

Overview of major banks' financial results as of March 31, 2015

1. Profit (Consolidated)

- Net income decreased by 2.3% from the previous year, triggered by an increase in overseas' operating expenses and credit related expenses with large borrowers, while net interest income, fees and commissions increased.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2013	Fiscal Year ended Mar 31, 2014	Fiscal Year ended Mar 31, 2015	Compared with previous year
Gross operating profits from core business profits	101,573	102,382	111,088	8,706
Net interest income	51,059	52,830	56,616	3,786
Fees and commissions	28,288	31,280	33,444	2,164
Other business profits	12,370	7,272	9,357	2,085
Gains/losses on bond trading etc.*	7,562	1,831	3,209	1,378
Operating expenses	▲ 57,387	▲ 60,346	▲ 65,336	▲ 4,989
Operating profits from core business	44,349	42,043	45,558	3,515
Credit related expenses **	▲ 3,893	2,069	▲ 1,396	▲ 3,466
Net gains/losses on equities	▲ 1,681	3,470	3,420	▲ 50
Charge-offs *	▲ 2,686	▲ 652	▲ 218	434
Net income	27,077	29,506	28,820	▲ 686

* Non-consolidated

** Positive figures for "Credit related expenses" indicate gains, while negative figures for these refer to losses.

Reference:

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015
Loans * (¥ trillion)	259.1	273.4	288.8

* Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2014.

	Mar 31, 2013	Mar 31, 2014	Mar 31, 2015
Volume of NPL (¥ trillion)	5.1	4.0	3.5
NPL ratio (%)	1.78	1.33	1.10

3. Capital adequacy ratio (Consolidated)

- Total capital adequacy ratio and common equity tier I capital ratio of internationally active banks increased from March 31, 2014.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2014, due to the progress in repayment of the public funds.

(Internationally active banks: 4 banking groups)

	Mar 31, 2014	Mar 31, 2015
Total capital ratio (%)	15.18	15.63
Tier I capital ratio (%)	11.98	12.33
Common Equity Tier I capital ratio (%)	10.33	10.70

(Domestically active banks: 3 banking groups)

	Mar 31, 2014	Mar 31, 2015
Capital ratio (%)	14.27	13.95

1. “Consolidated” indicates consolidated figures of the 7-group total.
2. “Non-consolidated” indicates non-consolidated figures of the 9-bank total.
3. Figures are rounded off.