

## Overview of major banks' financial results as of March 31, 2011

### 1. Condition of profit

- The net operating profits from core business of major banks increased from the previous year by 9.8 percent despite of decrease in the interest income. This is due to substantial increase in the profits from debt securities.
- Net income increased from the previous year by 59.6 percent. Losses on holding of equity securities deteriorated, but the operating profits from core business increased and the credit related expenses decreased.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011	Compared with previous year
Gross operating profits from core business profits	61,426	62,998	65,251	2,253
Interest income	42,252	43,407	40,336	▲ 3,071
Commission income	12,156	11,817	12,237	421
Net profits/losses on debt securities	1,179	1,842	5,921	4,080
Charge-offs (▲)	▲ 2,173	▲ 424	▲ 274	150
Operating expenses (▲)	▲ 34,830	▲ 33,701	▲ 33,096	605
Net operating profits from core business	26,596	29,297	32,155	2,858
Credit related expenses (▲)	▲ 19,114	▲ 9,655	3,922	5,733
Net profits/losses on equity securities	▲ 15,613	622	▲ 2,997	▲ 3,619
Charge-offs (▲)	▲ 15,146	▲ 1,659	▲ 3,499	▲ 1,840
Net income	▲ 16,069	11,594	18,504	6,910

Reference:

	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011
Loans (¥ trillion)	260.8	244.1	238.7

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.

	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011
Volume of NPL (¥ trillion)	4.8	5.0	4.9
NPL ratio (%)	1.66	1.86	1.84

## 3. Condition of the capital adequacy ratio

- The capital adequacy ratio increased from the previous year.

	Fiscal Year ended Mar 31, 2009	Fiscal year ended Mar 31, 2010	Fiscal year ended Mar 31, 2011
Capital adequacy ratio (%)	12.42	15.82	17.33

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.