

## Overview of major banks' financial results as of September 30, 2013

### 1. Profit

- Net core business profits decreased by 14.4% from the previous year due to the significant decrease in income related to government and other bonds.
- Net income increased by 56.3% compared with the previous year, due to the significant decrease of impairment of holding equities and credit-related expenses.

(Unit: 100 million yen)

	Six months ended Sep 30, 2011	Six months ended Sep 30, 2012	Six months ended Sep 30, 2013	Compared with previous year
Gross operating profits from core business profits	33,508	34,443	32,411	▲ 2,032
Interest income	19,427	18,911	19,937	1,026
Commission income	5,927	5,983	7,180	1,197
Net profits/losses on debt securities	4,906	6,296	1,234	▲ 5062
Charge-offs	▲ 236	▲ 184	▲ 191	▲ 7
Operating expenses	▲ 16,468	▲ 16,633	▲ 17,159	▲ 526
Net operating profits from core business	17,040	17,810	15,252	▲ 2,558
Credit related expenses	93	105	2,199	2,094
Net profits/losses on equity securities	▲ 2,467	▲ 6,702	1,391	8,094
Charge-offs	▲ 2,674	▲ 7,114	▲ 335	6,779
Net income	9,370	7,767	12,136	4,369

※Positive figure of "Credit related expenses" indicates gains, while negative figures in these refer to losses.

#### Reference:

	Sep 30, 2011	Sep 30, 2012	Sep 30, 2013
Loans (¥ trillion)	238.2	244.3	263.9

Note: Loans on banking accounts

### 2. Non-Performing Loans

- The amount of NPLs decreased, and NPL ratio decreased from FY ended March, 2013.

	Mar 31, 2012	Mar 31, 2013	Sep 30, 2013
Volume of NPL (¥ trillion)	5.0	5.1	4.4
NPL ratio (%)	1.84	1.78	1.53

### 3. Capital adequacy ratio

○Capital adequacy ratio increased from March 31, 2013.

(Internationally active banks: 6 banks)

	Mar 31, 2013	Sep 30, 2013
Total capital ratio (%)	17.45	18.09
Tier I capital ratio (%)	13.15	13.62
Common Equity Tier I capital ratio (%)	10.99	11.52

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

(Domestically active banks : 3banks)

	Mar 31, 2013	Sep 30, 2013
Capital ratio (%)	14.70	15.07

1. Figures are rounded off.
2. The data are on a non-consolidated basis. The data for subsidiary companies for corporate revitalization and subsidiary companies for stockholdings are included in the calculation.