

## Overview of major banks' financial results as of September 30, 2015

### 1. Profit (Consolidated)

- Net income decreased by 4.6% compared with the previous year, due to an increase in credit costs and operating expenses. While, we can see positive growth in fees and commissions against last year .

(Unit: 100 million yen)

	Six months ended Sep 30, 2013	Six months ended Sep 30, 2014	Six months ended Sep 30, 2015	Compared with previous year
Gross operating profits from core business profits	51,752	53,320	55,569	2,249
Interest income	26,438	27,555	27,919	365
Fees and commissions	15,429	15,425	16,535	1,110
Other business profits	4,186	5,194	4,967	▲ 228
Net gains/losses on bonds *	1,234	2,289	1,939	▲ 350
Operating expenses	▲ 29,728	▲ 31,537	▲ 32,730	▲ 1,193
Operating profits from core business	22,112	21,844	22,422	578
Credit related expenses **	1,590	2,500	▲ 693	▲ 3,193
Net gains/losses on stocks	1,642	1,462	1,895	433
Charge-offs *	▲ 335	▲ 88	▲ 375	▲ 287
Net income	17,081	16,826	16,051	▲ 775

\* Non-consolidated

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

Reference:

	Sep 30, 2013	Sep 30, 2014	Sep 30, 2015
Loans * (¥ trillion)	263.9	277.7	292.5

\* 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, 2014	Mar 31, 2015	Sep 30, 2015
Volume of NPL (¥ trillion)	3.5	3.5	3.1
NPL ratio (%)	1.14	1.10	0.98

### 3. Capital adequacy ratio (Consolidated)

- Total capital adequacy ratio and common equity tier I capital ratio of internationally active banks increased from March 31, 2015.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2015, due to the progress in repayment of the public funds.

(Internationally active banks: 4 banking groups)

	Mar 31, 2015	Sep 30, 2015
Total capital ratio (%)	15.63	16.13
Tier I capital ratio (%)	12.33	12.86
Common Equity Tier I capital ratio (%)	10.70	11.01

(Domestically active banks: 3 banking groups)

	Mar 31, 2015	Sep 30, 2015
Capital ratio (%)	13.95	13.54

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.