

Overview of Major Banks' Financial Results as of September 30, 2025

1. Profit and Loss, Consolidated Basis

- Profits attributable to owners of the parent increased by 16.1% (YoY) to 3,313 billion yen. This was mostly due to (1) the growth in domestic net interest income led by both higher loan volume and improved margins, and (2) the growth in net fees and commissions (such as those from wealth management business and loan related business).

(Unit: JPY 100 million)

	Six months ended Sep. 30, 2023	Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025	YoY
Gross Profits	65,030	74,166	79,138	4,972
Net Interest Income	28,449	33,777	37,184	3,407
Net Fees and Commissions	21,350	23,676	26,162	2,486
Net Other Business Profits	9,367	3,395	7,017	3,621
Net Gains (Losses) on Debt Securities*	(501)	801	62	(739)
Operating Expenses	(38,307)	(42,533)	(44,657)	(2,124)
Net Business Profits	27,360	32,440	35,756	3,316
Core Net Business Profits*	18,169	20,510	24,175	3,665
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	17,002	18,814	23,540	4,726
Credit Costs **	(3,359)	(2,967)	(1,581)	1,386
Net Gains on Equity Securities	1,505	8,303	5,973	(2,330)
Profits Attributable to Owners of the Parent	20,342	28,528	33,135	4,607

* Bank non-consolidated

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

Supplemental Information	Sep. 30, 2023	Sep. 30, 2024	Sep. 30, 2025
Loans *** (Period-End Balance) (JPY Trillions)	361.1	370.9	385.2

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

2. Bank Non-Performing Loans (NPLs) , Non-Consolidated Basis

- The balance of NPLs and the NPL ratio decreased from the end-March 2025 figures.

	Sep 30, 2024	Mar. 31, 2025	Sep. 30, 2025
Balance of NPLs (JPY Trillions)	3.5	2.9	2.5
NPL Ratio (%)	0.83	0.67	0.58

3. Capital Adequacy Ratio, Consolidated Basis

- Internationally Active Banks – Total capital ratio, Tier I capital ratio, and Common Equity Tier I capital ratio slightly increased from the end-March 2025 figures.
- Domestically Active Banks – Capital ratio slightly decreased from the end-March 2025 figures.

- Internationally Active Banks: The Four Banking Groups

	Mar. 31, 2025	Sep. 30, 2025
Total Capital Ratio (%)	17.07	17.49
Tier I Capital Ratio (%)	15.36	15.83
Common Equity Tier I Capital Ratio (%)	13.19	13.36

- Domestically Active Banks: The Three Banking Groups

	Mar. 31, 2025	Sep. 30, 2025
Capital Ratio (%)	11.46	11.29

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.