

## Overview of major banks' financial results as of September 30, 2011

### 1. Condition of profit

- The net operating profits from core business of major banks decreased from the previous year by 6.8 percent as a result of decrease in the interest income and the profits from debt securities, the latter of which are still strong.
- Net income decreased from the previous year by 21.3 percent. Credit related expenses decreased, but the aforementioned operating profits from core business decreased and losses of holding of equity securities deteriorated.

(Unit: 100 million yen)

	Six months ended Sep 30, 2009	Six months ended Sep 30, 2010	Six months ended Sep 30, 2011	Compared with previous year
Gross operating profits from core business profits	31,282	34,800	33,508	▲ 1,292
Interest income	21,703	20,238	19,427	▲ 810
Commission income	5,766	5,855	5,927	72
Net profits/losses on debt securities	1,310	5,276	4,906	▲ 370
Charge-offs (▲)	▲ 86	▲ 169	▲ 236	▲ 67
Operating expenses (▲)	▲ 16,886	▲ 16,518	▲ 16,468	50
Net operating profits from core business	14,396	18,282	17,040	▲ 1,242
Credit related expenses (▲)	▲ 6,021	▲ 1,249	93	1,343
Net profits/losses on equity securities	80	▲ 1,234	▲ 2,467	▲ 1,234
Charge-offs (▲)	▲ 936	▲ 1,460	▲ 2,674	▲ 1,214
Net income	5,131	11,899	9,370	▲ 2,529

Reference:

	Sep 30, 2009	Sep 30, 2010	Sep 30, 2011
Loans (¥ trillion)	248.8	237.7	238.2

Note: Loans on banking accounts

## 2. Condition of Non-Performing Loans

- The amount of NPLs slightly decreased from the previous year, resulting in decrease of NPL ratio.

	Mar 31, 2010	Mar 31, 2011	Sep 30, 2011
Amount of NPLs (¥ trillion)	5.0	4.9	4.8
NPL ratio (%)	1.86%	1.84%	1.82%

## 3. Condition of the capital adequacy ratio

- The capital adequacy ratio increased from the previous year.

	Mar 31, 2010	Mar 31, 2011	Sep 30, 2011
Capital adequacy ratio (%)	15.82%	17.33%	18.04%

1. Figures are rounded off.
2. The data are for non-consolidated base. The data for subsidiary companies for corporate revitalization and subsidiary companies for stockholdings are included in the calculation.