

Overview of major banks' financial results as of March 31, 2019

1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent decreased by 23.4% compared with the previous year, due to the downward pressure on net interest income under the near-zero interest rate environment in Japan, the overall increase of credit-related costs, and the significant deterioration in some groups' net extraordinary losses.

(Unit: 100 million yen)

	Fiscal Year ended Mar. 31, 2017	Fiscal Year ended Mar. 31, 2018	Fiscal Year ended Mar. 31, 2019	Compared with previous year
Gross operating profits from core business	105,278	102,995	100,209	▲ 2,787
Net interest income	50,158	48,306	47,718	▲ 588
Net fees and commissions	34,351	35,039	34,982	▲ 57
Net other business profits	8,762	8,064	6,893	▲ 1,172
Net gains on debt securities*	998	▲ 96	▲ 588	▲ 493
Operating expenses	▲ 68,253	▲ 68,901	▲ 68,356	545
Net operating profits from core business	37,913	35,067	32,915	▲ 2,152
Credit-related costs **	▲ 3,991	53	▲ 1,702	▲ 1,755
Net gains on equity securities	4,888	5,629	5,404	▲ 225
Losses on impairment of equity securities *	▲ 292	▲ 186	▲ 849	▲ 663
Net income attributable to owners of the parent	26,140	27,853	21,334	▲ 6,519

* Non-consolidated

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

(Trillions of Yen)

Reference	Mar. 31, 2017	Mar. 31, 2018	Mar. 31, 2019
Loans *** (Period end balance)	299.9	296.9	305.2

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2018.

	Mar. 31, 2017	Mar. 31, 2018	Mar. 31, 2019
Volume of NPL	2.9	2.2	2.0

(Trillions of Yen)			
NPL ratio (%)	0.87	0.66	0.58

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, 2018.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2018.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2018	Mar. 31, 2019
Total capital ratio (%)	17.63	17.83
Tier I capital ratio (%)	15.12	15.39
Common Equity Tier I capital ratio (%)	12.94	13.31

(Domestically active banks: 3 banking groups)

	Mar. 31, 2018	Mar. 31, 2019
Capital ratio (%)	11.26	10.52

1. “Consolidated” refers to 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 (hereinbefore internationally active banks)
 - Resona Holdings, Shinsei Bank, and Aozora Bank (hereinbefore domestically active banks)
2. “Non-consolidated” refers to 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.