

## Overview of major banks' financial results as of September 30, 2020

### 1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent decreased by 32.5% compared with the same period of the previous year, due to the increase of credit-related costs caused by COVID-19.

(Unit: 100 million yen)

	Six months ended Sep. 30, 2018	Six months ended Sep. 30, 2019	Six months ended Sep. 30, 2020	Compared with previous year
Gross operating profits from core business	52,017	52,391	53,864	1,472
Net interest income	24,541	23,233	24,339	1,106
Net fees and commissions	16,903	16,729	16,624	▲ 105
Net other business profits	5,185	6,019	5,330	▲ 689
Net gains on debt securities*	266	3,996	3,700	▲ 295
Operating expenses	▲ 34,086	▲ 33,904	▲ 33,806	98
Net operating profits from core business	18,390	18,808	20,388	1,580
Core net business profits*		8,041	8,795	754
Core net business profits* (excluding gains and losses from cancellation of investment trusts)		8,029	8,749	720
Credit-related costs **	1,498	▲ 1,203	▲ 5,826	▲ 4,622
Net gains on equity securities	2,954	1,505	86	▲ 1,419
Net income attributable to owners of the parent	17,454	15,580	10,514	▲ 5,066

\* Non-consolidated

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

(Trillions of Yen)

Reference	Sep. 30, 2018	Sep. 30, 2019	Sep. 30, 2020
Loans *** (Period end balance)	304.2	304.4	319.7

\*\*\* Loans on banking accounts; non-consolidated

## 2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio increased from March 31, 2020.

	Sep. 30, 2019	Mar. 31, 2020	Sep. 30, 2020
Volume of NPL (Trillions of Yen)	2.0	2.1	2.3
NPL ratio (%)	0.61	0.59	0.67

## 3. Capital Adequacy Ratio (Consolidated)

- (Internationally active banks) Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio increased from March 31, 2020.
- (Domestically active banks) Capital adequacy ratio increased from March 31, 2020.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2020	Sep. 30, 2020
Total capital ratio (%)	17.00	17.43
Tier I capital ratio (%)	14.60	15.02
Common Equity Tier I capital ratio (%)	12.77	13.12

(Domestically active banks: 3 banking groups)

	Mar. 31, 2020	Sep. 30, 2020
Capital ratio (%)	11.04	11.27

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.