

Overview of major banks' financial results for the six months ended September 30, 2017

1. Major Financial Data (Consolidated)

- Net operating profits from core business decreased by 8.4% from the same period of the previous year under the near-zero interest rate environment in Japan .
- Net income attributable to owners of the parent increased by 9.6% compared with the same period of the previous year, due to the increase of net gains on equity securities and the significant improvement of credit-related costs.

(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	55,569	52,747	52,007	▲ 740
Net interest income	27,919	24,321	24,519	198
Net fees and commissions	16,535	16,133	16,277	144
Net other business profits	4,967	5,675	5,379	▲ 297
Net gains on debt securities*	1,939	2,880	1,540	▲ 1,340
Operating expenses	▲ 32,704	▲ 33,029	▲ 34,137	▲ 1,108
Net operating profits from core business	22,448	20,145	18,446	▲ 1,699
Credit-related costs **	▲ 693	▲ 989	949	1,938
Net gains on equity securities	1,895	1,465	2,428	963
Losses on impairment of equity securities *	▲ 375	▲ 185	▲ 36	149
Net income attributable to owners of the parent	16,051	14,435	15,816	1,381

* Non-consolidated

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

Reference:

(Trillions of Yen)

	Sep. 30, 2015	Sep. 30, 2016	Sep. 30, 2017
Loans *** (Period end balance)	292.5	289.1	299.0

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- 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 (Trillions of Yen)	2.9	2.9	2.5
NPL ratio (%)	0.91	0.87	0.74

3. Capital Adequacy Ratio (Consolidated)

- Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio of internationally active banks increased from March 31, 2017.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2017.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2017	Sep. 30, 2017
Total capital ratio (%)	16.29	17.05
Tier I capital ratio (%)	13.55	14.23
Common Equity Tier I capital ratio (%)	11.73	12.22

(Domestically active banks: 3 banking groups)

	Mar. 31, 2017	Sep. 30, 2017
Capital ratio (%)	11.88	11.84

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, and Sumitomo Mitsui Trust Holdings (hereinbefore internationally active banks)
Resona Holdings, Shinsei Bank, and Aozora Bank (hereinbefore 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.