

Overview of regional banks' financial results as of March 31, 2015

1. Profit

- Net core business profits decreased by 2.7% from the previous year, due to the decrease of net interest income.
- Net income of regional banks remained unchanged from the previous year. The decrease in the interest income was offset by the improvement of credit related expenses.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015	Compared with previous year
Gross operating profits from core business profits	48,544	47,808	47,547	▲ 261
Net interest income	41,048	41,048	40,242	▲ 806
Fees and Commissions	4,790	5,097	5,550	453
Gains/losses on bond trading etc.	1,959	926	909	▲ 17
Charge-offs	▲ 143	▲ 41	▲ 24	17
Operating expenses	▲ 31,144	▲ 31,171	▲ 31,357	▲ 186
Net operating profits from core business	17,400	16,636	16,190	▲ 446
Credit related expenses*	▲ 3,650	▲ 1,788	▲ 937	851
Net gains/losses on equities	▲ 812	1,256	1,158	▲ 98
Charge-offs	▲ 722	▲ 63	▲ 28	35
Net income	8,157	10,709	10,629	▲ 80

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

Reference:

	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015
Loans (¥ trillion)	219.2	225.5	233.8

2. Non-Performing Loans

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

	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015
Volume of NPL (¥ trillion)	6.8	6.2	5.6
NPL ratio (%)	3.07	2.72	2.38

3. Capital adequacy ratio

- 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.

(Internationally active banks: 10 banks)

	Mar 31, 2014	Mar 31, 2015
Total capital ratio (%)	14.28	14.64
Tier I capital ratio (%)	12.63	13.00
Common Equity Tier I capital ratio (%)	12.59	12.96

(Domestically active banks: 96 banks)

	Mar 31, 2014	Mar 31, 2015
Capital ratio (%)	11.04	10.50

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.