

Overview of Major Banks' Financial Results as of March 31, 2025

1. Profit and Loss (Consolidated)

- Profits attributable to owners of the parent increased by 33.2% (YoY) to 4,502 billion yen, even after some banking groups realized losses mainly in foreign bond portfolio and recorded loan provision for potential economic downturn.
- This was mostly due to (1) the growth in domestic net interest income led by both loan volume and margins, (2) the growth in net fees and commissions (such as wealth management business), and (3) the growth in net gains on equity securities driven by the sale of cross-shareholdings.

(Unit: JPY 100 million)

	Fiscal year ended Mar. 31, 2023	Fiscal year ended Mar. 31, 2024	Fiscal year ended Mar. 31, 2025	YoY
Gross Profits	115,933	129,174	137,944	8,770
Net Interest Income	63,039	57,256	68,418	11,161
Net Fees and Commissions	40,824	46,098	50,437	4,339
Net Other Business Profits	202	9,378	(4,574)	(13,951)
Net Gains (Losses) on Debt Securities*	(11,893)	(5,602)	(12,581)	(6,979)
Operating Expenses	(73,850)	(79,481)	(86,791)	(7,310)
Net Business Profits	42,776	50,845	51,746	901
Core Net Business Profits*	38,077	36,311	42,441	6,130
Core Net Business Profits* (excluding gains and losses from cancellation of investment trusts)	31,742	34,798	40,448	5,649
Credit Costs **	(10,244)	(10,106)	(5,975)	4,130
Net Gains on Equity Securities	5,973	5,282	14,218	8,936
Profits Attributable to Owners of the Parent	28,807	33,788	45,023	11,234

* Bank non-consolidated

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

Supplemental Information	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025
Loans *** (Period-End Balance) (JPY Trillions)	349.6	371.5	380.6

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

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

- The balance of NPLs and the NPL ratio decreased from the end-March 2024 figures.

	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025
Balance of NPLs (JPY Trillions)	3.2	3.9	2.9
NPL Ratio (%)	0.81	0.93	0.67

3. Capital Adequacy Ratio (Consolidated)

- Internationally Active Banks – Total capital ratio, Tier I capital ratio, and Common Equity Tier I capital ratio increased from the end-March 2024 figures.
- Domestically Active Banks – Capital ratio remained flat from the end-March 2024 figures.

(Internationally Active Banks: the 4 Banking Groups)

	Mar. 31, 2024	Mar. 31, 2025
Total Capital Ratio (%)	16.50	17.07
Tier I Capital Ratio (%)	14.83	15.36
Common Equity Tier I Capital Ratio (%)	12.98	13.19

(Domestically Active Banks: the 3 Banking Groups)

	Mar. 31, 2024	Mar. 31, 2025
Capital Ratio (%)	11.42	11.46

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 Group (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.

Note 5: Figures may vary from figures compiled by the Financial Service Agency in the past due to revision of financial results for some banking groups.