



Summary of Financial Results for the Three Months Ended June 30, 2017

<Under Japanese GAAP> (Non-Consolidated)

August 10, 2017

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 Quarterly investor meeting presentation: Scheduled (for investors and analysts)

(Figures are rounded down)

1. Financial results for the three months ended June 30, 2017

(1) Operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income	
Q1 FY2018	¥487,165	5.9 %	¥124,297	33.6 %	¥89,375	31.6 %
Q1 FY2017	459,967	(4.7)	92,975	(18.3)	67,884	(14.3)

	Net income per share	Diluted net income per share
Q1 FY2018	¥23.83	¥—
Q1 FY2017	18.10	—

Notes: 1. Diluted net income per share is not presented since there has been no potential dilution for the three months ended June 30, 2017 and 2016.

2. Percentages shown in ordinary income, net ordinary income and net income are the increase (decrease) from the same period in the previous fiscal year.

(2) Financial conditions

(Millions of yen, except for percentages)

	Total assets (A)	Total net assets (B)	(B) / (A)
Q1 FY2018	¥210,253,910	¥11,723,955	5.5%
FY2017	209,568,820	11,780,037	5.6

Reference: Net assets attributable to shareholders were ¥11,723,955 million as of June 30, 2017 and ¥11,780,037 million as of March 31, 2017.

2. Dividends

(Yen)

	Dividends per share				
	As of June 30	As of September 30	As of December 31	As of March 31	Total
FY2017	¥—	¥25.00	¥—	¥25.00	¥50.00
FY2018	—	—	—	—	—
FY2018 (forecast)	—	25.00	—	25.00	50.00

Note: Revision of the latest announced dividend forecasts for FY2018: No

3. Earnings forecasts for the fiscal year ending March 31, 2018

(Millions of yen, except for per share data and percentages)

	Net ordinary income		Net income		Net income per share
FY2018	¥490,000	10.8%	¥350,000	12.0%	¥93.35

Notes: 1. Revision of the latest announced earnings forecasts for FY2018: No

2. Percentages shown in net ordinary income and net income are the increase (decrease) from the previous fiscal year.

* Notes

(1) Adoption of specified accounting methods for the preparation of the quarterly non-consolidated financial statements: No

(2) Changes in accounting policies, changes in accounting estimates and restatements

i) Changes in accounting policies due to revision of accounting standards: No

ii) Changes in accounting policies due to reasons other than i): No

iii) Changes in accounting estimates: No

iv) Restatements: No

(3) Shares outstanding (common stock)

i) Period-end issued shares (including treasury stock):	As of June 30, 2017	4,500,000,000 shares	As of March 31, 2017	4,500,000,000 shares
ii) Period-end treasury stock:	As of June 30, 2017	751,077,550 shares	As of March 31, 2017	750,848,850 shares
iii) Average number of outstanding shares:	Q1 FY2018	3,749,021,960 shares	Q1 FY2017	3,749,310,876 shares

Note: The period-end treasury stock includes the Bank's shares held by stock benefit trust (552,600 shares as of June 30, 2017 and 323,900 shares as of March 31, 2017). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by stock benefit trust (453,090 shares for Q1 FY2018 and 164,124 shares for Q1 FY2017).

(Note on quarterly review procedures)

This "Summary of Financial Results" is not subject to the quarterly review procedures.

(Forward-looking statements and other matters)

This "Summary of Financial Results" contains forward-looking statements including forecasts, targets and plans. These statements are based on estimates at the time in light of the information currently available to the Bank. The statements and assumptions may prove to be incorrect and may not be realized in the future.

Any uncertainties, risks and other factors that may cause such a situation to arise include, but are not limited to, risks related to the effectiveness of risk management policies and procedures; risks related to business strategy and management planning such as market risk, market liquidity risk, credit risk and operational risk; risks related to the expansion of the scope of operations; risks related to the business environment; and other various risks. Please also see the Securities Report and the latest quarterly financial report for material facts that the Bank recognizes as potentially affecting its actual results, performance or financial position. The Bank's actual results, performance or financial position may be materially different from those expressed or implied by such forward-looking statements.

The statements in this document are current as of the date of the document or the date otherwise specified, and the Bank has no obligation or intent to keep this information up to date.

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[Attachment]

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Selected Financial Information for the Three Months Ended June 30, 2017	

1. Qualitative Information Concerning Non-Consolidated Earnings and Others for the Three Months Ended June 30, 2017

(1) Information concerning non-consolidated results of operations

Ordinary income for the three months ended June 30, 2017 was ¥487.1 billion, including ¥381.9 billion of interest income (mainly interest and dividends on securities) and ¥32.7 billion of fees and commissions. Meanwhile, ordinary expenses were ¥362.8 billion, including ¥82.6 billion of interest expenses and ¥262.4 billion of general and administrative expenses.

Taking into account the above, net ordinary income was ¥124.2 billion and net income was ¥89.3 billion.

(2) Information concerning non-consolidated financial conditions

Total assets as of June 30, 2017 were ¥210,253.9 billion. Securities were ¥135,544.0 billion, and loans were ¥3,751.6 billion. Deposits as of June 30, 2017 were ¥180,827.2 billion (¥182,088.6 billion including accrued interest). The portion of deposits received from the Management Organization for Postal Savings and Postal Life Insurance (corresponding to postal savings for TEIGAKU savings and others that were passed on to the organization by Japan Post Corporation as of September 30, 2007) included in special deposits totaled ¥7,991.8 billion.

Shareholder's equity as of June 30, 2017 decreased by ¥4.6 billion from March 31, 2017. In addition, valuation and translation adjustments decreased by ¥51.4 billion from March 31, 2017. As a result, net assets totaled ¥11,723.9 billion. Retained earnings, included in shareholders' equity, were ¥2,229.3 billion.

(3) Information concerning non-consolidated earnings forecasts and other future predictions

The Bank's forecasts for the fiscal year ending March 31, 2018 remain unchanged from the forecasts announced on May 15, 2017.

2. Non-Consolidated Financial Statements

(1) Non-consolidated balance sheets

	As of March 31, 2017	(Millions of yen) As of June 30, 2017
Assets		
Cash and due from banks	51,281,921	55,319,109
Call loans	470,000	440,000
Receivables under securities borrowing transactions	8,718,905	8,470,067
Monetary claims bought	252,214	247,720
Trading account securities	9	29
Money held in trust	3,817,908	3,887,684
Securities	138,792,448	135,544,082
Loans	4,064,120	3,751,606
Foreign exchanges	78,646	76,703
Other assets	1,871,733	2,291,376
Tangible fixed assets	175,825	177,562
Intangible fixed assets	46,183	49,072
Reserve for possible loan losses	(1,096)	(1,104)
Total assets	209,568,820	210,253,910
Liabilities		
Deposits	179,434,686	180,827,249
Call money	45,436	22,400
Payables under repurchase agreements	960,937	995,736
Payables under securities lending transactions	13,694,294	12,624,470
Commercial paper	40,324	179,542
Foreign exchanges	407	459
Other liabilities	2,185,197	2,480,251
Reserve for bonuses	6,007	1,923
Reserve for employees' retirement benefits	148,800	148,312
Reserve for employee stock ownership plan trust	—	266
Reserve for management board benefit trust	43	106
Reserve for reimbursement of deposits	2,096	2,130
Deferred tax liabilities	1,270,550	1,247,104
Total liabilities	197,788,782	198,529,955
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	4,296,285	4,296,285
Retained earnings	2,233,759	2,229,398
Treasury stock	(1,300,411)	(1,300,727)
Total shareholders' equity	8,729,634	8,724,956
Net unrealized gains (losses) on available-for-sale securities	3,166,980	3,213,474
Net deferred gains (losses) on hedges	(116,577)	(214,475)
Total valuation and translation adjustments	3,050,403	2,998,998
Total net assets	11,780,037	11,723,955
Total liabilities and net assets	209,568,820	210,253,910

(2) Non-consolidated statements of income

(Millions of yen)

	For the three months ended June 30, 2016	For the three months ended June 30, 2017
Ordinary income	459,967	487,165
Interest income	389,752	381,934
Interest on loans	4,710	3,609
Interest and dividends on securities	378,302	371,808
Fees and commissions	29,950	32,707
Other operating income	25,270	67,093
Other ordinary income	14,993	5,429
Ordinary expenses	366,991	362,867
Interest expenses	86,546	82,648
Interest on deposits	53,364	43,017
Fees and commissions	8,179	8,578
Other operating expenses	1,417	7,992
General and administrative expenses	266,715	262,431
Other ordinary expenses	4,133	1,216
Net ordinary income	92,975	124,297
Extraordinary loss	138	37
Losses on sales and disposals of fixed assets	138	37
Income before income taxes	92,837	124,260
Income taxes		
Current	27,353	35,318
Deferred	(2,400)	(433)
Total income taxes	24,953	34,884
Net income	67,884	89,375

(3) Notes to financial statements**Notes on going-concern assumption**

None

Note for material changes in the amount of shareholders' equity

None