

## Overview of Major Banks' Financial Results as of March 31, 2026

### 1. Profit and Loss, Consolidated Basis

- Profits attributable to owners of the parent increased by 32.7% (YoY) to 5,974 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)

	Fiscal year ended Mar. 31, 2024	Fiscal year ended Mar. 31, 2025	Fiscal year ended Mar. 31, 2026	YoY
Gross Profits	129,174	137,944	163,694	25,749
Net Interest Income	57,256	68,418	78,803	10,385
Net Fees and Commissions	46,098	50,437	58,300	7,863
Net Other Business Profits	9,378	(4,574)	7,248	11,822
Net Gains (Losses) on Debt Securities*	(5,602)	(12,581)	(5,331)	7,250
Operating Expenses	(79,481)	(86,791)	(95,978)	(9,187)
Net Business Profits	50,845	51,746	69,879	18,133
Core Net Business Profits*	36,311	42,441	49,041	6,600
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	34,798	40,448	48,377	7,930
Credit Costs **	(10,106)	(5,975)	(9,621)	(3,645)
Net Gains on Equity Securities	5,282	14,218	15,424	1,206
Profits Attributable to Owners of the Parent	33,788	45,023	59,742	14,720

\* Bank non-consolidated

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

Supplemental Information	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Loans *** (Period-End Balance ) (JPY Trillions)	371.5	380.6	408.1

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

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

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

	Mar 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Balance of NPLs (JPY Trillions)	3.9	2.9	3.0
NPL Ratio (%)	0.93	0.67	0.64

## 3. Capital Adequacy Ratio, Consolidated Basis

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

- Internationally Active Banks: The Four Banking Groups

	Mar. 31, 2025	Mar. 31, 2026
Total Capital Ratio (%)	17.07	16.44
Tier I Capital Ratio (%)	15.36	14.80
Common Equity Tier I Capital Ratio (%)	13.19	12.51

- Domestically Active Banks: The Three Banking Groups

	Mar. 31, 2025	Mar. 31, 2026
Capital Ratio (%)	11.46	11.42

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.