

## Overview of major banks' financial results as of March 31, 2012

### 1. Profit

- The net operating profits from the core business of major banks remained unchanged from the previous year. The decrease in the interest income was offsetted by the increase in the profits from sales of debt securities.
- Net income decreased from the previous year by 5.5 percent. Although the decrease of losses on equity securities and credit related expenses contributed to the net income, tax reform aggravates the net income.

(Unit: 100 million yen)

	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012	Compared with previous year
Gross operating profits from core business profits	62,998	65,168	65,380	212
Interest income	43,407	40,336	39,148	▲1,189
Commission income	11,817	12,154	12,644	490
Net profits/losses on debt securities	1,842	5,921	6,901	980
Charge-offs (▲)	▲424	▲274	▲229	45
Operating expenses (▲)	▲33,701	▲33,013	▲33,444	▲432
Net operating profits from core business	29,297	32,155	31,936	▲219
Credit related expenses (▲)	▲9,655	▲3,922	▲1,701	2,221
Net profits/losses on equity securities	622	▲2,997	▲2,097	900
Charge-offs (▲)	▲1,659	▲3,499	▲1,986	1,513
Net income	11,594	18,504	17,486	▲1,019

※“Credit related expenses” of the previous period does not include recoveries of written-off claims

## Reference:

	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012
Loans (¥ trillion)	244.1	238.7	244.8

Note: Loans on banking accounts

## 2. Non-Performing Loans

- The amount of NPLs and NPL ratio remained unchanged from the previous year.

	Fiscal Year ended Mar 31, 2010	Fiscal Year ended Mar 31, 2011	Fiscal Year ended Mar 31, 2012
Volume of NPL (¥ trillion)	5.0	4.9	5.0
NPL ratio (%)	1.86	1.84	1.84

## 3. Capital adequacy ratio

- The capital adequacy ratio increased from the previous year.

	Fiscal Year ended Mar 31, 2010	Fiscal year ended Mar 31, 2011	Fiscal year ended Mar 31, 2012
Capital adequacy ratio (%)	17.33	17.33	17.95

1. Figures are rounded off.

2. The data are for non-consolidated base. The data for subsidiary companies for corporate revitalization and subsidiary companies for stockholdings are included in the calculation.