

## Overview of Major Banks' Financial Results as of September 30, 2024

### 1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 40.2% (YoY) to 2,853 billion yen, mostly due to (1) the growth in domestic net interest income led by both yield and volume increase of lending, (2) the growth in net fees and commissions (mainly the asset management business), and (3) the growth in net gains on equity securities driven by sale of cross-shareholdings.

(Unit: JPY 100 million)

	Six months ended Sep. 30, 2022	Six months ended Sep. 30, 2023	Six months ended Sep. 30, 2024	YoY
Gross Profits	59,376	65,030	74,166	9,136
Net Interest Income	34,647	28,449	33,777	5,328
Net Fees and Commissions	18,982	21,350	23,676	2,326
Net Other Business Profits	3,856	9,367	3,395	(5,972)
Net Gains (Losses) on Debt Securities*	(6,426)	(501)	801	1,302
Operating Expenses	(36,318)	(38,307)	(42,533)	(4,226)
Net Business Profits	23,715	27,360	32,440	5,080
Core Net Business Profits*	21,745	18,169	20,510	2,340
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	16,318	17,002	18,814	1,812
Credit Costs **	(4,001)	(3,359)	(2,967)	392
Net Gains on Equity Securities	2,447	1,505	8,303	6,798
Profits Attributable to Owners of the Parent	13,174	20,342	28,528	8,186

\* Bank non-consolidated

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

Supplemental Information	Sep. 30, 2022	Sep. 30, 2023	Sep. 30, 2024
Loans *** (Period-End Balance ) (JPY Trillions)	353.3	361.1	370.9

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

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

- The balance of NPLs and the NPL ratio decreased from the end-March 2024 figures.

	Sep. 30, 2023	Mar. 31, 2024	Sep. 30, 2024
Balance of NPLs (JPY Trillions)	3.2	3.9	3.5
NPL Ratio (%)	0.77	0.93	0.83

## 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 2024 figures.
- Domestically Active Banks – Capital ratio increased from the end-March 2024 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2024	Sep. 30, 2024
Total Capital Ratio (%)	16.50	18.85
Tier I Capital Ratio (%)	14.83	15.78
Common Equity Tier I Capital Ratio (%)	12.98	13.64

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2024	Sep. 30, 2024
Capital Ratio (%)	11.42	11.90

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 Group (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.

Note 5: Figures may vary from figures compiled by the Financial Service Agency in the past due to revision of financial results for some banking groups.