

Overview of major banks' financial results for the six months ended September 30, 2019

1. Major Financial Data (Consolidated)

- Net income attributable to owners of the parent decreased by 10.6% compared with the same period of the previous year, due to the downward pressure on net interest income under a continued low interest rate environment in Japan and the increase of credit-related costs caused by the decrease of provision over the previous year.

(Unit: 100 million yen)

	Six months ended Sep. 30, 2017	Six months ended Sep. 30, 2018	Six months ended Sep. 30, 2019	Compared with previous year
Gross operating profits from core business	52,007	52,017	52,433	416
Net interest income	24,519	24,541	23,063	▲ 1,478
Net fees and commissions	16,277	16,903	16,729	▲ 174
Net other business profits	5,379	5,185	6,192	1,007
Net gains on debt securities*	1,540	266	3,996	3,730
Operating expenses	▲ 34,137	▲ 34,086	▲ 33,904	181
Net operating profits from core business	18,446	18,390	18,850	459
Core net business profits			8,083	—
Core net business profits (excluding gains and losses from cancellation of investment trusts)			8,070	—
Credit-related costs **	949	1,498	▲ 1,203	▲ 2,702
Net gains on equity securities	2,428	2,954	1,505	▲ 1,448
Net income attributable to owners of the parent	15,816	17,454	15,609	▲ 1,845

* 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, 2017	Sep. 30, 2018	Sep. 30, 2019
Loans *** (Period end balance)	299.0	304.2	304.4

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The amount of NPLs remained unchanged and the NPL ratio increased from March 31, 2019.

	Sep. 30, 2018	Mar. 31, 2019	Sep. 30, 2019
Volume of NPL (Trillions of Yen)	1.8	2.0	2.0
NPL ratio (%)	0.54	0.58	0.61

3. Capital Adequacy Ratio (Consolidated)

- (internationally active banks) Total capital adequacy ratio remained unchanged, Tier I capital ratio decreased, and Common Equity Tier I capital ratio increased from March 31, 2019.
- (domestically active banks) Capital adequacy ratio increased from March 31, 2019.

(Internationally active banks: 4 banking groups)

	Mar. 31, 2019	Sep. 30, 2019
Total capital ratio (%)	17.83	17.83
Tier I capital ratio (%)	15.39	15.36
Common Equity Tier I capital ratio (%)	13.31	13.41

(Domestically active banks: 3 banking groups)

	Mar. 31, 2019	Sep. 30, 2019
Capital ratio (%)	10.52	11.16

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.