

## Overview of major banks' financial results as of March 31, 2017

### 1. Profit (Consolidated)

- Net income decreased by 4.0% from the previous year, triggered by a decline in net interest income and gains on bond trading etc. 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, 2015	Fiscal Year ended Mar. 31, 2016	Fiscal Year ended Mar. 31, 2017	Compared with previous year
Gross operating profits from core business profits	111,088	108,941	105,278	▲ 3,663
Net interest income	56,616	53,443	50,158	▲ 3,285
Fees and commissions	33,444	33,919	34,351	431
Other business profits	9,357	9,675	8,762	▲ 914
Gains/losses on bond trading etc.*	3,209	4,107	998	▲ 3,109
Operating expenses	▲ 65,336	▲ 65,924	▲ 68,253	▲ 2,329
Operating profits from core business	45,701	42,715	37,913	▲ 4,802
Credit related expenses **	1,396	▲ 4,390	▲ 3,991	▲ 398
Net gains/losses on equities	3,420	3,889	4,888	999
Charge-offs *	▲ 218	▲ 764	▲ 292	472
Net income	28,820	27,240	26,140	▲ 1,102

\* Non-consolidated

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

Reference:

	Mar. 31, 2015	Mar. 31, 2016	Mar. 31, 2017
Loans *** (¥ trillion)	288.8	295.3	299.9

\*\*\* Loans on banking accounts; non-consolidated

### 2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2016.

	Mar. 31, 2015	Mar. 31, 2016	Mar. 31, 2017
Volume of NPL (¥ trillion)	3.5	3.1	2.9
NPL ratio (%)	1.10	0.97	0.87

### 3. Capital adequacy ratio (Consolidated)

- Total capital adequacy ratio and Tier I capital ratio, Common Equity Tier I capital ratio of internationally active banks increased from March 31, 2016.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2016.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2016	Mar. 31, 2017
Total capital ratio (%)	16.17	16.29
Tier I capital ratio (%)	13.21	13.55
Common Equity Tier I capital ratio (%)	11.38	11.73

(Domestically active banks: 3 banking groups)

	Mar. 31, 2016	Mar. 31, 2017
Capital ratio (%)	13.30	11.88

1. “Consolidated” indicates the total of consolidated figures of the 7 banking groups as listed below:  
Mizuho Financial Group, Mitsubishi UFJ Financial Group, Sumitomo Mitsui Financial Group, Sumitomo Mitsui Trust Holdings (Internationally active banks), Resona Holdings, Shinsei Bank, and Aozora Bank (Domestically active banks)
2. “Non-consolidated” indicates the total of non-consolidated figures of the 9 banks as listed below:  
Mizuho Bank, The Bank of Tokyo-Mitsubishi UFJ, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking Corporation, Mizuho Trust and Banking Company, Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank
3. Figures are rounded off.