

Overview of major banks' financial results as of September 30, 2014

1. Profit (Consolidated)

- Net income decreased by 1.5% compared with the previous year, due to an increase in operating expenses associated with overseas business.

(Unit: 100 million yen)

	Six months ended Sep 30, 2012	Six months ended Sep 30, 2013	Six months ended Sep 30, 2014	Compared with previous year
Gross operating profits from core business profits	50,952	51,752	53,320	1,568
Interest income	25,061	26,438	27,555	1,116
Fees and commissions	12,602	15,429	15,425	▲ 3
Other business profits	7,950	4,186	5,194	1,008
Net profits/losses on debt securities *	6,296	1,234	2,289	1,055
Operating expenses	▲ 27,485	▲ 29,728	▲ 31,537	▲ 1,809
Operating profits from core business	22,690	22,112	21,844	▲ 268
Credit related expenses **	▲ 1,025	1,590	2,500	910
Net profits/losses on equity securities	▲ 5,857	1,642	1,462	▲ 180
Charge-offs *	▲ 7,114	▲ 335	▲ 88	247
Net income	10,888	17,081	16,826	▲ 255

* Non-consolidated

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

Reference:

	Sep 30, 2012	Sep 30, 2013	Sep 30, 2014
Loans * (¥ trillion)	244.3	263.9	277.7

* Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2014.

	Sep 30, 2013	Mar 31, 2014	Sep 30, 2014
Volume of NPL (¥ trillion)	4.4	4.0	3.5
NPL ratio (%)	1.53	1.33	1.14

3. Capital adequacy ratio (Consolidated)

- Total capital adequacy ratio and common equity tier I capital ratio of internationally active banks increased from March 31, 2014.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2014, due to the progress in repayment of the public funds.

(Internationally active banks: 4 banking groups)

	Mar 31, 2014	Sep 30, 2014
Total capital ratio (%)	15.18	15.36
Tier I capital ratio (%)	11.98	11.99
Common Equity Tier I capital ratio (%)	10.33	10.36

(Domestically active banks: 3 banking groups)

	Mar 31, 2014	Sep 30, 2014
Capital ratio (%)	14.27	13.91

1. “Consolidated” indicates consolidated figures of the 7-group total.
2. “Non-consolidated” indicates non-consolidated figures of the 9-bank total.
3. Figures are rounded off.