

Overview of major banks' financial results for the six months ended September 30, 2018

1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent increased by 10.4% compared with the same period of the previous year, due to the increase of net fees and commissions and the reversal in credit-related costs. Net interest income derived from domestic and overseas lending remained flat.

(Unit: 100 million yen)

	Six months ended Sep. 30, 2016	Six months ended Sep. 30, 2017	Six months ended Sep. 30, 2018	Compared with previous year
Gross operating profits from core business	52,747	52,007	52,017	10
Net interest income	24,321	24,519	24,541	22
Net fees and commissions	16,133	16,277	16,903	626
Net other business profits	5,675	5,379	5,185	▲ 194
Net gains on debt securities*	2,880	1,540	266	▲ 1,274
Operating expenses	▲ 33,029	▲ 34,137	▲ 34,086	51
Net operating profits from core business	20,145	18,446	18,390	▲ 55
Credit-related costs **	▲ 989	949	1,498	549
Net gains on equity securities	1,465	2,428	2,954	525
Losses on impairment of equity securities *	▲ 185	▲ 36	▲ 109	▲ 73
Net income attributable to owners of the parent	14,435	15,816	17,454	1,638

* Non-consolidated

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

(Unit: Trillions of Yen)

Reference	Sep. 30, 2016	Sep. 30, 2017	Sep. 30, 2018
Loans *** (Period end balance)	289.1	299.0	304.2

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs and the NPL ratio decreased from March 31, 2018.

	Sep. 30, 2017	Mar. 31, 2018	Sep. 30, 2018
Volume of NPL (Trillions of Yen)	2.5	2.2	1.8
NPL ratio (%)	0.74	0.66	0.54

3. Capital Adequacy Ratio (Consolidated)

- Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio of internationally active banks decreased from March 31, 2018.
- Capital adequacy ratio of domestically active banks decreased from March 31, 2018.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2018	Sep. 30, 2018
Total capital ratio (%)	17.63	17.46
Tier I capital ratio (%)	15.12	14.98
Common Equity Tier I capital ratio (%)	12.94	12.84

(Domestically active banks: 3 banking groups)

	Mar. 31, 2018	Sep. 30, 2018
Capital ratio (%)	11.26	10.65

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.