

# Performance Data

## 5-Year Summary of Major Financial Data

(Billions of yen)

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

(Negative figures represent items that would reduce net income)

### Summary of Consolidated Balance Sheets

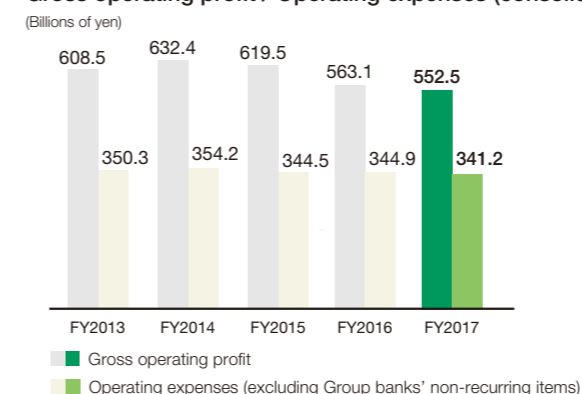
Total assets	44,719.4	46,586.5	49,126.4	48,456.1	<b>50,243.7</b>
Cash and due from banks	6,471.8	9,672.9	13,514.5	12,641.9	<b>13,419.0</b>
Loans and bills discounted	26,701.6	27,487.2	27,664.9	28,186.7	<b>28,755.1</b>
Securities	8,698.4	6,864.2	5,346.7	5,295.7	<b>5,278.5</b>
Total liabilities	42,763.0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

### Major Financial Indicators

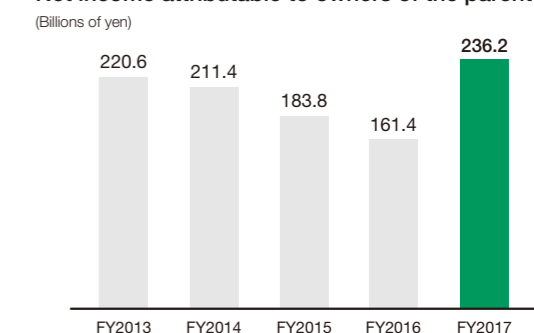
Capital adequacy ratio (Japanese domestic standard)	14.33%	13.46%	13.53%	11.69%	<b>10.65%</b>
(Reference) Common equity Tier 1 (CET1) ratio (International standard) [excluding net unrealized gains on available-for-sale securities]	[7.43%]	[7.07%]	[8.13%]	[8.59%]	<b>[9.50%]</b>
Annual cash dividends per share (DPS) (yen)	15	17	17	19	<b>20</b>
Net assets per share (BPS) (yen)	552.89	690.66	705.81	786.94	<b>900.72</b>
Net income per share (EPS) (yen)	89.71	91.07	75.73	66.89	<b>100.51</b>
Return on equity (ROE) <sup>1</sup>	21.68%	18.89%	14.41%	11.67%	<b>15.76%</b>
Return on assets (ROA) <sup>2</sup>	0.50%	0.46%	0.38%	0.33%	<b>0.47%</b>
NPL ratio (Total of Group Banks, Financial Reconstruction Act basis)	1.74%	1.51%	1.51%	1.35%	<b>1.18%</b>
Number of shares of common stock excluding treasury shares (shares in billions)	2.186	2.318	2.319	2.321	<b>2.314</b>
Share price at fiscal year-end (yen)	499	596.6	401.6	597.9	<b>562.0</b>
Market capitalization (billions of yen)	1,091.2	1,382.9	931.6	1,388.1	<b>1,301.0</b>

- (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 / Total assets, simple average of the balances at the beginning and end of the term

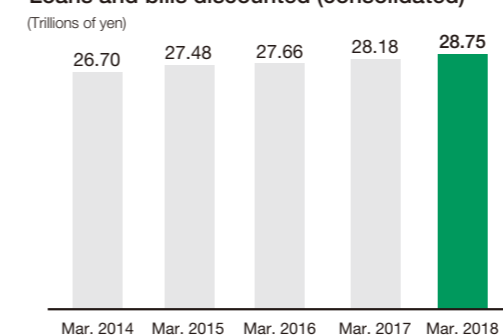
### Gross operating profit / Operating expenses (consolidated)



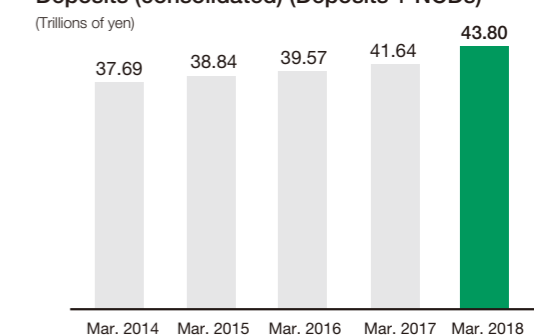
### Net income attributable to owners of the parent



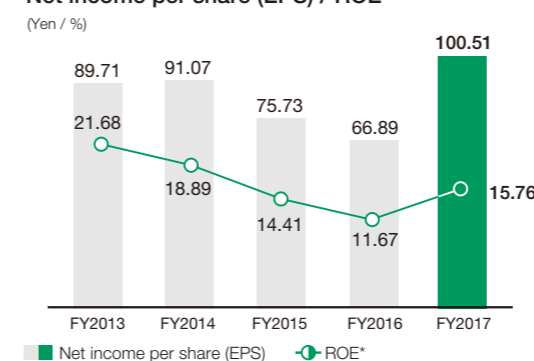
### Loans and bills discounted (consolidated)



### Deposits (consolidated) (Deposits + NCDs)

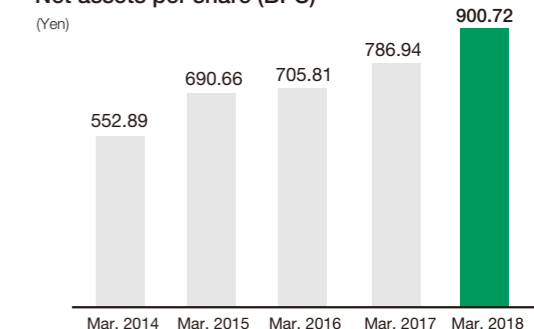


### Net income per share (EPS) / ROE\*

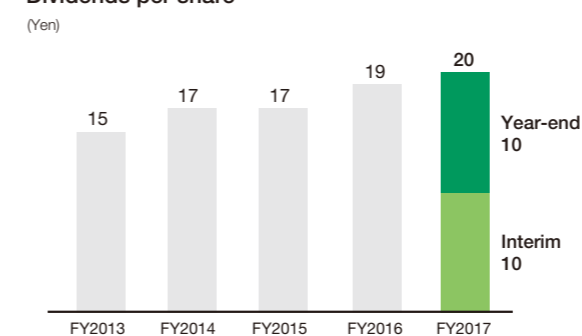


\* (Net income attributable to owners of the parent – Preferred dividends) / (Shareholders' equity – Balance of outstanding preferred shares), simple average of the balances at the beginning and end of the term

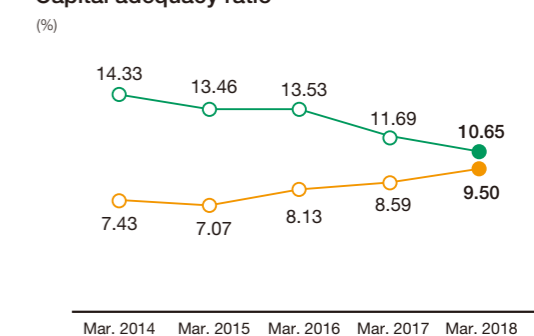
### Net assets per share (BPS)



### Dividends per share



### Capital adequacy ratio



● Capital adequacy ratio (Japanese domestic standard)  
○ Reference: Common Equity Tier 1 ratio (excluding unrealized gain on available-for-sale securities, net of tax effect) (International standard)

## Non-Financial Highlights

	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017
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### Environment

#### Status on Environmentally Conscious Loans for Corporate Customers

Outstanding balance of environmentally conscious loans for corporate customers (Billions of yen)	28.7	50.9	58.7	67.3	121.5	151.5	<b>181.7</b>
Outstanding balance of socially responsible investments (SRI) (Billions of yen)	5.9	4.7	3.1	2.6	1.9	2.0	<b>1.5</b>

#### Environmental Indicators: All facilities (subject to the Energy Conservation Law)

Total energy consumption (GJ)	1,664,351	1,519,134	1,525,395	1,485,205	1,405,895	1,337,947	<b>1,290,408</b>
CO <sub>2</sub> emissions (t-CO <sub>2</sub> )	69,030	67,935	67,988	68,725	67,495	63,127	<b>61,885</b>

#### Environment-Related Indicators: Head offices, head branches, and systems/administration centers

Electricity consumption (MWh)	54,470	53,609	51,578	53,660	53,658	42,663	<b>45,344</b>
City gas consumption (thousand m <sup>3</sup> )	1,162	1,138	1,118	1,010	949	824	<b>766</b>
Gasoline consumption (kl)	107	117	110	92	92	86	<b>88</b>
Water input/discharge volume (thousand m <sup>3</sup> )	193	158	136	128	128	148	<b>171</b>
Waste: volume of waste recycled (tons)	1,185	913	796	688	692	578	<b>517</b>
Waste: recycling rate (%)	87	81	77	76	67	65	<b>72</b>
Paper waste: volume of waste recycled (tons)	1,112	840	1,122	748	780	528	<b>464</b>
Paper waste: recycling rate (%)	95	93	95	93	90	83	<b>97</b>
Volume of recycled paper purchased (tons)	607	442	441	415	399	268	<b>262</b>
Percentage of recycled paper purchased (%)	84	94	94	93	99	98	<b>98</b>

### Society

#### Financial and Economic Education

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

1. Held during summer holidays

#### Employment Status of Employees

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

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

### Governance

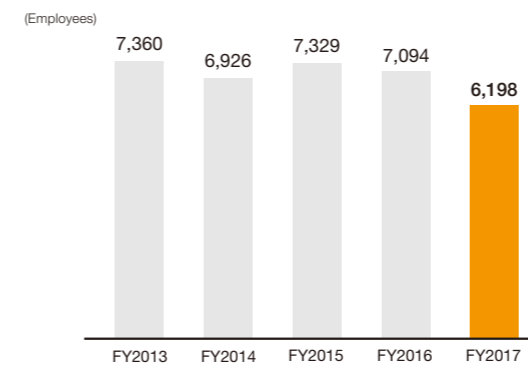
#### Board of Directors and Board Member Attendance

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

### Community

Number of participants in "Re: Heart Club"

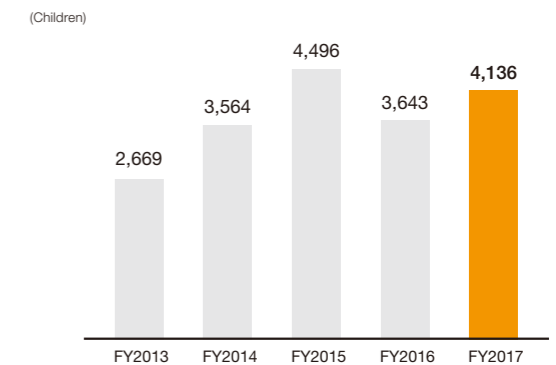
**6,198**



### Next Generation

Number of participants in "Resona Kids' Money Academy"

**4,136**

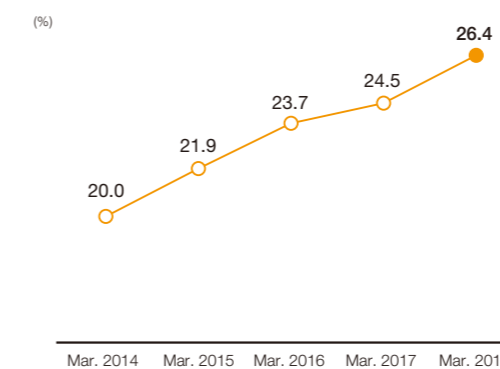


1. Held during summer holidays

### Diversity

Proportion of female line managers<sup>2</sup>

**26.4%**

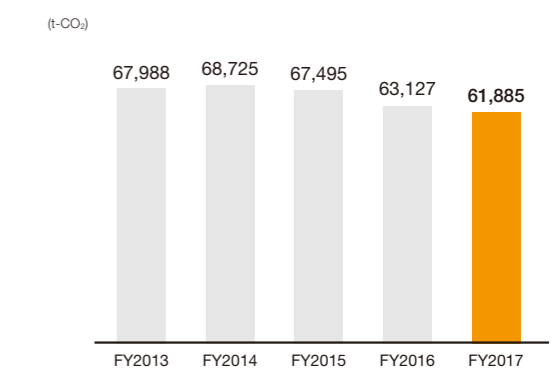


2. Proportion of women at or above line manager level, who have subordinates

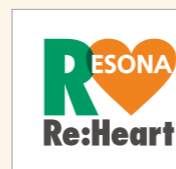
### Environment

CO<sub>2</sub> emissions

**61,885 t-CO<sub>2</sub>**



### Volunteer Activities



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.

#### "The Santa Project"



#### Participated in the Kobe Marathon



#### Cleanup Activities at Sumiyoshi Taisha



#### Attended the Okegawa Gion Festival



#### Participated in the OSAKA 5 GO! WALK



#### Collaborated in the Kurome River Flower Festival





## Consolidated Statement of Changes in Net Assets

(Billions of yen)

FY2016	Stockholders' equity					Accumulated other comprehensive income							Total net assets
	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	
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

(Billions of yen)

FY2017	Stockholders' equity					Accumulated other comprehensive income							Total net assets
	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	
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

(Billions of yen)

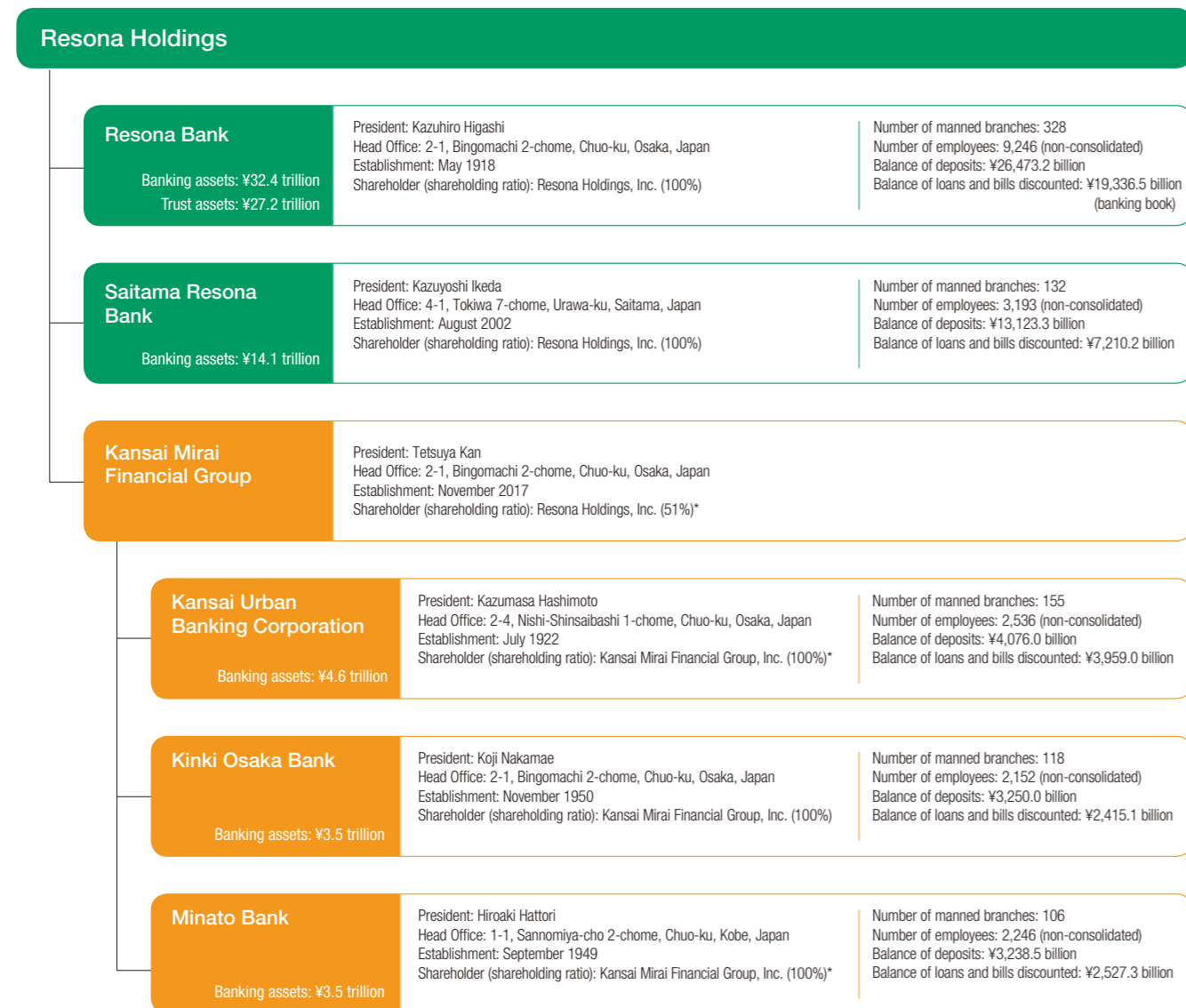
	FY2016	FY2017
<b>Cash flows from operating activities</b>		
Income before income taxes	228.2	<b>215.8</b>
Depreciation and amortization	25.4	<b>24.8</b>
Impairment losses on fixed assets	0.8	<b>2.3</b>
Amortization of goodwill	—	<b>0.6</b>
Equity in earnings of investments in affiliates	(0.1)	<b>(0.2)</b>
Increase (decrease) in reserve for possible loan losses	(33.5)	<b>(29.7)</b>
Increase (decrease) in reserve for possible losses on investments	0.0	<b>(0.0)</b>
Increase (decrease) in reserve for employees' bonuses	(0.8)	<b>(0.4)</b>
(Increase) decrease in net defined benefit asset	(5.5)	<b>11.1</b>
Increase (decrease) in net defined benefit liability	(1.5)	<b>(1.4)</b>
Interest income (accrual basis)	(406.3)	<b>(399.7)</b>
Interest expenses (accrual basis)	28.4	<b>31.4</b>
Net (gains) losses on securities	(21.1)	<b>(9.1)</b>
Net foreign exchange (gains) losses	(16.6)	<b>10.8</b>
Net (gains) losses on disposal of fixed assets	(2.7)	<b>(0.4)</b>
Net (increase) decrease in trading assets	126.7	<b>77.9</b>
Net increase (decrease) in trading liabilities	(106.8)	<b>(83.0)</b>
Net (increase) decrease in loans and bills discounted	(521.7)	<b>(565.6)</b>
Net increase (decrease) in deposits	2,446.5	<b>2,069.1</b>
Net increase (decrease) in negotiable certificates of deposit	(378.9)	<b>95.0</b>
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	(109.8)	<b>(23.2)</b>
Net (increase) decrease in due from banks (excluding those deposited at Bank of Japan)	10.9	<b>(8.9)</b>
Net (increase) decrease in call loans and other	71.8	<b>(134.6)</b>
Net increase (decrease) in call money and other	101.4	<b>(553.4)</b>
Net increase (decrease) in payables under securities lending transactions	284.1	<b>195.4</b>
Net (increase) decrease in foreign exchange assets	(26.5)	<b>(64.7)</b>
Net increase (decrease) in foreign exchange liabilities	0.4	<b>1.6</b>
Net increase (decrease) in straight bonds	28.0	<b>39.8</b>
Net increase (decrease) in due to trust account	(2,692.3)	<b>40.7</b>
Interest receipts (cash basis)	405.9	<b>395.4</b>
Interest payments (cash basis)	(33.8)	<b>(31.6)</b>
Other, net	(125.7)	<b>(339.2)</b>
Subtotal	(725.1)	<b>966.4</b>
Income taxes paid or tax refund	(32.2)	<b>(43.3)</b>
Net cash provided by (used in) operating activities	(757.4)	<b>923.0</b>

(Billions of yen)

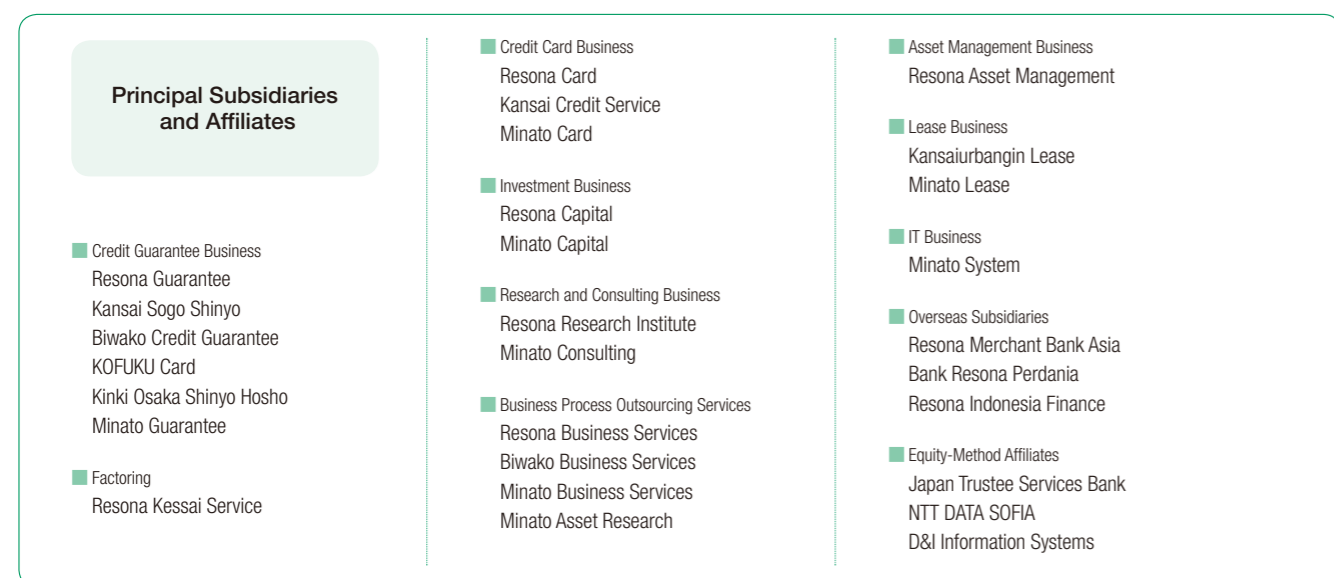
	FY2016	FY2017
<b>Cash flows from investing activities</b>		
Purchase of securities	(7,217.0)	<b>(9,057.3)</b>
Proceeds from sales of securities	6,825.9	<b>7,696.5</b>
Proceeds from redemption of securities	609.1	<b>1,492.2</b>
Increase in money held in trust	(0.8)	<b>—</b>
Proceeds from decrease in money held in trust	—	<b>1.0</b>
Purchase of tangible fixed assets	(10.1)	<b>(10.9)</b>
Proceeds from sales of tangible fixed assets	9.1	<b>1.6</b>
Purchase of intangible fixed assets	(3.3)	<b>(5.0)</b>
Proceeds from sales of intangible fixed assets	0.0	<b>—</b>
Purchase of shares of affiliates accounted for using the equity method	—	<b>(0.2)</b>
Purchase of shares of subsidiaries resulting in change in scope of consolidation	—	<b>(7.0)</b>
Other, net	(0.1)	<b>(0.3)</b>
Net cash provided by (used in) investing activities	212.6	<b>110.5</b>
<b>Cash flows from financing activities</b>		
Repayment of subordinated bonds	(192.6)	<b>(111.0)</b>
Dividends paid	(49.2)	<b>(48.9)</b>
Dividends paid to non-controlling interests	(0.2)	<b>(0.1)</b>
Purchase of treasury stock	(75.7)	<b>(107.1)</b>
Proceeds from sales of treasury stock	0.9	<b>1.4</b>
Net cash provided by (used in) financing activities	(316.8)	<b>(265.8)</b>
Effect of exchange rate changes on cash and cash equivalents	(0.0)	<b>(0.0)</b>
Net increase (decrease) in cash and cash equivalents	(861.6)	<b>767.6</b>
Cash and cash equivalents at the beginning of the fiscal year	13,350.7	<b>12,489.1</b>
Cash and cash equivalents at the end of the fiscal year	12,489.1	<b>13,256.7</b>



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



\* As of April 1, 2018

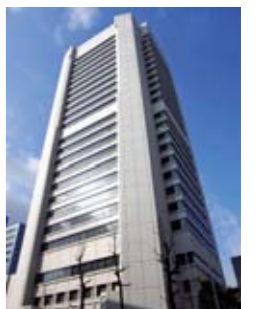


## Corporate Profile (As of March 31, 2018)

**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/>



Tokyo Head Office



Osaka Head Office

## 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	—	—	—	—	A	—	—	—
Resona Bank	A2	P-1	A	A-1	A+	a-1	A+	—
Saitama Resona Bank	A2	P-1	—	—	A+	a-1	A+	—
Kansai Urban Banking Corporation	A2	P-1	—	—	—	—	A	J-1
Kinki Osaka Bank	A2	P-1	—	—	—	—	—	—
Minato Bank	A2	P-1	—	—	—	—	A	—

## 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.

## Composition of Stockholders

