

Overview of major banks' financial results as of March 31, 2020

1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent decreased by 3.0% compared with the same period of the previous year, due to the downward pressure on net interest income under a continued low interest rate environment in Japan and the increase of credit-related costs caused by the increase of provision.

(Unit: 100 million yen)

	Fiscal Year ended Mar. 31, 2018	Fiscal Year ended Mar. 31, 2019	Fiscal Year ended Mar. 31, 2020	Compared with previous year
Gross operating profits from core business	102,995	100,209	105,022	4,813
Net interest income	48,306	47,718	46,440	▲1,278
Net fees and commissions	35,039	34,982	35,521	539
Net other business profits	8,064	6,893	10,367	3,475
Net gains on debt securities*	▲ 96	▲ 588	7,448	8,036
Operating expenses	▲ 68,901	▲ 68,356	▲69,708	▲1,352
Net operating profits from core business	35,067	32,915	35,952	3,037
Core net business profits*			13,534	
Core net business profits* (excluding gains and losses from cancellation of investment trusts)			13,229	
Credit-related costs **	53	▲ 1,702	▲6,830	▲5,127
Net gains on equity securities	5,629	5,404	3,046	▲2,358
Net income attributable to owners of the parent	27,853	21,334	20,697	▲637

* Non-consolidated

** Positive figures for "Credit-related costs" indicate gains, while negative figures for those refer to losses.

(Trillions of Yen)

Reference	Mar. 31, 2018	Mar. 31, 2019	Mar. 31, 2020
Loans *** (Period end balance)	296.9	305.2	314.7

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio increased from March 31, 2019.

	Mar. 31, 2018	Mar. 31, 2019	Mar. 31, 2020
Volume of NPL (Trillions of Yen)	2.2	2.0	2.1
NPL ratio (%)	0.66	0.58	0.59

3. Capital Adequacy Ratio (Consolidated)

- (Internationally active banks) Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio decreased from March 31, 2019.
- (Domestically active banks) Capital adequacy ratio increased from March 31, 2019.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2019	Mar. 31, 2020
Total capital ratio (%)	17.83	17.00
Tier I capital ratio (%)	15.39	14.60
Common Equity Tier I capital ratio (%)	13.31	12.77

(Domestically active banks: 3 banking groups)

	Mar. 31, 2019	Mar. 31, 2020
Capital ratio (%)	10.52	11.04

1. “Consolidated” refers to the total of consolidated figures of the 7 banking groups as listed below:
Mizuho Financial Group, Mitsubishi UFJ Financial Group, Sumitomo Mitsui Financial Group, Sumitomo Mitsui Trust Holdings (hereinbefore internationally active banks)
Resona Holdings, Shinsei Bank, and Aozora Bank (hereinbefore domestically active banks)
2. “Non-consolidated” refers to the total of non-consolidated figures of the 9 banks as listed below:
Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank,
Mitsubishi UFJ Trust and Banking Corporation, Mizuho Trust and Banking Company,
Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank
3. Figures are rounded off.