

## Overview of major banks' financial results as of September 30, 2012

### 1. Condition of Profit

- The net operating profits from core business of major banks increased by 4.5% from the previous year, since net profits/losses on debt securities keep increasing, although interest income decreased.
- The net income decreased by 17.1% compared with the previous year, since net profits/ losses on equity securities deteriorated due to impairment of holding equities.

(Unit: 100 million yen)

	Six months ended Sep 30, 2010	Six months ended Sep 30, 2011	Six months ended Sep 30, 2012	Compared with previous year
Gross operating profits from core business profits	34,800	33,508	34,443	935
Interest income	20,238	19,427	18,911	▲ 516
Commission income	5,855	5,927	5,983	56
Net profits/losses on debt securities	5,276	4,906	6,296	1,390
Charge-offs (▲)	▲ 169	▲ 236	▲ 184	52
Operating expenses (▲)	▲ 16,518	▲ 16,468	▲ 16,633	▲ 165
Net operating profits from core business	18,282	17,040	17,810	770
Credit related expenses (▲)	▲ 1,249	93	105	12
Net profits/losses on equity securities	▲ 1,234	▲ 2,467	▲ 6,702	▲ 4,235
Charge-offs (▲)	▲ 1,460	▲ 2,674	▲ 7,114	▲ 4,440
Net income	11,899	9,370	7,767	▲ 1,603

※“Credit related expenses” of the previous period does not include recoveries of written-off claims

Reference:

	Sep 30, 2010	Sep 30, 2011	Sep 30, 2012
Loans (¥ trillion)	237.7	238.2	244.3

Note: Loans on banking accounts

## 2. Condition of Non-Performing Loans

- The volume of NPL slightly decreased from the previous year, but the NPL ratio remains flat.

	Mar 31, 2011	Mar 31, 2012	Sep 30, 2012
Volume of NPL (¥ trillion)	4.9	5.0	4.9
NPL ratio (%)	1.84	1.84	1.84

## 3. Condition of the Capital Adequacy Ratio

- The capital adequacy ratio slightly declined from the previous year.

	Mar 31, 2011	Mar 31, 2012	Sep 30, 2012
Capital adequacy ratio (%)	17.33	17.95	17.93

1. Figures are rounded off.
2. The data on a non-consolidated base. The data for subsidiary companies for corporate revitalization and subsidiary companies for stockholdings are included in the calculation.