

Overview of major banks' financial results as of March 31, 2016

1. Profit (Consolidated)

- Net income decreased by 5.4% from the previous year, triggered by a decline in net interest income and an increase in credit related expenses, while gains on bond trading, etc. increased. Lower net interest margin is one of the reasons for a drop in net interest income.

(Unit: 100 million yen)

	Fiscal year ended Mar. 31, 2014	Fiscal year ended Mar. 31, 2015	Fiscal year ended Mar. 31, 2016	Compared with previous year
Gross operating profits from core business profits	102,382	111,088	108,941	▲ 2,147
Net interest income	52,830	56,616	53,443	▲ 3,173
Fees and commissions	31,280	33,444	33,919	475
Other business profits	7,272	9,357	9,675	318
Gains/losses on bond trading etc.*	1,831	3,209	4,107	898
Operating expenses	▲ 60,346	▲ 65,336	▲ 65,953	▲ 617
Operating profits from core business	42,042	45,701	42,684	▲ 3,017
Credit related expenses **	2,069	▲ 1,396	▲ 4,390	▲ 2,994
Net gains/losses on equities	3,470	3,420	3,889	469
Charge-offs *	▲ 652	▲ 218	▲ 764	▲ 546
Net income	29,506	28,820	27,240	▲ 1,580

* Non-consolidated

** Positive figures for "Credit related expenses" indicate gains, while negative figures for these refer to losses.

Reference:

	Mar. 31, 2014	Mar. 31, 2015	Mar. 31, 2016
Loans * (¥ trillion)	273.4	288.8	295.3

* Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2015.

	Mar. 31, 2014	Mar. 31, 2015	Mar. 31, 2016
Volume of NPL (¥ trillion)	4.0	3.5	3.1
NPL ratio (%)	1.33	1.10	0.97

3. Capital Adequacy Ratio (Consolidated)

- The total capital adequacy ratio and tier I capital ratio, and the common equity tier I capital ratio of internationally active banks increased from March 31, 2015
- The capital adequacy ratio of domestically active banks decreased from March 31, 2015, due to the progress in repayment of public funds.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2015	Mar. 31, 2016
Total capital ratio (%)	15.63	16.17
Tier I capital ratio (%)	12.33	13.21
Common Equity Tier I capital ratio (%)	10.70	11.38

(Domestically active banks: 3 banking groups)

	Mar. 31, 2015	Mar. 31, 2016
Capital ratio (%)	13.95	13.30

1. “Consolidated” indicates consolidated figures of the 7-group total.
2. “Non-consolidated” indicates non-consolidated figures of the 9-bank total.
3. Figures are rounded off.