

Overview of major banks' financial results as of September 30, 2016

1. Profit (Consolidated)

- Net income decreased by 10.1% from the previous year, triggered by a decline in net interest income, fees and commissions, and net gains on equities, while gains on bond trading, etc. increased. Lower net interest margin is one of the reasons for a drop in net interest income.

(Unit: 100 million yen)

	Fiscal Year ended Sep 30, 2014	Fiscal Year ended Sep 30, 2015	Fiscal Year ended Sep 30, 2016	Compared with previous year
Gross operating profits from core business profits	53,320	55,569	52,747	▲ 2,822
Net interest income	27,555	27,919	24,321	▲ 3,598
Fees and commissions	15,425	16,535	16,133	▲ 403
Other business profits	5,194	4,967	5,675	709
Gains/losses on bond trading etc.*	2,289	1,939	2,880	941
Operating expenses	▲ 31,537	▲ 32,704	▲ 33,029	▲ 325
Operating profits from core business	21,844	22,448	20,145	▲ 2,303
Credit related expenses **	2,500	▲ 693	▲ 989	▲ 296
Net gains/losses on equities	1,462	1,895	1,465	▲ 430
Charge-offs *	▲ 88	▲ 375	▲ 185	190
Net income	16,826	16,051	14,435	▲ 1,616

* Non-consolidated

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

Reference:

	Sep 30, 2014	Sep 30, 2015	Sep 30, 2016
Loans *** (¥ trillion)	277.7	292.5	289.1

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2016.

	Sep 30, 2015	Mar 31, 2016	Sep 30, 2016
Volume of NPL (¥ trillion)	3.1	3.1	2.9
NPL ratio (%)	0.98	0.97	0.91

3. Capital adequacy ratio (Consolidated)

- Total capital adequacy ratio and Tier I capital ratio, Common Equity Tier I capital ratio of internationally active banks increased from March 31, 2016.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2016.

(Internationally active banks: 4 banking groups)

	Mar 31, 2016	Sep 30, 2016
Total capital ratio (%)	16.17	16.65
Tier I capital ratio (%)	13.21	13.45
Common Equity Tier I capital ratio (%)	11.38	11.80

(Domestically active banks: 3 banking groups)

	Mar 31, 2016	Sep 30, 2016
Capital ratio (%)	13.30	12.74

1. “Consolidated” indicates the total of consolidated figures of the 7 banking groups as listed below:
Mizuho Financial Group, Mitsubishi UFJ Financial Group, Sumitomo Mitsui Financial Group, Sumitomo Mitsui Trust Holdings (Internationally active banks), Resona Holdings, Shinsei Bank, and Aozora Bank (Domestically active banks)
2. “Non-consolidated” indicates the total of non-consolidated figures of the 9 banks as listed below:
Mizuho Bank, The Bank of Tokyo-Mitsubishi UFJ, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking Corporation, Mizuho Trust and Banking Company, Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank
3. Figures are rounded off.