

Overview of major banks' financial results as of March 31, 2018

1. Major Financial Data (Consolidated)

- Net operating profits from core business decreased by 7.5% from the previous year under the near-zero interest rate environment in Japan .
- Net income attributable to owners of the parent increased by 6.6% compared with the previous year, due to the increase in net gains on equity securities and the significant improvement of credit-related costs.

(Unit: 100 million yen)

	Fiscal Year ended Mar. 31, 2016	Fiscal Year ended Mar. 31, 2017	Fiscal Year ended Mar. 31, 2018	Compared with previous year
Gross operating profits from core business	108,941	105,278	102,995	▲ 2,282
Net interest income	53,443	50,158	48,306	▲ 1,852
Net fees and commissions	33,919	34,351	35,039	688
Net other business profits	9,675	8,762	8,064	▲ 698
Net gains on debt securities*	4,107	998	▲ 96	▲ 1,094
Operating expenses	▲ 65,924	▲ 68,253	▲ 68,901	▲ 648
Net operating profits from core business	42,715	37,913	35,067	▲ 2,847
Credit-related costs **	▲ 4,390	▲ 3,991	53	4,044
Net gains on equity securities	3,889	4,888	5,629	741
Losses on impairment of equity securities *	▲ 764	▲ 292	▲ 186	106
Net income attributable to owners of the parent	27,240	26,140	27,853	1,713

* Non-consolidated

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

Reference:

(Trillions of Yen)

	Mar. 31, 2016	Mar. 31, 2017	Mar. 31, 2018
Loans *** (Period end balance)	295.3	299.9	296.9

*** 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.

	Mar. 31, 2016	Mar. 31, 2017	Mar. 31, 2018

Volume of NPL (Trillions of Yen)	3.1	2.9	2.2
NPL ratio (%)	0.97	0.87	0.66

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	Mar. 31, 2018
Total capital ratio (%)	16.29	17.63
Tier I capital ratio (%)	13.55	15.12
Common Equity Tier I capital ratio (%)	11.73	12.94

(Domestically active banks: 3 banking groups)

	Mar. 31, 2017	Mar. 31, 2018
Capital ratio (%)	11.88	11.26

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, MUFG Bank, 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.