

Overview of major banks' financial results as of March 31, 2021

1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent increased by 1.5% compared with the same period of the previous year, due to lack of net extraordinary losses in some groups. Credit-related costs increased due to the impact of COVID-19.

(Unit: 100 million yen)

	Fiscal Year ended Mar. 31, 2019	Fiscal Year ended Mar. 31, 2020	Fiscal Year ended Mar. 31, 2021	Compared with previous year
Gross operating profits from core business	100,209	105,022	106,412	1,390
Net interest income	47,718	46,743	49,618	2,875
Net fees and commissions	34,982	35,521	36,036	514
Net other business profits	6,893	10,064	8,254	▲1,810
Net gains on debt securities*	▲588	7,448	1,887	▲5,561
Operating expenses	▲ 68,356	▲ 69,708	▲69,509	199
Net operating profits from core business	32,915	35,952	37,638	1,686
Core net business profits*		13,534	19,947	6,413
Core net business profits* (excluding gains and losses from cancellation of investment trusts)		13,229	19,692	6,464
Credit-related costs **	▲ 1,702	▲6,830	▲11,789	▲4,960
Net gains on equity securities	5,404	3,046	2,407	▲639
Net income attributable to owners of the parent	21,334	20,697	21,016	319

* Non-consolidated

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

(Trillions of Yen)

Reference	Mar. 31, 2019	Mar. 31, 2020	Mar. 31, 2021
Loans *** (Period end balance)	305.2	314.7	319.1

*** 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.

	Mar. 31, 2019	Mar. 31, 2020	Mar. 31, 2021
Volume of NPL (Trillions of Yen)	2.0	2.1	2.6
NPL ratio (%)	0.58	0.59	0.75

3. Capital Adequacy Ratio (Consolidated)

- (Internationally active banks) While Total capital adequacy ratio decreased, 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	Mar. 31, 2021
Total capital ratio (%)	17.00	16.98
Tier I capital ratio (%)	14.60	14.78
Common Equity Tier I capital ratio (%)	12.77	13.05

(Domestically active banks: 3 banking groups)

	Mar. 31, 2020	Mar. 31, 2021
Capital ratio (%)	11.04	11.43

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.