loans reflects the nearly pure domestic focus of the local category banks as shown in panel 3. In panel 1, global banking loans and assets are calculated using a sample of 3,500+ banks. See footnote 1 in the text for an explanation of the abbreviations in panels 3 and 4. EM = emerging market; FICC = fixed income, currencies, and commodities; GSIB = global systemically important bank; NPL = nonperforming loan.