

Overview of Major Banks' Financial Results as of September 30, 2021

1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 76.7% (YoY) largely due to the decrease in credit costs which had increased in the year before by COVID-19.

(Unit: JPY 100 million)

	Six months ended Sep. 30, 2019	Six months ended Sep. 30, 2020	Six months ended Sep. 30, 2021	YoY
Gross Profits	52,391	53,512	53,822	310
Net Interest Income	23,233	24,339	26,168	1,829
Net Fees and Commissions	16,729	16,272	18,221	1,949
Net Other Business Profits	6,019	5,330	2,928	(2,402)
Net Gains on Debt Securities*	3,996	3,700	1,264	(2,437)
Operating Expenses	(33,904)	(33,454)	(34,147)	(692)
Net Business Profits	18,808	20,388	20,127	(261)
Core Net Business Profits*	8,041	8,795	10,816	2,021
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	8,029	8,749	10,169	1,420
Credit Costs **	(1,203)	(5,826)	(763)	5,062
Net Gains on Equity Securities	1,505	86	2,283	2,197
Profits Attributable to Owners of the Parent	15,580	10,514	18,577	8,063

* Non-consolidated

** Positive figures for "Credit costs" indicate gains, while negative figures for those refer to losses.

Supplemental Information	Sep. 30, 2019	Sep. 30, 2020	Sep. 30, 2021
Loans *** (Period-End Balance) (JPY Trillions)	304.4	319.7	313.5

*** Loans on banking accounts; non-consolidated

2. Non-Performing Loans (Non-consolidated)

- The Balance of NPLs and the NPL ratio decreased from the end-March 2021 figures.

	Sep. 30, 2020	Mar. 31, 2021	Sep. 30, 2021
Balance of NPLs (JPY Trillions)	2.3	2.6	2.5
NPL Ratio (%)	0.67	0.75	0.73

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital adequacy ratio, Tier I capital ratio, and Common Equity Tier I capital ratio increased from the end-March 2021 figures.
- Domestically Active Banks – Capital adequacy ratio increased from the end-March 2021 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2021	Sep. 30, 2021
Total Capital Ratio (%)	16.98	17.53
Tier I Capital Ratio (%)	14.78	15.40
Common Equity Tier I Capital Ratio (%)	13.05	13.67

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2021	Sep. 30, 2021
Capital Ratio (%)	11.43	11.66

Note 1: Figures are subject to rounding adjustments.

Note 2: “Consolidated” refers to the total of consolidated figures of the 7 banking groups: 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).

Note 3: “Non-consolidated” refers to the total of non-consolidated figures of the 9 banks: Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking, Mizuho Trust and Banking, Sumitomo Mitsui Trust Bank, Shinsei Bank, and Aozora Bank.

Note 4: Figures are calculated by the Financial Services Agency from the banking groups’ disclosed data. Definitions of the disclosed figures may vary by the banking groups.