# **Performance Data**

# 5-Year Summary of Major Financial Data

					(Billions of ye
	FY2013	FY2014	FY2015	FY2016	FY2017
Summary of Consolidated Statements of Income					
Gross operating profit	608.5	632.4	619.5	563.1	552.5
(1) Net interest income	430.0	425.9	401.3	377.9	368.3
(2) Trust fees	23.7	22.7	21.2	17.9	18.6
(3) Fees and commission income	135.0	146.4	147.4	142.7	149.4
Fee income ratio (((2)+(3)) / Gross operating profit)	26.09%	26.75%	27.23%	28.52%	30.41%
(4) Other operating income	19.7	37.2	49.5	24.5	16.1
Net gains (losses) on bonds (including futures)	7.1	19.5	30.6	5.5	(5.0)
perating expenses excluding Group banks' non-recurring items)	(350.3)	(354.2)	(344.5)	(344.9)	(341.2)
Cost-to-income ratio (OHR)	57.56%	56.00%	55.61%	61.25%	61.75%
ctual net operating profit	258.3	278.3	275.1	218.2	211.6
let gains (losses) on stocks (including equity derivatives)	21.3	20.0	(1.6)	3.2	13.0
redit-related expenses, net	26.4	22.3	(25.8)	17.4	14.7
)ther gains (losses), net	4.2	9.1	5.9	(10.8)	(23.6)
ncome before income taxes	312.0	326.2	250.5	228.2	215.8
ncome taxes and other	(91.4)	(114.7)	(66.6)	(66.7)	20.4
let income attributable to owners of the parent	220.6	211.4	183.8	161.4	236.2

(Negative figures represent items that would reduce net income)

### Summary of Consolidated Balance Sheets

Total assets	44,719.4	46,586.5	49,126.4	48,456.1	50,243.7
Cash and due from banks	6,471.8	9,672.9	13,514.5	12,641.9	13,419.0
Loans and bills discounted	26,701.6	27,487.2	27,664.9	28,186.7	28,755.1
Securities	8,698.4	6,864.2	5,346.7	5,295.7	5,278.5
Total liabilities	42,763.0	44,443.1	47,292.9	46,509.3	48,140.8
Deposits and NCDs	37,695.7	38,843.4	39,573.3	41,640.9	43,805.1
Total net assets	1,956.4	2,143.3	1,833.4	1,946.7	2,102.9
Shareholders' equity	1,543.6	1,529.7	1,448.1	1,485.4	1,567.2
Total accumulated other comprehensive income	273.4	449.0	367.8	443.4	517.8
Trust assets under management and custody	23,915.8	24,526.6	29,768.8	26,608.9	27,252.5

#### Major Financial Indicators

Resona Group Integrated Report 2018

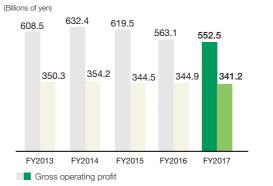
50

13.53%	11.69%	40.05%
		10.65%
9.52%	10.74%	12.58%
[8.13%]	[8.59%]	[9.50%]
17	19	20
705.81	786.94	900.72
75.73	66.89	100.51
14.41%	11.67%	15.76%
0.38%	0.33%	0.47%
1.51%	1.35%	1.18%
2.319	2.321	2.314
401.6	597.9	562.0
931.6	1,388.1	1,301.0
	[8.13%] 17 705.81 75.73 14.41% 0.38% 1.51% 2.319 401.6	[8.13%] [8.59%]   17 19   705.81 786.94   75.73 66.89   14.41% 11.67%   0.38% 0.33%   1.51% 1.35%   2.319 2.321   401.6 597.9

1. (Net income attributable to owners of the parent – Preferred dividends) / (Shareholders' equity – Balance of outstanding preferred shares); simple average of the balances at the beginning and end of the term

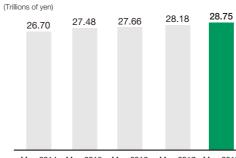
2. Net income attributable to owners of the parent / Total assets, simple average of the balances at the beginning and end of the term

### Gross operating profit / Operating expenses (consolidated)



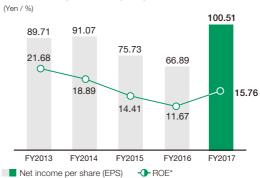
Operating expenses (excluding Group banks' non-recurring items)

### Loans and bills discounted (consolidated)

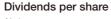


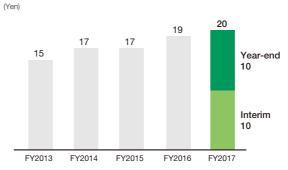
Mar. 2014 Mar. 2015 Mar. 2016 Mar. 2017 Mar. 2018

Net income per share (EPS) / ROE\*

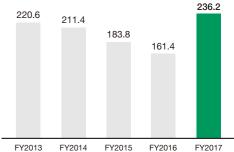


\* (Net income attributable to owners of the parent – Preferred dividends) / (Shareholders' equity – Balance of outstanding preferred shares), simple average of the balances at the beginning and end of the term





# Net income attributable to owners of the parent (Billions of yen)



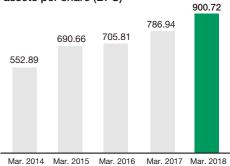
# Deposits (consolidated) (Deposits + NCDs)

(Trillions of yen)

ns o	i yen)			41.64	43.80
3	37.69	38.84	39.57	41.04	
-					

# Mar. 2014 Mar. 2015 Mar. 2016 Mar. 2017 Mar. 2018

### Net assets per share (BPS) (Yen)



### Capital adequacy ratio

(%)



# **Non-Financial Highlights**

	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017
Environment							
Status on Environmentally Conscious Loans fo	r Corporate	Customers					
Dutstanding balance of environmentally conscious loans or corporate customers (Billions of yen)	28.7	50.9	58.7	67.3	121.5	151.5	181
Dutstanding balance of socially responsible investments SRI) (Billions of yen)	5.9	4.7	3.1	2.6	1.9	2.0	1
Environmental Indicators: All facilities (subject	to the Energ	y Conservat	ion Law)				
Total energy consumption (GJ)	1,664,351	1,519,134	1,525,395	1,485,205	1,405,895	1,337,947	1,290,4
CO2 emissions (t-CO2)	69,030	67,935	67,988	68,725	67,495	63,127	61,8
CO2 emissions (t-CO2) Environment-Related Indicators: Head offices, Electricity consumption (MWh)		,	,	,	,	63,127 42,663	
Environment-Related Indicators: Head offices, Electricity consumption (MWh)	head branch	nes, and sys	tems/admin	istration cen	ters		61,8 45,3 7
Environment-Related Indicators: Head offices, Electricity consumption (MWh) City gas consumption (thousand m <sup>3</sup> )	head branch	nes, and sys 53,609	tems/admin 51,578	istration cen 53,660	ters 53,658	42,663	45,3
Environment-Related Indicators: Head offices, Electricity consumption (MWh) City gas consumption (thousand m <sup>3</sup> ) Gasoline consumption (kl)	head branch 54,470 1,162	nes, and sys 53,609 1,138	tems/admin 51,578 1,118	istration cen 53,660 1,010	ters 53,658 949	42,663 824	45,3 7
Environment-Related Indicators: Head offices, Electricity consumption (MWh) Dity gas consumption (thousand m <sup>3</sup> ) Gasoline consumption (Kl) Nater input/discharge volume (thousand m <sup>3</sup> )	head branch 54,470 1,162 107	nes, and sys 53,609 1,138 117	tems/admin 51,578 1,118 110	istration cen 53,660 1,010 92	ters 53,658 949 92	42,663 824 86	45,3 7 1
Environment-Related Indicators: Head offices, Electricity consumption (MWh) City gas consumption (thousand m <sup>3</sup> ) Gasoline consumption (kl) Vater input/discharge volume (thousand m <sup>3</sup> ) Waste: volume of waste recycled (tons)	head branch 54,470 1,162 107 193	nes, and sys 53,609 1,138 117 158	tems/admin 51,578 1,118 110 136	istration cen 53,660 1,010 92 128	ters 53,658 949 92 128	42,663 824 86 148	45,3 7 1 5
Environment-Related Indicators: Head offices, Electricity consumption (MWh) City gas consumption (thousand m <sup>3</sup> ) Gasoline consumption (kl) Nater input/discharge volume (thousand m <sup>3</sup> ) Naste: volume of waste recycled (tons) Naste: recycling rate (%)	head branch 54,470 1,162 107 193 1,185	nes, and sys 53,609 1,138 117 158 913	tems/admin 51,578 1,118 110 136 796	istration cen 53,660 1,010 92 128 688	ters 53,658 949 92 128 692	42,663 824 86 148 578	45,3 7 1 5
Environment-Related Indicators: Head offices, Electricity consumption (MWh) Dity gas consumption (thousand m <sup>3</sup> ) Gasoline consumption (kl) Water input/discharge volume (thousand m <sup>3</sup> ) Waste: volume of waste recycled (tons) Waste: recycling rate (%) Paper waste: volume of waste recycled (tons)	head branch 54,470 1,162 107 193 1,185 87	nes, and sys 53,609 1,138 117 158 913 81	tems/admin 51,578 1,118 110 136 796 77	istration cen 53,660 1,010 92 128 688 76	ters 53,658 949 92 128 692 67	42,663 824 86 148 578 65	45,3 7 1 5 4
Environment-Related Indicators: Head offices,	head branch 54,470 1,162 107 193 1,185 87 1,112	nes, and sys 53,609 1,138 117 158 913 81 840	tems/admin 51,578 1,118 110 136 796 77 1,122	istration cen 53,660 1,010 92 128 688 76 748	ters 53,658 949 92 128 692 67 780	42,663 824 86 148 578 65 528	45,3

### Society

### Financial and Economic Education

Number of "Resona Kids' Money Academy" events held 1	171	186	174	165	221	213	230
Number of on-site lectures offered	2	1	2	4	1	3	9
Number of work experience programs offered	20	36	51	59	96	66	69

1. Held during summer holidays

### Employment Status of Employees

Total employees (persons)	25,160	25,470	24,891	24,541	24,582	24,388	23,833
Full-time employees (persons)	15,119	15,084	14,948	14,866	15,053	15,282	15,129
Average age of full-time employees (years)	39.7	39.7	39.9	40.1	39.9	39.7	40.0
Average employee tenure (years)	16.1	16.2	16.4	16.5	16.3	16.1	16.2
Line managers (persons) <sup>2</sup>	4,232	3,928	4,202	4,154	3,970	3,901	3,899
Female line managers (persons)	713	662	841	911	939	955	1,030
New graduates (persons)	507	625	566	629	927	926	620
Percentage of new graduates who are women (%)	49.7	55.7	53.7	52.3	58.0	58.3	61.3
Experienced hires (persons)	34	30	25	22	23	28	11
Local hires–overseas (persons)	14	14	13	13	13	13	11

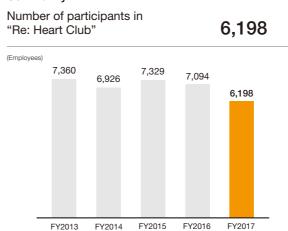
2. Employees at or above line manager level, who have subordinates

### Governance

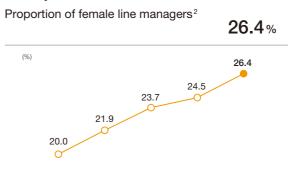
Board of Directors and Board Member Attendance

Board members (persons)	10	9	10	10	10	10	10
Outside directors (persons)	6	6	6	6	6	6	6
Independent directors among outside directors (persons)	6	6	6	6	6	6	6
Female directors (persons)	1	2	2	2	2	2	1
Average board meeting attendance rate (%)	98.7	94.6	94.9	95.5	94.9	95.0	97.2

### Community



Diversity



Mar. 2014 Mar. 2015 Mar. 2016 Mar. 2017 Mar. 2018

2. Proportion of women at or above line manager level, who have subordinates



# "The Santa Project"

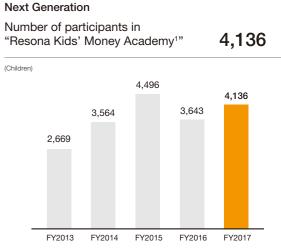




### Attended the Okegawa Gion Festival



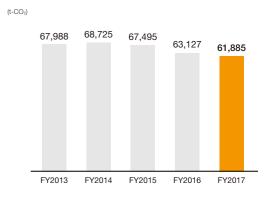




#### 1. Held during summer holidays

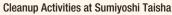
# Environment CO<sub>2</sub> emissions

61,885 t-CO2



Organized by Group employees, the volunteer group "Re: Heart Club" helps to resolve social issues. Each member actively engages in local events and volunteer activities. During the Christmas season, employees visited childcare facilities dressed as Santa Claus, gave quizzes about money and played games with children. Activities during the year ended March 2018 included participation in the Kobe Marathon, community cleanup activities and attending festivals.

Participated in the OSAKA 5 GO! WALK





Collaborated in the Kurome River Flower Festival



# **Consolidated Balance Sheet**

		(Billions of yen
	March 31, 2017	March 31, 2018
Assets	_	
Cash and due from banks	12,641.9	13,419.0
Call loans and bills bought	156.5	308.8
Monetary claims bought	355.3	337.7
Trading assets	348.5	270.6
Money held in trust	1.0	_
Securities	5,295.7	5,278.5
Loans and bills discounted	28,186.7	28,755.1
Foreign exchange assets	95.4	160.2
Other assets	770.6	1,110.7
Tangible fixed assets	304.0	303.0
Buildings	99.5	98.4
Land	180.0	178.6
Leased assets	11.6	11.7
Construction in progress	2.2	3.5
Other tangible fixed assets	10.5	10.6
Intangible fixed assets	31.3	30.3
Software	7.4	9.5
Leased assets	18.7	15.6
Other intangible fixed assets	5.1	5.1
Net defined benefit asset	16.8	18.4
Deferred tax assets	1.7	1.6
Customers' liabilities for acceptances and guarantees	418.5	389.0
Reserve for possible loan losses	(168.4)	(139.6)
Reserve for possible losses on investments	(0.0)	(0.0)
Total Assets	48,456.1	50,243.7

		(Billions of yen)
	March 31, 2017	March 31, 2018
Liabilities		
Deposits	40,675.3	42,744.5
Negotiable certificates of deposit	965.5	1,060.6
Call money and bills sold	709.3	155.9
Payables under repurchase agreements	5.0	5.0
Payables under securities lending transactions	429.2	624.7
Trading liabilities	184.8	101.7
Borrowed money	699.2	675.9
Foreign exchange liabilities	2.4	4.0
Bonds	456.3	385.1
Due to trust account	1,015.3	1,056.0
Other liabilities	829.7	824.4
Reserve for employees' bonuses	16.1	15.6
Net defined benefit liability	12.6	10.1
Other reserves	44.5	44.3
Deferred tax liabilities	24.7	23.5
Deferred tax liabilities for land revaluation	20.1	19.9
Acceptances and guarantees	418.5	389.0
Total Liabilities	46,509.3	48,140.8
Net Assets		
Capital stock	50.4	50.4
Retained earnings	1,436.1	1,522.0
Treasury stock	(1.1)	(5.2)
Total stockholders' equity	1,485.4	1,567.2
Net unrealized gains on available-for-sale securities	414.7	486.6
Net deferred gains on hedges	40.4	33.4
Revaluation reserve for land	44.0	43.6
Foreign currency translation adjustments	(3.1)	(3.0)
Remeasurements of defined benefit plans	(52.6)	(42.9)
Total accumulated other comprehensive income	443.4	517.8
Non-controlling interests	17.8	17.7
Total Net Assets	1,946.7	2,102.9
Total Liabilities and Net Assets	48,456.1	50,243.7

# **Consolidated Statement of Income**

		(Billions of yen)
	FY2016	FY2017
Ordinary income	757.9	742.9
Interest income	406.3	399.7
Interest on loans and	323.1	305.9
bills discounted		
Interest and dividends on securities	51.3	61.5
Interest on call loans and bills bought	1.2	1.9
Interest on receivables under securities borrowing transactions	0.0	-
Interest on due from banks	10.2	11.0
Other interest income	20.3	19.2
Trust fees	17.9	18.6
Fees and commissions	200.5	208.1
Trading income	8.8	7.1
Other operating income	42.2	28.0
Other ordinary income	82.0	81.1
Reversal of reserve for possible	16.5	18.4
loan losses		
Recoveries of written-off loans	14.9	13.3
Other	50.5	49.3
Ordinary expenses	531.6	525.1
Interest expenses	28.4	31.4
Interest on deposits	10.6	13.2
Interest on negotiable certificates of deposit	0.1	0.0
Interest on call money and bills sold	2.9	2.7
Interest on payables under repurchase agreement	0.0	0.0
Interest on payables under securities lending transactions	0.9	3.4
Interest on borrowed money	2.5	2.8
Interest on bonds	8.0	5.9
Other interest expenses	3.2	3.0
Fees and commissions	57.8	58.7
Trading expenses	0.1	_
Other operating expenses	26.3	19.1
General and administrative expenses	362.4	360.6
Other ordinary expenses	56.4	55.2
Other	56.4	55.2
Ordinary profits	226.2	217.7
Extraordinary gains	3.9	1.2
Gains on disposal of fixed assets	3.9	1.2
Extraordinary losses	1.9	3.2
Losses on disposal of fixed assets	1.1	0.8
Impairment losses on fixed assets	0.8	2.3
Income before income taxes	228.2	215.8
Income taxes - current	49.2	11.8
Income taxes - deferred	16.6	(32.8)
Total income taxes	65.9	(21.0)
Net income	162.3	236.8
Net income attributable to non-controlling interests	0.8	0.5
Net income attributable to owners of the parent	161.4	236.2

		(Billions of yen)
	FY2016	FY2017
Net income	162.3	236.8
Other comprehensive income	75.4	74.2
Net unrealized gains (losses) on available-for-sale securities	67.2	71.9
Net deferred gains (losses) on hedges	(9.0)	(6.9)
Revaluation reserve for land	0.0	(0.0)
Foreign currency translation adjustments	(0.3)	(0.3)
Remeasurements of defined benefit plans	17.5	9.6
Share of other comprehensive income of affiliates accounted for using the equity method	(0.0)	(0.0)
Total comprehensive income	237.7	311.0
Comprehensive income attributable to:		
Owners of the parent	237.1	310.9
Non-controlling interests	0.6	0.1

# Consolidated Statement of Comprehensive Income

# **Consolidated Statement of Changes in Net Assets**

												(Bill	ions of yer
		Stoc	kholders' eq	uity			Accumula	ited other co	omprehensi				
- FY2016	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for- sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Non- controlling interests	Total net assets
Balance at April 1, 2016	50.4	-	1,399.5	(1.9)	1,448.1	347.4	49.5	44.0	(3.0)	(70.1)	367.8	17.4	1,833.4
Changes during the fiscal year													
Dividends paid			(49.2)		(49.2)								(49.2)
Net income attributable to owners of the parent			161.4		161.4								161.4
Purchase of treasury stock				(75.7)	(75.7)								(75.7)
Disposal of treasury stock		(0.0)		0.7	0.7								0.7
Cancellation of treasury stock		(75.7)		75.7	_								_
Transfer from retained earnings to capital surplus		75.7	(75.7)		_								_
Net changes except for stockholders' equity during the fiscal year						67.2	(9.0)	0.0	(0.1)	17.5	75.6	0.3	76.0
Total changes during the fiscal year	_	_	36.5	0.7	37.2	67.2	(9.0)	0.0	(0.1)	17.5	75.6	0.3	113.3
Balance at March 31, 2017	50.4	_	1,436.1	(1.1)	1,485.4	414.7	40.4	44.0	(3.1)	(52.6)	443.4	17.8	1,946.7

												(Bill	ions of yen
	Stockholders' equity						Accumulated other comprehensive income						
- FY2017	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for- sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Non- controlling interests	Total net assets
Balance at April 1, 2017	50.4	-	1,436.1	(1.1)	1,485.4	414.7	40.4	44.0	(3.1)	(52.6)	443.4	17.8	1,946.7
Changes during the fiscal year													
Dividends paid			(48.9)		(48.9)								(48.9)
Net income attributable to owners of the parent			236.2		236.2								236.2
Purchase of treasury stock				(107.1)	(107.1)								(107.1)
Disposal of treasury stock		(0.0)		1.3	1.3								1.3
Cancellation of treasury stock		(101.6)		101.6	_								_
Transfer from retained earnings to capital surplus		101.6	(101.6)		_								_
Reversal of revaluation reserve for land			0.3		0.3								0.3
Net changes except for stockholders' equity during the fiscal year						71.9	(6.9)	(0.3)	0.1	9.6	74.3	(0.0)	74.3
Total changes during the fiscal year	_	_	85.9	(4.0)	81.8	71.9	(6.9)	(0.3)	0.1	9.6	74.3	(0.0)	156.1
Balance at March 31, 2018	50.4	-	1,522.0	(5.2)	1,567.2	486.6	33.4	43.6	(3.0)	(42.9)	517.8	17.7	2,102.9

# **Consolidated Statement of Cash Flows**

	FY2016	FY201
sh flows from operating activities		
Income before income taxes	228.2	215
Depreciation and amortization	25.4	24
Impairment losses on fixed assets	0.8	2
Amortization of goodwill	-	C
Equity in earnings of investments in affiliates	(0.1)	(0
Increase (decrease) in reserve for possible loan losses	(33.5)	(29
Increase (decrease) in reserve for possible losses on investments	0.0	(0
Increase (decrease) in reserve for employees' bonuses	(0.8)	(0
(Increase) decrease in net defined benefit asset	(5.5)	11
Increase (decrease) in net defined benefit liability	(1.5)	(1
Interest income (accrual basis)	(406.3)	(399
Interest expenses (accrual basis)	28.4	31
Net (gains) losses on securities	(21.1)	(9
Net foreign exchange (gains) losses	(16.6)	10
Net (gains) losses on disposal of fixed assets	(2.7)	(0
Net (increase) decrease in trading assets	126.7	77
Net increase (decrease) in trading liabilities	(106.8)	(83
Net (increase) decrease in loans and bills discounted	(521.7)	(565
Net increase (decrease) in deposits	2,446.5	2,069
Net increase (decrease) in negotiable certificates of deposit	(378.9)	95
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	(109.8)	(23
Net (increase) decrease in due from banks (excluding those deposited at Bank of Japan)	10.9	8)
Net (increase) decrease in call loans and other	71.8	(134
Net increase (decrease) in call money and other	101.4	(553
Net increase (decrease) in payables under securities lending transactions	284.1	195
Net (increase) decrease in foreign exchange assets	(26.5)	(64
Net increase (decrease) in foreign exchange liabilities	0.4	1
Net increase (decrease) in straight bonds	28.0	39
Net increase (decrease) in due to trust account	(2,692.3)	40
Interest receipts (cash basis)	405.9	395
Interest payments (cash basis)	(33.8)	(31
Other, net	(125.7)	(339
Subtotal	(725.1)	966
Income taxes paid or tax refund	(32.2)	(43

		(Billion:
	FY2016	FY2
Cash flows from investing activities		
Purchase of securities	(7,217.0)	(9,0
Proceeds from sales of securities	6,825.9	7,6
Proceeds from redemption of securities	609.1	1,4
Increase in money held in trust	(0.8)	
Proceeds from decrease in money held in trust	_	
Purchase of tangible fixed assets	(10.1)	
Proceeds from sales of tangible fixed assets	9.1	
Purchase of intangible fixed assets	(3.3)	
Proceeds from sales of intangible fired assets	0.0	
Purchase of shares of affiliates accounted for using the equity method	_	
Purchase of shares of subsidiaries resulting in change in scope of consolidation	_	
Other, net	(0.1)	
Net cash provided by (used in) investing activities	212.6	
Cash flows from financing activities		
Repayment of subordinated bonds	(192.6)	(
Dividends paid	(49.2)	
Dividends paid to non-controlling interests	(0.2)	
Purchase of treasury stock	(75.7)	(
Proceeds from sales of treasury stock	0.9	
Net cash provided by (used in) financing activities	(316.8)	(:
Effect of exchange rate changes on cash and cash equivalents	(0.0)	
Net increase (decrease) in cash and cash equivalents	(861.6)	
Cash and cash equivalents at the beginning of the fiscal year	13,350.7	12,4
Cash and cash equivalents at the end of the fiscal year	12,489.1	13,

# **Corporate Data**

Outline of the Resona Group (As of March 31, 2018)

Head Off Establish		nt: Kazuhiro Higashi fice: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan hment: May 1918		Number of manned branches: 328 Number of employees: 9,246 (non-consolidated) Balance of deposits: ¥26,473.2 billion		
Banking assets: ¥32.4 trillion Trust assets: ¥27.2 trillion	Shareho	Ider (shareholding ratio): Resona Holdings, Inc. (100%)		Balance of loans and bills discounted: ¥19,336.5 (banking b		
Saitama Resona	Presider	nt: Kazuyoshi Ikeda		Number of manned branches: 132		
Bank Banking assets: ¥14.1 trillion	Head Off Establish	fice: 4-1, Tokiwa 7-chome, Urawa-ku, Saitama, Japan nment: August 2002 Ider (shareholding ratio): Resona Holdings, Inc. (100%)		Number of employees: 3,193 (non-consolidated) Balance of deposits: ¥13,123.3 billion Balance of loans and bills discounted: ¥7,210.2 bi		
				1		
Kansai Mirai Financial Group	Head Off Establish	nt: Tetsuya Kan fice: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan hment: November 2017 Ider (shareholding ratio): Resona Holdings, Inc. (51%)*				
Kansai Urban Banking Corpora	ition	President: Kazumasa Hashimoto Head Office: 2-4, Nishi-Shinsaibashi 1-chome, Chuo-ku, C Establishment: July 1922 Shareholder (shareholding ratio): Kansai Mirai Financial Gro		Number of manned branches: 155 Number of employees: 2,536 (non-consolidated) Balance of deposits: ¥4,076.0 billion Balance of loans and bills discounted: ¥3,959.0 bi		
Banking assets: ¥	4.6 trillion					
Kinki Osaka Bank		President: Koji Nakamae Number of manned branches: 118   Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan Number of manned branches: 118   Establishment: November 1950 Balance of deposits: ¥3,250.0 billion   Shareholder (shareholding ratio): Kansai Mirai Financial Group, Inc. (100%) Balance of loans and bills discounted: ¥2,41				
Banking assets: ¥	8.5 trillion			1		
Minato Bank Banking assets: ¥	3.5 trillion	President: Hiroaki Hattori Head Office: 1-1, Sannomiya-cho 2-chome, Chuo-ku, Kob Establishment: September 1949 Shareholder (shareholding ratio): Kansai Mirai Financial Gro	Number of manned branches: 106 Number of employees: 2,246 (non-consolidated) Balance of deposits: ¥3,238.5 billion Balance of loans and bills discounted: ¥2,527.3 bil			
				* As of April 1		
		Credit Card Business	Asset N	lanagement Business		
		Credit Card Business Resona Card		lanagement Business a Asset Management		
Principal Subsidiaries			Reson	a Asset Management		
Principal Subsidiaries and Affiliates		Resona Card	Resona	a Asset Management Business		
		Resona Card Kansai Credit Service Minato Card	Resona Lease E Kansai	a Asset Management Business iurbangin Lease		
		Resona Card Kansai Credit Service Minato Card Investment Business	Resona Lease E Kansai	a Asset Management Business		
		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital	Resona Lease E Kansai Minato	a Asset Management Business iurbangin Lease D Lease		
		Resona Card Kansai Credit Service Minato Card Investment Business	Reson: Lease E Kansai Minato	a Asset Management Business iurbangin Lease D Lease ness		
and Affiliates		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital	Reson: Lease E Kansai Minato	a Asset Management Business iurbangin Lease D Lease		
and Affiliates		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business	Reson: Lease E Kansai Minato IT Busir Minato	a Asset Management Business iurbangin Lease D Lease ness		
and Affiliates		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute	Reson: Lease E Kansai Minato IT Busir Minato	a Asset Management Business iurbangin Lease b Lease ness b System		
and Affiliates redit Guarantee Business esona Guarantee ansai Sogo Shinyo		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson:	a Asset Management Business iurbangin Lease o Lease o System as Subsidiaries		
and Affiliates redit Guarantee Business esona Guarantee ansai Sogo Shinyo iwako Credit Guarantee		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute Minato Consulting	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson: Bank F	a Asset Management Business iurbangin Lease b Lease o System as Subsidiaries a Merchant Bank Asia		
and Affiliates		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute Minato Consulting Business Process Outsourcing Services	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson: Bank F	a Asset Management Business iurbangin Lease b Lease ness o System as Subsidiaries a Merchant Bank Asia Resona Perdania		
and Affiliates redit Guarantee Business esona Guarantee ansai Sogo Shinyo iwako Credit Guarantee OFUKU Card inki Osaka Shinyo Hosho		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute Minato Consulting Business Process Outsourcing Services Resona Business Services	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson: Bank F Reson:	a Asset Management Business iurbangin Lease b Lease ness o System as Subsidiaries a Merchant Bank Asia Resona Perdania		
and Affiliates		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute Minato Consulting Business Process Outsourcing Services Resona Business Services Biwako Business Services	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson: Bank F Reson: Equity-1	a Asset Management Business iurbangin Lease b Lease b System as Subsidiaries a Merchant Bank Asia Resona Perdania a Indonesia Finance		
and Affiliates redit Guarantee Business esona Guarantee ansai Sogo Shinyo iwako Credit Guarantee OFUKU Card inki Osaka Shinyo Hosho linato Guarantee		Resona Card Kansai Credit Service Minato Card Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute Minato Consulting Business Process Outsourcing Services Resona Business Services	Reson: Lease E Kansai Minato IT Busir Minato Oversea Reson: Bank F Reson: Equity-1 Japan	a Asset Management Business iurbangin Lease b Lease b System as Subsidiaries a Merchant Bank Asia Resona Perdania a Indonesia Finance Method Affiliates		

# Corporate Profile (As of March 31, 2018)

Company Name	Resona Holdings, Inc.
President	Kazuhiro Higashi
Head Office	(Tokyo Head Office) 5-65, Kiba 1-chome, Koto-ku, Tokyo 135-8582, Japan
	(Osaka Head Office) 2-1, Bingomachi 2-chome, Chuo-ku, Osaka 540-8608, Japan
Establishment	December 2001
Number of Employees	16,785 (Consolidated) 1,134 (Non-consolidated)
Lines of Business	Formulation of Group management and business strategies, allocation of management resources within the Group, and supervision of subsidiaries' operations and other ancillary businesses
URL	http://www.resona-gr.co.jp/holdings/english/

# Credit Ratings (As of June 30, 2018)

	Moody's		S&P		R	&I	JCR	
	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term
Resona Holdings	_	_	_	_	А	_	_	—
Resona Bank	A2	P-1	А	A-1	A+	a-1	A+	_
Saitama Resona Bank	A2	P-1	_	_	A+	a-1	A+	_
Kansai Urban Banking Corporation	A2	P-1	_	_	_	_	А	J-1
Kinki Osaka Bank	A2	P-1	_	_	_	_	—	_
Minato Bank	A2	P-1	_	_	_	_	А	_

# Stock Information (As of March 31, 2018)

Issued Stock	2,324,118,091
Number of Shareholders	Common stock: 248,644
Major Shareholders (Top Ten)	Common stock

Name of shareholder	Percentage of total shares issued (%)*
The Dai-ichi Life Insurance Company, Limited	5.39
Japan Trustee Services Bank, Ltd. (Trust Account)	4.90
The Master Trust Bank of Japan (Trust Account)	4.45
Nippon Life Insurance Company	2.81
Japan Trustee Services Bank, Ltd. (Trust Account 9)	2.55
AMUNDI GROUP	1.94
STATE STREET BANK WEST CLIENT - TREATY 505234	1.81
Japan Trustee Services Bank, Ltd. (Trust Account 5)	1.78
JP Morgan Securities Japan Co., Ltd.	1.41
Japan Trustee Services Bank, Ltd. (Trust Account 7)	1.37
* Shareholding ratio calculated after deduction of treasury shares.	

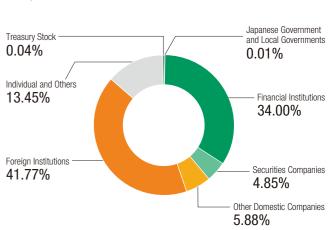


Tokyo Head Office



Osaka Head Office

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# Composition of Stockholders