

Overview of Major Banks' Financial Results as of September 30, 2023

1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 54.4% (YoY) to 2,034 billion yen, mostly due to the growth in net other business profits led by the decrease in net loss on debt securities (mainly foreign debt securities) and the growth in net fees and commissions (mainly the loan commission income), offset mostly by the decrease in net interest income driven by the drop of the gain on investment trusts cancellation in the previous year.

(Unit: JPY 100 million)

	Six months ended Sep. 30, 2021	Six months ended Sep. 30, 2022	Six months ended Sep. 30, 2023	YoY
Gross Profits	53,822	59,376	65,030	5,653
Net Interest Income	26,168	34,647	28,449	(6,199)
Net Fees and Commissions	18,221	18,982	21,350	2,368
Net Other Business Profits	2,928	3,856	9,367	5,511
Net Gains (Losses) on Debt Securities*	1,264	(6,426)	(501)	5,924
Operating Expenses	(34,147)	(36,318)	(38,307)	1,990
Net Business Profits	20,217	23,715	27,360	3,645
Core Net Business Profits*	10,816	21,745	18,169	(3,575)
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	10,169	16,318	17,002	683
Credit Costs **	(763)	(4,001)	(3,359)	642
Net Gains on Equity Securities	2,283	2,447	1,505	(942)
Profits Attributable to Owners of the Parent	18,577	13,174	20,342	7,168

* Bank non-consolidated

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

Supplemental Information	Sep. 30, 2021	Sep. 30, 2022	Sep. 30, 2023
Loans *** (Period-End Balance) (JPY Trillions)	313.5	353.3	361.1

*** Loans on banking accounts; bank non-consolidated

2. Non-Performing Loans (NPLs) (Bank non-consolidated)

- The balance of NPLs remained flat and NPL ratio slightly decreased from the end-March 2023 figures.

	Sep. 30, 2022	Mar. 31, 2023	Sep. 30, 2023
Balance of NPLs (JPY Trillions)	3.3	3.2	3.2
NPL Ratio (%)	0.81	0.81	0.77

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital ratio and Tier I capital ratio remained almost flat from the end-March 2023 figures. Common Equity Tier I capital ratio slightly decreased.
- Domestically Active Banks – Capital ratio slightly increased from the end-March 2023 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2023	Sep. 30, 2023
Total Capital Ratio (%)	14.92	14.97
Tier I Capital Ratio (%)	13.25	13.32
Common Equity Tier I Capital Ratio (%)	11.87	11.71

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2023	Sep. 30, 2023
Capital Ratio (%)	11.34	11.47

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, SBI Shinsei Bank, and Aozora Bank (hereinbefore domestically active banks).

Note 3: “Bank non-consolidated” refers to the total of bank 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, SBI 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.