

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

### 1. Profit

- Net core business profits increased by 5.5% compared with the previous year, due to the decrease of Operating expenses.
- Net income of regional banks increased by 16.6% compared with the previous year, due to the increase of Net gains / losses on equities.

(Unit: 100 million yen)

	Six months ended Sep 30, 2013	Six months ended Sep 30, 2014	Six months ended Sep 30, 2015	Compared with the previous year
Gross operating profits from core business profits	24,173	23,909	23,947	38
Net interest income	20,614	20,164	20,321	157
Fees and Commissions	2,573	2,699	2,822	123
Gains/losses on bond trading etc.	623	703	327	▲ 376
Charge-offs	▲ 30	▲ 3	▲ 13	▲ 10
Operating expenses	▲ 15,811	▲ 15,895	▲ 15,491	404
Net operating profits from core business	8,361	8,013	8,454	441
Credit related expenses	▲ 695	▲ 83	▲ 127	▲ 44
Net gains/losses on equities	734	393	1,161	768
Charge-offs	▲ 37	▲ 16	▲ 23	▲ 7
Net income	5,783	5,840	6,809	969

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

#### Reference:

	Sep 30, 2013	Sep 30, 2014	Sep 30, 2015
Loans (¥ trillion)	220.9	228.4	236.7

## 2. Non-Performing Loans

- The amount of NPLs decreased, and the NPL ratio decreased from FY ended March 2015.

	Sep 30, 2014	Mar 31, 2015	Sep 30, 2015
Volume of NPL (¥ trillion)	5.9	5.6	5.4
NPL ratio (%)	2.56	2.38	2.27

## 3. Capital adequacy ratio

- Total capital adequacy ratio of internationally active banks decreased from March 31, 2015.
- Capital adequacy ratio of domestically active banks increased from March 31, 2015.

(Internationally active banks: 10 banks)

	Mar 31, 2014	Sep 30, 2015
Total capital ratio (%)	14.64	14.39
Tier I capital ratio (%)	13.00	13.03
Common Equity Tier I capital ratio (%)	12.96	12.99

(Domestically active banks: 96 banks)

	Mar 31, 2014	Sep 30, 2015
Capital ratio (%)	10.50	10.59

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.