

Overview of regional banks' financial results as of March 31, 2016

1. Profit

- Net core business profits decreased by 1.8% from the previous year, due to the decrease of net interest income.
- Net income increased by 10.3% compared with previous year, due to the decrease of credit-related expenses and the increase of Net gains / losses on equities.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015	Fiscal Year ended Mar 31, 2016	Compared with previous year
Gross operating profits from core business profits	47,808	47,547	46,842	▲ 705
Net interest income	41,048	40,242	39,813	▲ 429
Fees and Commissions	5,097	5,550	5,471	▲ 79
Gains/losses on bond trading etc.	926	909	856	▲ 54
Charge-offs	▲ 41	▲ 24	▲ 57	▲ 33
Operating expenses	▲ 31,171	▲ 31,357	▲ 30,936	420
Net operating profits from core business	16,636	16,190	15,905	▲ 284
Credit related expenses*	▲ 1,788	▲ 937	▲ 872	65
Net gains/losses on equities	1,256	1,158	1,609	450
Charge-offs	▲ 63	▲ 28	▲ 95	▲ 67
Net income	10,709	10,629	11,729	1,100

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

Reference:

	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015	Fiscal Year ended Mar 31, 2016
Loans (¥ trillion)	225.5	233.8	242.0

2. Non-Performing Loans

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

	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015	Fiscal Year ended Mar 31, 2016
Volume of NPL (¥ trillion)	6.2	5.6	5.2
NPL ratio (%)	2.72	2.38	2.13

3. Capital adequacy ratio

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

(Internationally active banks: 11 banks)

	Mar 31, 2015	Mar 31, 2016
Total capital ratio (%)	14.64	14.10
Tier I capital ratio (%)	13.00	13.19
Common Equity Tier I capital ratio (%)	12.96	13.16

(Domestically active banks: 95 banks)

	Mar 31, 2015	Mar 31, 2016
Capital ratio (%)	10.50	10.20

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.
3. There is one bank changed domestically active banks to internationally active banks