

Overview of Major Banks' Financial Results as of March 31, 2024

1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 17.3% (YoY) to 3,379 billion yen, mostly due to the growth in net other business profits led by the decrease in net loss on debt securities, the growth in net fees and commissions (mainly the loan commission income) and strong performance of the group's securities companies, offset mostly by the decrease in net interest income driven by the drop of the gain on investment trusts cancellation in the previous year.

(Unit: JPY 100 million)

	Fiscal year ended Mar. 31, 2022	Fiscal year ended Mar. 31, 2023	Fiscal year ended Mar. 31, 2024	YoY
Gross Profits	108,328	115,933	129,174	13,241
Net Interest Income	54,392	63,039	57,256	(5,782)
Net Fees and Commissions	39,182	40,824	46,098	5,274
Net Other Business Profits	4,722	202	9,378	9,175
Net Gains (Losses) on Debt Securities*	(3,123)	(11,893)	(5,602)	6,291
Operating Expenses	(70,260)	(73,850)	(79,481)	(5,631)
Net Business Profits	38,630	42,776	50,845	8,069
Core Net Business Profits*	26,165	38,077	36,311	(1,766)
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	25,232	31,742	34,798	3,057
Credit Costs **	(9,761)	(10,244)	(10,106)	139
Net Gains on Equity Securities	5,101	5,973	5,282	(691)
Profits Attributable to Owners of the Parent	27,023	28,807	33,788	4,982

* Bank non-consolidated

** Positive figures for "Credit costs" indicate gains, while negative figures indicate losses.

Supplemental Information	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024
Loans *** (Period-End Balance) (JPY Trillions)	328.0	349.6	371.5

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

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

- The balance of NPLs and the NPL ratio increased from the end-March 2023 figures.

	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024
Balance of NPLs (JPY Trillions)	3.4	3.2	3.9
NPL Ratio (%)	0.92	0.81	0.93

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital ratio, Tier I capital ratio, and Common Equity Tier I capital ratio increased from the end-March 2023 figures.
- Domestically Active Banks – Capital ratio remained almost flat from the end-March 2023 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2023	Mar. 31, 2024
Total Capital Ratio (%)	14.92	16.50
Tier I Capital Ratio (%)	13.25	13.25
Common Equity Tier I Capital Ratio (%)	11.87	11.87

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2023	Mar. 31, 2024
Capital Ratio (%)	11.34	11.44

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, SBI 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, SBI 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.