

Overview of the Japanese regional banks' financial results for the fiscal year ended March 31, 2024

1. Profitability

- Net income for the fiscal year ended March 31, 2024 increased by 9% year on year, mainly due to the increased net interest income and the decreased net loss on debt securities.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2022	Fiscal Year ended Mar 31, 2023	Fiscal Year ended Mar 31, 2024	YoY
Gross profits	42,195	38,330	40,253	1,923
Net interest income	37,438	37,851	38,835	984
Net fees and commissions	6,038	6,387	6,726	339
Net other business profits	(1,317)	(5,955)	(5,346)	609
Net gains on debt securities	(1,893)	(6,477)	(4,767)	1,710
Operating expenses	(28,836)	(27,988)	(28,610)	(622)
Pre-provision operating profit	13,359	10,342	11,643	1,301
Core net business profits	15,252	16,818	16,409	(409)
Core net business profits (excluding gains and losses from cancellation of investment trusts)	14,568	15,893	15,983	90
Credit costs*	(3,217)	(1,790)	(2,330)	(540)
Net gains on equity securities	1,621	3,222	4,276	1,054
Net income	8,542	8,776	9,582	806

* Positive figures on credit costs indicate gains such as a reversal of loan loss reserves.

	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024
Loans (Period-end balance) (¥ trillion)	298.8	312.7	322.9

2. Non-Performing Loans

- While the balance of NPLs remained at the same level, the NPL ratio decreased from March 31, 2023.

	Mar 31, 2022	Mar 31, 2023	Mar 31, 2024
Balance of NPLs (¥ trillion)	5.5	5.6	5.7
NPL ratio (%)	1.81	1.76	1.73

3. Capital adequacy ratio

- The total capital ratio of internationally active banks and the capital ratio of domestically active banks increased from March 31, 2023.

(Internationally active banks: 10 banks)

	Mar 31, 2023	Mar 31, 2024
Total capital ratio (%)	13.94	15.40
Tier I capital ratio (%)	13.54	15.07
Common Equity Tier I capital ratio (%)	13.54	15.05

(Domestically active banks: 90 banks)

	Mar 31, 2023	Mar 31, 2024
Capital ratio (%)	9.98	10.07

- Figures are rounded off.
- Non-consolidated basis in general, but the credit costs and the NPL-related data partially incorporate the information of a bank's subsidiary company established for restructuring its corporate clients.