

## Overview of major banks' financial results as of March 31, 2013

### 1. Profit

- The net core business profits increased by 2.4% from the previous year due to the increase in fees and commission income, income related to government and other bonds.
- Net income increased from the previous year by 26.7% percent. The effect of change in category examples by tax effect accounting counteracted the increase in the write-off of the value of shareholdings and contributed to the net income.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013	Compared with previous year
Gross operating profits from core business profits	65,168	65,380	66,347	967
Interest income	40,336	39,148	38,286	▲ 862
Commission income	12,154	12,644	13,673	1,029
Net profits/losses on debt securities	5,921	6,901	7,562	661
Charge-offs (▲)	▲ 274	▲ 229	▲ 221	8
Operating expenses (▲)	▲ 33,013	▲ 33,444	▲ 33,643	▲ 199
Net operating profits from core business	32,155	31,936	32,704	768
Credit related expenses (▲)	▲ 3,922	▲ 1,701	▲ 1,634	67
Net profits/losses on equity securities	▲ 2,997	▲ 2,097	▲ 2,312	▲ 215
Charge-offs (▲)	▲ 3,499	▲ 1,986	▲ 2,686	▲ 700
Net income	18,504	17,486	22,152	4,666

※“Credit related expenses” of the previous period does not include recoveries of written-off claims

#### Reference:

	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013
Loans (¥ trillion)	238.7	244.8	259.1

Note: Loans on banking accounts

## 2. Non-Performing Loans

- The amount of NPLs slightly increased, and NPL ratio decreased from FY ended March, 2012.

	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013
Volume of NPL (¥ trillion)	4.9	5.0	5.1
NPL ratio (%)	1.84	1.84	1.78

## 3. Capital adequacy ratio

- Internationally active banks applied Basel III from FY ended March, 2013.

(Internationally active banks: 6 banks)

	Fiscal Year ended Mar 31, 2013
Total capital ratio (%)	17.45
Tier I capital ratio (%)	13.15
Common Equity Tier I capital ratio (%)	10.99

(Domestically active banks: 4 banks)

	Fiscal Year ended Mar 31, 2013
Capital adequacy ratio (%) (Basel II base)	14.70

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.