(Provisional translation)

June, 6, 2014

Financial Services Agency

Overview of major banks' financial results as of March 31, 2014

1. Profit

○ Net core business profits decreased by 11.0% from the previous year, due to the significant decrease of net profits on debt securities.

○ Net income increased by 4.8% compared with the previous year, due to the significant improvement of net profits on equity securities and credit-related expenses.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014	Compared with previous year
Gross operating profits from core business profits	65,380	66,347	63,700	▲2,647
Interest income	39,148	38,286	39,461	1,175
Commission income	12,644	13,673	14,885	1,212
Net profits/losses on debt securities	6,901	7,562	1,831	▲5,731
Charge-offs	▲ 229	▲ 221	▲ 129	92
Operating expenses	▲ 33,444	▲ 33,643	▲ 34,596	▲953
Net operating profits from core business	31,936	32,704	29,104	▲3,600
Credit related expenses	▲ 1,701	▲ 1,634	3,211	4,845
Net profits/losses on equity securities	▲ 2,097	▲ 2,312	2,877	5,189
Charge-offs	▲ 1,986	▲ 2,686	▲ 652	2,034
Net income	17,486	22,152	23,219	1,067

※Positive figures of "Credit related expenses" indicate gains, while negative figures in these refer to losses.

Reference:

	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014
Loans (￥trillion)	244.8	259.1	273.4

Note: Loans on banking accounts

2. Non-Performing Loans

○ The amount of NPLs decreased, and the NPL ratio decreased from FY ended March, 2013.

	Fiscal Year ended Mar 31, 2012	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014
Volume of NPL (￥trillion)	5.0	5.1	4.0
NPL ratio (%)	1.84	1.78	1.33

3. Capital adequacy ratio

○ While the total capital adequacy ratio decreased, common equity tier I capital ratio of internationally active banks increased from March 31, 2013.

○ Domestically active banks applied the new regulatory capital standard from FY ended March, 2014.

(Internationally active banks: 6 banks)

	Mar 31, 2013	Mar 31, 2014
Total capital ratio (%)	17.45	16.93
Tier I capital ratio (%)	13.15	13.12
Common Equity Tier I capital ratio (%)	10.99	11.42

※ Internationally active banks introduced Basel III in a phase-in manner from FY ended March 2013. The phase-in introduction in areas such as 80% cap (down from 90%) for subordinated bonds qualified for capital under Basel II, was one factor in the decrease of the total capital ratio.

(Domestically active banks : 3 banks)

	Mar 31, 2014
Capital ratio (%)	13.96

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