

## Overview of regional banks' financial results as of September 30, 2017

### 1. Profit

- Net core business profits decreased by 14.6% compared with the previous year, due to the decrease of net interest income and Gains/losses on bond trading etc.
- Net income increased by 2.8% compared with the previous year, due to the increase of Net gains / losses on equities.

(Unit: 100 million yen)

	Six months ended Sep 30, 2015	Six months ended Sep 30, 2016	Six months ended Sep 30, 2017	Compared with previous year
Gross operating profits from core business profits	23,947	23,240	21,959	▲ 1,281
Net interest income	20,321	19,426	19,295	▲ 131
Fees and Commissions	2,822	2,528	2,575	47
Gains/losses on bond trading etc.	327	836	▲ 15	▲ 851
Charge-offs	▲ 13	▲ 5	▲ 26	▲ 21
Operating expenses	▲ 15,491	▲ 15,567	▲ 15,406	161
Net operating profits from core business	8,454	7,672	6,553	▲ 1,119
Credit related expenses*	▲ 127	▲ 166	138	304
Net gains/losses on equities	1,161	592	1,513	921
Charge-offs	▲ 23	▲ 44	▲ 8	36
Net income	6,809	5,861	6,026	165

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

#### Reference:

	Sep 30, 2015	Sep 30, 2016	Sep 30, 2017
Loans (¥ trillion)	236.7	245.6	255.0

### 2. Non-Performing Loans

- The amount of NPLs and the NPL ratio decreased from March 31, 2017.

	Sep 30, 2016	Mar 31, 2017	Sep 30, 2017
Volume of NPL (¥ trillion)	5.0	4.8	4.6
NPL ratio (%)	2.02	1.90	1.78

### 3. Capital adequacy ratio

- Total capital adequacy ratio of internationally active banks and Capital adequacy ratio of domestically active banks increased from March 31, 2017.

(Internationally active banks: 11 banks)

	Mar 31, 2017	Sep 30, 2017
Total capital ratio (%)	13.94	14.21
Tier I capital ratio (%)	13.34	13.57
Common Equity Tier I capital ratio (%)	13.34	13.57

(Domestically active banks: 95 banks)

	Mar 31, 2017	Sep 30, 2017
Capital ratio (%)	9.86	9.94

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.