

Overview of the Japanese regional banks' financial results for the fiscal year ended March 31, 2025

1. Profitability

- Net income for the fiscal year ended March 31, 2025 increased by 37% year on year, mainly due to the increased net interest income, despite of the increased operating expenses.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2023	Fiscal Year ended Mar 31, 2024	Fiscal Year ended Mar 31, 2025	YoY
Gross profits	38,330	40,253	44,126	3,873
Net interest income	37,851	38,835	42,367	3,532
Net fees and commissions	6,387	6,726	6,916	190
Net other business profits	(5,955)	(5,346)	(5,203)	143
Net gains on debt securities	(6,476)	(4,767)	(4,750)	17
Operating expenses	(27,988)	(28,610)	(29,292)	(683)
Pre-provision operating profit	10,342	11,643	14,833	3,191
Core net business profits	16,818	16,409	19,582	3,173
Core net business profits (excluding gains and losses from cancellation of investment trusts)	15,893	15,983	19,101	3,117
Credit costs*	(1,790)	(2,299)	(1,895)	403
Net gains on equity securities	3,222	4,276	4,397	121
Net income	8,776	9,582	13,088	3,506

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

	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025
Loans (Period-end balance) (¥ trillion)	312.5	322.9	333.2

2. Non-Performing Loans

- Both the balance and ratio of NPLs decreased from March 31, 2024.

	Mar 31, 2023	Mar 31, 2024	Mar 31, 2025
Balance of NPLs (¥ trillion)	5.6	5.7	5.5
NPL ratio (%)	1.76	1.73	1.64

3. Capital adequacy ratio

- The total capital adequacy ratio of internationally active banks decreased from March 31, 2024, while the capital ratio of domestically active banks increased from March 31, 2024.

(Internationally active banks: 10 banks)

	Mar 31, 2024	Mar 31, 2025
Total capital ratio (%)	15.39	13.45
Tier I capital ratio (%)	15.06	13.20
Common Equity Tier I capital ratio (%)	15.04	13.16

(Domestically active banks: 90 banks)

	Mar 31, 2024	Mar 31, 2025
Capital ratio (%)	10.07	10.23

1. Figures are rounded off.
2. 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.