

Overview of Major Banks' Financial Results as of September 30, 2022

1. Profit and Loss (Consolidated)

- Net business profits increased by 17.8% (YoY) mainly due to the growth in net interest income, reflecting the effect of currency revaluation and an increase in gains from cancellation of investment trusts, offsetting the net losses on debt securities, the losses largely from foreign debt securities driven by the rise in interest rates in the US and other economies.
- Profits attributable to owners of the parent decreased by 29.1% (YoY) mainly due to bank-specific factors such as the accounting treatment associated with business reorganization.

(Unit: JPY 100 million)

	Six months ended Sep. 30, 2020	Six months ended Sep. 30, 2021	Six months ended Sep. 30, 2022	YoY
Gross Profits	53,512	53,882	59,376	5,554
Net Interest Income	24,339	26,168	34,647	8,479
Net Fees and Commissions	16,272	18,221	18,982	761
Net Other Business Profits	5,330	2,928	3,856	928
Net Gains (Losses) on Debt Securities*	3,700	1,264	(6,426)	(7,690)
Operating Expenses	(33,454)	(34,147)	(36,318)	(2,171)
Net Business Profits	20,388	20,127	23,715	3,588
Core Net Business Profits*	8,795	10,816	21,745	10,929
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	8,749	10,169	16,318	6,149
Credit Costs **	(5,826)	(763)	(4,001)	(3,238)
Net Gains on Equity Securities	86	2,283	2,447	163
Profits Attributable to Owners of the Parent	10,514	18,577	13,174	(5,403)

* Bank non-consolidated

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

Supplemental Information	Sep. 30, 2020	Sep. 30, 2021	Sep. 30, 2022
Loans *** (Period-End Balance) (JPY Trillions)	319.7	313.5	353.3

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

2. Non-Performing Loans (Bank non-consolidated)

- The balance of NPLs and the NPL ratio decreased from the end-March 2022 figures.

	Sep. 30, 2021	Mar. 31, 2022	Sep. 30, 2022
Balance of NPLs (JPY Trillions)	2.5	3.4	3.3
NPL Ratio (%)	0.73	0.92	0.81

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio decreased from the end-March 2022 figures.
- Domestically Active Banks – Capital ratio increased from the end-March 2022 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2022	Sep. 30, 2022
Total Capital Ratio (%)	15.72	14.40
Tier I Capital Ratio (%)	13.87	12.72
Common Equity Tier I Capital Ratio (%)	12.35	11.27

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2022	Sep. 30, 2022
Capital Ratio (%)	11.56	11.63

Note 1: Figures are subject to rounding adjustments.

Note 2: “Consolidated” refers to the total of consolidated figures of the 7 banking groups: 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).

Note 3: “Bank non-consolidated” refers to the total of bank non-consolidated figures of the 9 banks: Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking, Mizuho Trust and Banking, Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank.

Note 4: Figures are calculated by the Financial Services Agency from the banking groups’ disclosed data. Definitions of the disclosed figures may vary by the banking groups.