

Overview of major banks' financial results as of March 31, 2010

1. Condition of profit

- The operating profits from the core business of major banks remained virtually unchanged from the previous year as a result of sluggish interest income and commission income
- The net incomes increased by 2.8 trillion yen from the previous year as a result of the impairment of losses on charge-offs of equity securities, and losses from the disposal of NPLs, etc.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2008	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010	Compared with previous year
Gross profits	66,900	61,426	62,998	1,572
Interest income	40,931	42,252	43,407	1,155
Commission income	14,459	12,156	11,817	▲339
Net profits/losses on debt securities	1,088	1,179	1,842	663
Charge-offs (▲)	▲1,597	▲2,173	▲424	1,749
Operating expenses (▲)	▲34,126	▲34,830	▲33,701	1,129
Operating profits from core business	32,774	26,596	29,297	2,701
Losses from disposal of NPLs (▲)	▲4,110	▲19,114	▲9,655	9,459
Net profits/losses on equity securities	▲413	▲15,613	622	16,235
Charge-offs (▲)	▲5,186	▲15,146	▲1,659	13,488
Net income	14,527	▲16,069	11,594	27,663

Reference:

	Fiscal Year ended Mar 31, 2008	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010
Loans (¥ trillion)	248.2	260.8	244.1

Note: Loans on banking accounts

2. Condition of Non-Performing Loans

- The value of Non-Performing Loans (NPLs), as well as the NPL ratio, increased from the previous year.

	Fiscal Year ended Mar 31, 2008	Fiscal Year ended Mar 31, 2009	Fiscal Year ended Mar 31, 2010
Value of NPL (¥ trillion)	3.9	4.8	5.0
NPL ratio (%)	1.38	1.66	1.86

3. Condition of the capital adequacy ratio

- The capital adequacy ratio increased from the previous year.

	Fiscal Year ended Mar 31, 2008	Fiscal year ended Mar 31, 2009	Fiscal year ended Mar 31, 2010
Capital adequacy ratio (%)	12.30	12.42	15.82

1. Figures have been rounded up to the nearest whole number.
2. Some banks are those which have been transferred to subsidiary companies for corporate revitalization and those which are included in subsidiary companies for stockholding.