

Overview of major banks' financial results as of September 30, 2009

1. Condition of profit

- The operating profits from the core business of major banks remained virtually unchanged from the previous year as a result of sluggish gross profits.
- The net incomes increased by 53.4% from the end of September 2008 as a result of the impairment of losses on charge-offs of equity securities, and losses from the disposal of NPLs, etc.

(Unit: 100 million yen)

	Six months ended Sep 30, 2007	Six months ended Sep 30, 2008	Six months ended Sep 30, 2009	Compared with previous year
Gross profits	33,162	31,511	31,282	▲ 229
Interest income	20,450	21,026	21,703	677
Commission income	7,422	6,264	5,766	▲ 498
Net profits/losses on debt securities	183	440	1,310	869
Charge-offs (▲)	▲ 279	▲ 453	▲ 86	367
Operating profits from core business	16,103	13,794	14,396	602
Losses from disposal of NPLs (▲)	▲ 4,042	▲ 7,798	▲ 6,027	1,772
Net profits/losses on equity securities	20	▲ 1,791	80	1,871
Charge-offs (▲)	▲ 2,038	▲ 3,272	▲ 936	2,336
Net income	8,306	3,345	5,131	1,786

Reference:

	Six months ended Sep 30, 2007	Six months ended Sep 30, 2008	Six months ended Sep 30, 2009
Loans (¥ trillion)	244.3	253.4	248.8

Note: Loans on banking accounts

2. Condition of Non-Performing Loans

- The value of Non-Performing Loans (NPLs) as well as the NPL ratio, increased from the fiscal year ended March 2009.

	Fiscal Year ended Mar 31, 2008	Fiscal Year ended Mar 31, 2009	Six months ended Sep 30, 2009
Value of NPL (¥ trillion)	3.9	4.8	5.2
NPL ratio (%)	1.38	1.66	1.89

3. Condition of the capital adequacy ratio

- The capital adequacy ratio increased from FY ended in March 31, 2009.

	Fiscal Year ended Mar 31, 2008	Fiscal year ended Mar 31, 2009	Six months ended Sep 30, 2009
Capital adequacy ratio (%)	12.30	12.42	14.32

1. Figures have been rounded up to the nearest whole number.
2. "Operating profits from core business", "Losses from disposal of NPLs", "Net profits/ losses on equity securities", "Ordinary profits", "Net income" and "Unrealized profits/losses on Available-For-Sale Securities" of some banks include those which are transferred to subsidiary companies for corporate revitalization and those which are included on subsidiary companies for stockholding.
3. The figures for September 30, 2007 may differ from those published in the past by FSA, as some banks revised their results.