



# Resona Holdings, Inc.

## Consolidated Financial Results for the First Half of Fiscal Year 2015 (Six months ended September 30, 2015/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listing: Tokyo

URL: <http://www.resona-gr.co.jp>

Representative: Kazuhiro Hiagshi, President and Representative Executive Officer

Quarterly securities report issuing date: November 26, 2015 Dividend payment date: December 4, 2015

Trading accounts: Established

Supplemental information for quarterly financial statements: Available

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

Note: Amounts of less than one million yen are rounded down.

### 1. Consolidated Financial Results for the First Half of Fiscal Year 2015 (April 1, 2015 - September 30, 2015)

#### (1) Consolidated Operating Results (% represents the change from the same period in previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	Million yen	%	Million yen	%	Million yen	%
1H of FY2015	408,056	( -7.2)	121,846	( -35.1)	85,701	( -35.4)
1H of FY2014	439,551	( 2.4)	187,725	( 7.6)	132,704	( 8.7)

Note: Comprehensive Income: 1st half of FY2015: 26,249 million yen (-87.6%) 1st half of FY2014: 211,431 million yen (+35.3%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1st Half of FY2015	35.01	-
1st Half of FY2014	60.67	52.81

Note: Diluted net income per share of common stock for the 1H of FY2015 is not stated above since there was no dilutive share.

#### (2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2015	46,745,948	1,791,344	3.8
March 31, 2015	46,586,565	2,143,379	4.2

(Reference) Net Assets Attributable to Stockholders: September 30, 2015: 1,770,827 million yen

March 31, 2015: 1,978,778 million yen

Note: "Net Assets Attributable to Stockholders to Total Assets Ratio" is (Net assets at period-end minus Stock option at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not calculated based on the "Notification on Consolidated Capital Adequacy".

### 2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2014	-	0.00	-	17.00	17.00
FY2015	-	8.50	-	-	-
FY2015 (Forecast)	-	-	-	8.50	17.00

Notes: 1. Revision of forecasts for dividends for FY2015: None

2. The figure above shows dividends on common stock. Please refer to following "Dividends on Classified stock" with regard to the details of dividends on classified stock (unlisted) whose legal rights differ from common stock.

### 3. Earnings Forecasts for Fiscal Year 2015 (April 1, 2015 - March 31, 2016)

(% represents the change from the previous fiscal year)

	Ordinary Profits		Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	Million yen	%	Million yen	%	Yen
Fiscal Year 2015 (Full year)	250,000	(-25.0)	175,000	(-17.2)	71.92

Note: Revision of earnings forecast from the latest announcement: Yes

(Revision of net income attributable to owners of the parent: No)

**4. Other**

- (1) Changes in Significant Subsidiaries during the period: No
- (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year
- A) Changes due to revision of accounting standards: Yes
- B) Changes due to other reasons: No
- C) Changes in accounting estimates: No
- D) Restatement: No
- (3) Number of Shares of Common Stock Outstanding
- A) Total outstanding shares including treasury stock at the end of the period  
September 30, 2015: 2,324,118,091 shares    March 31, 2015: 2,324,118,091 shares
- B) Treasury stock at the end of the period  
September 30, 2015: 5,278,193 shares    March 31, 2015: 5,999,097 shares
- C) Average outstanding shares during the period  
1st half of Fiscal Year 2015: 2,318,425,827 shares  
1st half of Fiscal Year 2014: 2,187,249,368 shares

Note: Treasury stock at the end of the period include the company's shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

1st half of Fiscal Year 2015: 4,330,500 shares

Fiscal Year 2014: 5,057,000 shares

**Summary of Non-Consolidated Financial Results****1. Non-Consolidated Financial Results for the First Half of Fiscal Year 2015 (April 1, 2015 - September 30, 2015)**

(1) Operating Results (% represents the change from the same period in previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits	
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%
1st half of FY2015	101,174	(268.6)	97,317	(307.4)	97,655	(303.4)
1st half of FY2014	27,446	(-78.6)	23,890	(-80.9)	24,160	(-80.3)

	Net Income		Net Income per Share of Common Stock
	<i>Million yen</i>	%	<i>Yen</i>
1st half of FY2015	97,817	(303.4)	40.23
1st half of FY2014	24,250	(-80.3)	11.08

(2) Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	<i>Million yen</i>	<i>Million yen</i>	%
September 30, 2015	1,310,384	926,975	70.7
March 31, 2015	1,458,116	1,071,955	73.5

(Reference) Net Assets Attributable to Stockholders: September 30, 2015: 926,975 million yen

March 31, 2015: 1,071,955 million yen

**2. Non-Consolidated Earnings Forecasts for Fiscal Year 2015 (April 1, 2015 - March 31, 2016)**

(% represents the change from the same period in the previous fiscal year)

	Operating Income		Operating Profits		Ordinary Profits		Net Income		Net Income per Share of Common Stock
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Yen</i>
Fiscal Year 2015 (Full year)	202,000	(57.4)	194,000	(60.2)	194,000	(59.8)	194,000	(59.4)	80.12

## Note: Disclaimer regarding Audit status

Audit of the consolidated and non-consolidated financial results in accordance with Financial Instruments and Exchange Act ("FIEA") is still in process at the time of disclosing this report.

## Note: Disclaimer regarding Forward-looking Statements

Taking into consideration the business results up to the end of the 1st half, Resona Holdings revised its ordinary profits of consolidated earnings forecasts for the current fiscal year (full year), which it announced on May 12, 2015. For the details, please see page 12 of "Financial Highlights for the First Half of Fiscal Year 2015", which is released separately.

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.

Furthermore, the Company discloses the consolidated (non-consolidated) financial statements for the interim period pursuant to Cabinet Ordinance Article 17-15-2.

## Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net. Investor relations meeting for institutional investor or analyst is scheduled on November 18, 2015. Materials for the meeting will be available on the web site immediately after the meeting.

## ○ Dividends on Classified Stock

Dividends per share on classified stock whose legal rights differ from common stock are as follows:

		Dividends per Share				
		1 <sup>st</sup> Quarter-end	2 <sup>nd</sup> Quarter-end	3 <sup>rd</sup> Quarter-end	Fiscal Year-end	Total
Class C No.1 Preferred Stock	FY 2014	-	0.00	-	54.40	54.40
	FY 2015	-	-	-	-	-
	FY 2015 (Forecast)	-	-	-	-	-
Class F No.1 Preferred Stock	FY 2014	-	0.00	-	148.00	148.00
	FY 2015	-	-	-	-	-
	FY 2015 (Forecast)	-	-	-	-	-
Class Four Preferred Stock	FY 2014	-	0.00	-	992.50	992.50
	FY 2015	-	-	-	-	-
	FY 2015 (Forecast)	-	-	-	-	-
Class Five Preferred Stock	FY 2014	-	0.00	-	918.75	918.75
	FY 2015	-	459.375	-	-	-
	FY 2015 (Forecast)	-	-	-	459.375	918.75
Class Six Preferred Stock	FY 2014	-	0.00	-	1,237.50	1,237.50
	FY 2015	-	618.75	-	-	-
	FY 2015 (Forecast)	-	-	-	618.75	1,237.50

Note: Other than the dividends specified above, Resona Holdings distributed special preferred dividends, which were paid out of other capital surplus, totaling JPY12.0 billion for Class C No.1 preferred stock and JPY20.0 billion for Class F No.1 preferred stock for the fiscal year ended March 2015. Subsequently after distributing such special preferred dividends, Resona Holdings repurchased and cancelled Class C No.1 preferred stock and Class F No.1 preferred stock on June 25, 2015. Resona Holdings also repurchased all shares of Class 4 preferred stock and cancelled them on July 31, 2015.

(Reference)

Formula for Forecasted Net Income per Share of Common Stock

$$\frac{\text{Forecasted net income} - \text{Forecasted total dividend for preferred stock}}{\text{Forecasted average number of shares of common stock (excluding treasury stock)}}$$

- Forecasted average number of shares of common stock (excluding treasury stock): 2,318,839,898 shares
- Forecasted total dividend for preferred stock: 8,223 million yen
- Total amount of forecasted total dividend for preferred stock: 7,387 million yen
- Retirement difference on preferred stock: 835 million yen

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**1. Information Regarding "4. Other"**

(1) Changes in important subsidiaries during the period  
None

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

The Group applied ASBJ Statement No. 21 "Revised Accounting Standard for Business Combinations," ASBJ Statement No. 22 "Revised Accounting Standard for Consolidated Financial Statements," ASBJ Statement No.7 "Revised Accounting Standard for Business Divestitures" and related guidance, all of those issued on September 13, 2013, from the first half of fiscal year 2015.

Accordingly, the Company has changed to recognize the difference arising from changes in the ownership interest in subsidiaries while it retains its controlling interests in the subsidiaries as capital surplus, and acquisition-related costs are charged to expenses in the periods when the costs are incurred.

In addition, for a business combination occurring on or after April 1, 2015, an adjustment of acquisition cost allocation arising from finalization of the provisional accounting treatments is retrospectively recognized in the interim consolidated financial statements for the period when the business combination occurs.

Furthermore, presentation of net income in the interim financial statements was amended and "minority interests" was changed to "non-controlling interests." Reflecting those changes in presentation, certain amounts of the first half of the fiscal year 2014 and the fiscal year 2014 were reclassified in the interim consolidated financial statements and the consolidated financial statements.

For the application of these accounting standards, the Company adopted the transitional provisions in item (4), paragraph 58-2 of the Accounting Standard for Business Combinations, item (4), paragraph 44-5 of the Accounting Standard for Consolidated Financial Statements, and item (4), paragraph 57-4 of the Accounting Standard for Business Divestitures effective from the beginning of the six months ended September 30, 2015.

There is no effect of these changes.

## 2. Consolidated Financial Statements

## (1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2015	September 30, 2015
<b>Assets</b>		
Cash and due from banks	¥ 9,672,994	¥ 10,274,279
Call loans and bills bought	36,243	44,636
Monetary claims bought	443,004	410,124
Trading assets	589,687	434,649
Money held in trust	186	182
Securities	6,864,211	6,278,345
Loans and bills discounted	27,487,284	27,552,452
Foreign exchange assets	97,945	106,623
Other assets	749,994	1,025,774
Tangible fixed assets	305,493	306,239
Intangible fixed assets	37,398	34,558
Net defined benefit asset	27,155	33,660
Deferred tax assets	5,663	12,470
Customers' liabilities for acceptances and guarantees	478,968	455,163
Reserve for possible loan losses	(209,582)	(223,150)
Reserve for possible losses on investments	(83)	(62)
<b>Total Assets</b>	<b>46,586,565</b>	<b>46,745,948</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	36,712,851	37,204,269
Negotiable certificates of deposit	2,130,640	2,176,290
Call money and bills sold	1,531,519	1,470,666
Payables under repurchase agreements	50,993	46,994
Payables under securities lending transactions	24,122	91,057
Trading liabilities	302,869	259,125
Borrowed money	737,051	791,188
Foreign exchange liabilities	1,439	2,626
Bonds	667,707	667,063
Due to trust account	617,622	595,576
Other liabilities	1,080,968	1,098,437
Reserve for employees' bonuses	20,002	10,782
Net defined benefit liability	28,837	21,281
Other reserves	35,651	42,334
Deferred tax liabilities	476	339
Deferred tax liabilities for land revaluation	21,465	21,406
Acceptances and guarantees	478,968	455,163
<b>Total Liabilities</b>	<b>44,443,186</b>	<b>44,954,603</b>
<b>Net Assets</b>		
Capital stock	50,472	50,472
Capital surplus	145,916	-
Retained earnings	1,335,800	1,324,458
Treasury stock	(2,483)	(2,225)
<b>Total stockholders' equity</b>	<b>1,529,706</b>	<b>1,372,705</b>
Net unrealized gains on available-for-sale securities	423,076	369,811
Net deferred gains on hedges	33,158	33,353
Revaluation reserve for land	43,485	43,402
Foreign currency translation adjustments	(1,542)	(934)
Remeasurements of defined benefit plans	(49,105)	(47,511)
<b>Total accumulated other comprehensive income</b>	<b>449,072</b>	<b>398,121</b>
Minority interests in consolidated subsidiaries	164,600	20,517
<b>Total Net Assets</b>	<b>2,143,379</b>	<b>1,791,344</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 46,586,565</b>	<b>¥ 46,745,948</b>

**(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income**  
**[Consolidated Statement of Income]**

(Millions of yen)

	For the six months ended	
	September 30, 2014	September 30, 2015
<b>Ordinary income</b>	¥ 439,551	¥ 408,056
Interest income	230,392	224,537
Interest on loans and bills discounted	187,713	178,620
Interest and dividends on securities	27,878	27,846
Trust fees	11,255	11,061
Fees and commissions	96,479	101,575
Trading income	2,652	4,697
Other operating income	18,117	21,898
Other ordinary income	80,653	44,286
<b>Ordinary expenses</b>	251,826	286,210
Interest expenses	20,207	21,331
Interest on deposits	7,678	7,368
Fees and commissions	23,922	24,417
Trading expenses	587	-
Other operating expenses	3,738	10,330
General and administrative expenses	177,602	173,603
Other ordinary expenses	25,767	56,527
<b>Ordinary profits</b>	187,725	121,846
<b>Extraordinary gains</b>	71	71
Gains on disposal of fixed assets	71	71
<b>Extraordinary losses</b>	1,661	587
Losses on disposal of fixed assets	667	327
Impairment losses on fixed assets	994	260
<b>Net income before income taxes and minority interests</b>	186,134	121,329
Income taxes – current	34,776	20,182
Income taxes – deferred	16,131	13,724
Total income taxes	50,907	33,906
<b>Net income</b>	135,227	87,423
<b>Net income attributable to non-controlling interests</b>	2,522	1,721
<b>Net income attributable to owners of the parent</b>	¥ 132,704	¥ 85,701

**[Consolidated Statement of Comprehensive Income]***(Millions of yen)*

	<b>For the six months ended</b>		<b>For the six months ended</b>	
	<b>September 30, 2014</b>		<b>September 30, 2015</b>	
<b>Net income before minority interests</b>	¥	135,227	¥	87,423
<b>Other comprehensive income</b>		76,204		(61,173)
Net unrealized gains (losses) on available-for-sale securities		62,287		(53,263)
Net deferred gains (losses) on hedges		5,347		195
Revaluation reserve for land		-		13
Foreign currency translation adjustments		7,628		(9,688)
Remeasurement of defined benefit plans		938		1,568
Share of other comprehensive income of affiliates accounted for using the equity method		2		(0)
<b>Total comprehensive income</b>		<u>211,431</u>		<u>26,249</u>
<b>Comprehensive income attributable to:</b>				
Net income attributable to owners of the parent		201,250		34,846
Non-controlling interests	¥	10,181	¥	(8,597)



**(3) Consolidated Statement of Changes in Net Assets**  
**For the six months ended September 30, 2014**

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥50,472	¥409,293	¥1,169,785	¥(85,855)	¥1,543,696
Cumulative effect of the changes in accounting policies			1,483		1,483
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	50,472	409,293	1,171,268	(85,855)	1,545,179
Changes during the term					
Dividends paid (other capital surplus)		(32,000)			(32,000)
Dividends paid			(46,946)		(46,946)
Net income attributable to owners of the parent			132,704		132,704
Purchase of treasury stock				(234,948)	(234,948)
Disposal of treasury stock		(0)		259	259
Cancellation of treasury stock		(234,945)		234,945	-
Net changes except for stockholders' equity during the term					
Total changes during the term	-	(266,945)	85,758	255	(180,930)
Balance at the end of the term	¥50,472	¥142,347	¥1,257,027	¥(85,599)	¥1,364,248

	Accumulated other comprehensive income						Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥244,166	¥28,110	¥41,254	¥(4,081)	¥(35,965)	¥273,484	¥139,231	¥1,956,412
Cumulative effect of the changes in accounting policies								1,483
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	244,166	28,110	41,254	(4,081)	(35,965)	273,484	139,231	1,957,896
Changes during the term								
Dividends paid (other capital surplus)								(32,000)
Dividends paid								(46,946)
Net income attributable to owners of the parent								132,704
Purchase of treasury stock								(234,948)
Disposal of treasury stock								259
Cancellation of treasury stock								-
Net changes except for stockholders' equity during the term	62,287	5,347	-	(30)	941	68,545	3,414	71,959
Total changes during the term	62,287	5,347	-	(30)	941	68,545	3,414	(108,971)
Balance at the end of the term	¥306,453	¥33,457	¥41,254	¥(4,111)	¥(35,023)	¥342,030	¥142,646	¥1,848,925

**(3) Consolidated Statement of Changes in Net Assets (Continued)**

For the six months ended September 30, 2015

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥50,472	¥145,916	¥1,335,800	¥(2,483)	¥1,529,706
Changes during the term					
Dividends paid (other capital surplus)		(32,000)			(32,000)
Dividends paid			(51,219)		(51,219)
Net income attributable to owners of the parent			85,701		85,701
Purchase of treasury stock				(159,839)	(159,839)
Disposal of treasury stock		(0)		261	261
Cancellation of treasury stock		(159,835)		159,835	-
Reversal of revaluation reserve for land			95		95
Transfer from retained earnings to capital surplus		45,919	(45,919)		-
Net changes except for stockholders' equity during the term					-
Total changes during the term	-	(145,916)	(11,341)	258	(157,000)
Balance at the end of the term	¥50,472	-	¥1,324,458	¥(2,225)	¥1,372,705

	Accumulated other comprehensive income						Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥423,076	¥33,158	¥43,485	¥(1,542)	¥(49,105)	¥449,072	¥164,600	¥2,143,379
Changes during the term								
Dividends paid (other capital surplus)								(32,000)
Dividends paid								(51,219)
Net income attributable to owners of the parent								85,701
Purchase of treasury stock								(159,839)
Disposal of treasury stock								261
Cancellation of treasury stock								-
Reversal of revaluation reserve for land								95
Transfer from retained earnings to capital surplus								-
Net changes except for stockholders' equity during the term	(53,264)	195	(82)	607	1,593	(50,950)	(144,083)	(195,034)
Total changes during the term	(53,264)	195	(82)	607	1,593	(50,950)	(144,083)	(352,034)
Balance at the end of the term	¥369,811	¥33,353	¥43,402	¥(934)	¥(47,511)	¥398,121	¥20,517	¥1,791,344

**(4) Note on Going-Concern Assumption**

Not applicable

**(5) Per Common Share Information****1. Net assets per share of common stock and its calculation base**

(Millions of yen, except "Net assets per common share" and number of shares)

	<b>As of March 31, 2015</b>	<b>As of September 30, 2015</b>
Net assets per share of common stock (yen)	¥ 690.66	¥ 686.60
(Calculation base)		
Total net assets	2,143,379	1,791,344
Deductions from total net assets	542,326	199,211
Minority interests	164,600	20,517
Preferred stock	366,000	175,000
Preferred dividends	11,725	3,693
Net assets attributable to common stock at the end of the period	1,601,053	1,592,133
Number of shares of common stock at the end of the period used for the calculation of net assets per share of common stock (thousands of shares)	2,318,118	2,318,839

Notes: 1. Regarding Class C No.1 preferred stock and Class F No.1 preferred stock, the right to receive the distribution of residual assets (total amount is ¥160.0 billion) is not decreased by the special preferred dividends as described in "additional information".

In order to represent the actual conditions of the repayment scheme (the repayment of public fund will be implemented by special preferred dividends funded by other capital surplus) based on "Public funds full repayment plan" announced on May 10, 2013, "Net assets attributable to common stock at the end of the fiscal year" was calculated after deducting the Public funds to be repaid for the preferred stocks (¥128.0 billion for this fiscal year) from "Total net assets"(specifically, included in "Preferred stock" of "Deductions from total net assets"). To avoid duplicated deduction of Public funds to be repaid impact described above, the special preferred dividends of ¥32.0 billion, which record date is at the end of this fiscal year and is funded by other capital surplus, is not deducted from "Total net assets".

2. The number of shares of common stock at the end of the period used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP Trust (5,057 thousands shares as March 31, 2015 and 4,330 thousands shares as September 30, 2015).

**2. Net income per share of common stock and diluted net income per share of common stock and those calculation base**  
*(Millions of yen, except "Net income per share of common stock" and number of shares)*

	<b>For the six months ended September 30, 2014</b>	<b>For the six months ended September 30, 2015</b>
(1) Net income per share of common stock (yen)	¥ 60.67	¥ 35.01
(Calculation base)		
Net income attributable to owners of the parent	132,704	85,701
Amounts not attributable to common stockholders	-	4,529
Interim dividend for preferred stock	-	3,693
Retirement difference on preferred stock	-	835
Net income attributable to owners of the parent to common stock	132,704	81,171
Average number of common shares during the term (thousands of shares)	2,187,249	2,318,425
(2) Diluted net income per share of common stock (yen)	52.81	-
(Calculation base)		
Adjustments in net income	-	-
Increase in number of common shares (thousands of shares)	325,492	-
Preferred stock (thousands of shares)	325,492	-
Outline of dilutive securities which were not included in the calculation of "Net income per share (diluted)" because they do not have dilutive effect	Not applicable	-

- Notes: 1. Average number of common shares during the period is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP Trust (5,934 thousands shares for the period ended September 30, 2014 and 4,747 thousands shares for the period ended September 30, 2015).
2. Diluted net income per share of common stock for the 1H of FY2015 is not stated above since there was no dilutive share.

**[Reference]****Statement of Trust Assets and Liabilities**

<b>Assets</b>				
	<b>March 31, 2015</b>		<b>September 30, 2015</b>	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 36,695	0.15	¥ 33,655	0.12
Securities	179	0.00	179	0.00
Beneficiary rights	23,152,807	94.40	26,295,607	95.48
Securities held in custody account	11,339	0.04	12,556	0.05
Monetary claims	251,995	1.03	221,169	0.80
Tangible fixed assets	430,024	1.75	359,530	1.31
Intangible fixed assets	1,554	0.01	2,163	0.01
Other claims	10,443	0.04	5,902	0.02
Due from banking account	617,622	2.52	595,576	2.16
Cash and due from banks	13,956	0.06	13,832	0.05
<b>Total assets</b>	<b>¥ 24,526,618</b>	<b>100.00</b>	<b>¥ 27,540,174</b>	<b>100.00</b>

<b>Liabilities</b>				
	<b>March 31, 2015</b>		<b>September 30, 2015</b>	
	Million yen	%	Million yen	%
Money trusts	¥ 6,747,262	27.51	¥ 9,271,568	33.67
Pension trusts	3,465,103	14.13	3,561,152	12.93
Property formation benefit trusts	943	0.00	941	0.00
Securities investment trusts	12,979,070	52.92	13,444,919	48.82
Money entrusted, other than money trusts	362,087	1.48	390,953	1.42
Securities trusts	11,380	0.04	12,598	0.05
Monetary claims trusts	270,907	1.10	240,656	0.87
Land and fixtures trusts	112,221	0.46	34,601	0.12
Composite trusts	577,641	2.36	582,782	2.12
<b>Total liabilities</b>	<b>¥ 24,526,618</b>	<b>100.00</b>	<b>¥ 27,540,174</b>	<b>100.00</b>

Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.

2. Subsidiary subject to aggregation is Resona Bank, Limited, only.

3. Co-managed trust funds under other trust bank's administration amounted to Y448,713 million as of March 31, 2015 and Y316,467 million as of September 30, 2015, respectively.

**3. Non-Consolidated Financial Statements****(1) Non-Consolidated Balance Sheet***(Millions of yen)*

	March 31, 2015	September 30, 2015
<b>Assets</b>		
Current assets		
Cash and due from banks	¥ 730	¥ 1,190
Money held in trust	186	182
Securities	266,000	124,100
Prepaid expenses	5	3
Deferred tax assets	149	124
Accrued income	4	4
Other receivable	27,818	13,068
Accrued income taxes refund	1	7,265
Total current assets	<u>294,896</u>	<u>145,940</u>
Non-current assets		
Tangible fixed assets		
Tools, furniture and fixtures, net	3	5
Leased assets, net	2	1
Total tangible fixed assets	<u>5</u>	<u>7</u>
Intangible fixed assets		
Software	2	0
Total intangible fixed assets	<u>2</u>	<u>0</u>
Investments and other assets		
Investments in subsidiaries and affiliates	1,116,174	1,117,154
Long-term loans to subsidiaries and affiliates	49,500	49,500
Other	30	30
Reserve for possible losses on investments	(2,494)	(2,250)
Total investments and other assets	<u>1,163,211</u>	<u>1,164,435</u>
Total non-current assets	<u>1,163,219</u>	<u>1,164,443</u>
<b>Total Assets</b>	<u><u>1,458,116</u></u>	<u><u>1,310,384</u></u>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Current liabilities		
Bonds scheduled for repayment within one year	-	30,000
Lease obligations	1	1
Other payable	1,250	1,029
Accrued expenses	641	638
Income taxes payable	1,824	180
Consumption taxes payable	139	67
Reserve for employees' bonuses	580	304
Other	441	475
Total current liabilities	<u>4,879</u>	<u>32,695</u>
Non-current liabilities		
Bonds	80,000	50,000
Long-term debts to subsidiaries and affiliates	301,279	300,712
Lease obligations	1	0
Total non-current liabilities	<u>381,281</u>	<u>350,712</u>
<b>Total Liabilities</b>	<u>386,160</u>	<u>383,408</u>
<b>Net Assets</b>		
<b>Stockholder's equity</b>		
Capital stock	50,472	50,472
Capital surplus		
Capital reserve	50,472	50,472
Other capital surplus	198,834	6,998
Total capital surplus	<u>249,306</u>	<u>57,470</u>
Retained earnings		
Other retained earnings		
Retained earnings carried forward	774,659	821,257
Total retained earnings	<u>774,659</u>	<u>821,257</u>
Treasury stock	(2,483)	(2,225)
Total stockholders' equity	<u>1,071,955</u>	<u>926,975</u>
<b>Total Net Assets</b>	<u>1,071,955</u>	<u>926,975</u>
<b>Total Liabilities and Net Assets</b>	<u>¥ 1,458,116</u>	<u>¥ 1,310,384</u>

**(2) Non-Consolidated Statement of Income***(Millions of yen)*

	<b>For the six months ended September 30, 2014</b>	<b>For the six months ended September 30, 2015</b>
<b>Operating income</b>		
Dividends from subsidiaries and affiliates	¥ 24,416	¥ 98,083
Fees from subsidiaries and affiliates	2,166	2,631
Interest on loans to subsidiaries and affiliates	862	459
Total operating income	<u>27,446</u>	<u>101,174</u>
<b>Operating expenses</b>		
Interest on debts	1,228	1,153
Interest on bonds	196	196
General and administrative expenses	2,131	2,507
Total operating expenses	<u>3,555</u>	<u>3,857</u>
<b>Operating profits</b>	<u>23,890</u>	<u>97,317</u>
<b>Non-operating income</b>		
Interest income on securities	25	25
Fees and commissions	52	49
Reversal of reserve for possible losses on investments	105	244
Gain on forfeiture of unclaimed dividends	129	28
Other	0	0
Total non-operating income	<u>313</u>	<u>348</u>
<b>Non-operating expenses</b>		
Total non-operating expenses	<u>43</u>	<u>11</u>
<b>Ordinary profits</b>	<u>24,160</u>	<u>97,655</u>
<b>Net income before income taxes</b>	<u>24,160</u>	<u>97,655</u>
Income taxes – current	(132)	(187)
Income taxes – deferred	42	25
Total income taxes	<u>(89)</u>	<u>(162)</u>
<b>Net income</b>	<u>¥ 24,250</u>	<u>¥ 97,817</u>

**(3) Non-Consolidated Statement of Changes in Net Assets**  
**For the six months ended September 30, 2014**

(Millions of yen)

	Stockholders' equity					Treasury stock	Total stockholders' equity	Total net assets
	Capital stock	Capital surplus			Retained earnings			
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings			
					Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥50,472	¥50,472	¥462,210	¥512,683	¥699,883	¥(85,855)	¥1,177,184	¥1,177,184
Changes during the term								
Dividends paid (other capital surplus)			(32,000)	(32,000)			(32,000)	(32,000)
Dividends paid					(46,946)		(46,946)	(46,946)
Net income					24,250		24,250	24,250
Purchase of treasury stock						(234,948)	(234,948)	(234,948)
Disposal of treasury stock			(0)	(0)		259	259	259
Cancellation of treasury stock			(234,945)	(234,945)		234,945	-	-
Total changes during the term	-	-	(266,945)	(266,945)	(22,696)	255	(289,385)	(289,385)
Balance at the end of the term	¥50,472	¥50,472	¥195,265	¥245,738	¥677,187	¥(85,599)	¥887,799	¥887,799

**For the six months ended September 30, 2015**

(Millions of yen)

	Stockholders' equity					Treasury stock	Total stockholders' equity	Total net assets
	Capital stock	Capital surplus			Retained earnings			
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings			
					Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥50,472	¥50,472	¥198,834	¥249,306	¥774,659	¥(2,483)	¥1,071,955	¥1,071,955
Changes during the term								
Dividends paid (other capital surplus)			(32,000)	(32,000)			(32,000)	(32,000)
Dividends paid					(51,219)		(51,219)	(51,219)
Net income					97,817		97,817	97,817
Purchase of treasury stock						(159,839)	(159,839)	(159,839)
Disposal of treasury stock			(0)	(0)		261	261	261
Cancellation of treasury stock			(159,835)	(159,835)		159,835	-	-
Total changes during the term	-	-	(191,835)	(191,835)	46,598	258	(144,979)	(144,979)
Balance at the end of the term	¥50,472	¥50,472	¥6,998	¥57,470	¥821,257	¥(2,225)	¥926,975	¥926,975



# Financial Results Report for the First Half of FY2015

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# I. Highlights of Financial Results for the First Half of Fiscal Year 2015

## 1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Ordinary income	1	408,056	(31,495)	439,551
Consolidated gross operating profit	2	307,690	(2,750)	310,441
Interest income	3	203,205	(6,979)	210,185
Trust fees (after disposal of problem loans in the trust account)	4	11,061	(194)	11,255
<Disposal of problem loans in the trust account>	5	4	(30)	34
Fees and commissions	6	77,157	4,600	72,557
Trading income	7	4,697	2,633	2,064
Other operating income	8	11,568	(2,810)	14,379
Provision to general reserve for possible loan losses	9	831	831	-
General and administrative expenses	10	(173,603)	3,998	(177,602)
Other gains/(losses), net	11	(13,072)	(67,958)	54,886
Net gains/(losses) on stocks	12	(1,390)	(24,876)	23,486
Disposal of problem loans	13	(29,561)	(23,289)	(6,271)
Reversal of credit expenses	14	7,525	(22,651)	30,176
Equity in earnings of investments in affiliates	15	132	52	80
Ordinary profit	16	121,846	(65,879)	187,725
Extraordinary gains	17	71	0	71
Extraordinary losses	18	(587)	1,074	(1,661)
Income before income taxes and minority interests	19	121,329	(64,805)	186,134
Income taxes-current	20	(20,182)	14,593	(34,776)
Income taxes-deferred	21	(13,724)	2,407	(16,131)
Net income	22	87,423	(47,804)	135,227
Net income attributable to non-controlling interests	23	(1,721)	800	(2,522)
Net income attributable to owners of the parent	24	85,701	(47,003)	132,704

Credit expense (5, 9, 13, 14)	25	(21,200)	(45,140)	23,939
Disposal of problem loans in the trust account	26	4	(30)	34
Provision to general reserve for possible loan losses	27	831	(21,650)	22,481
Write-off of loans	28	(8,320)	(2,412)	(5,907)
Provision to specific reserve for possible loan losses	29	(21,279)	(20,303)	(975)
Provision to special reserve for certain overseas loans	30	(1)	(1)	0
Other disposal of problem loans	31	40	403	(363)
Gains on recoveries of written-off loans	32	7,525	(1,144)	8,670

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Number of consolidated subsidiaries	33	16	1	15
Number of affiliated companies accounted for by the equity method	34	1	-	1
Total	35	17	1	16

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

		Total of three banks			Resona Bank		
		1st half of		1st half of	1st half of		1st half of
		FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Gross operating profit	1	283,452	(1,927)	285,380	186,130	(5,373)	191,503
Gross operating profit from domestic operations	2	271,788	4,850	266,937	175,677	1,597	174,080
Interest income	3	192,360	(6,515)	198,876	120,434	(2,911)	123,346
Trust fees (after disposal of problem loans in the trust account)	4	11,063	(194)	11,257	11,063	(194)	11,257
<Disposal of problem loans in the trust account>	5	4	(30)	34	4	(30)	34
Fees and commissions	6	55,830	5,108	50,722	39,837	4,166	35,670
Trading income	7	444	629	(185)	444	629	(185)
Other operating income	8	12,088	5,822	6,266	3,897	(93)	3,990
Gross operating profit from international operations	9	11,664	(6,778)	18,442	10,452	(6,970)	17,423
Interest income	10	7,376	30	7,345	7,083	(17)	7,100
Fees and commissions	11	1,144	(80)	1,224	979	(79)	1,059
Trading income	12	4,063	2,356	1,707	4,063	2,356	1,707
Other operating income	13	(919)	(9,084)	8,165	(1,673)	(9,229)	7,555
Expenses (excluding non-recurring items)	14	(161,935)	3,943	(165,878)	(106,139)	2,805	(108,944)
Personnel expenses	15	(65,205)	(590)	(64,615)	(41,872)	(279)	(41,593)
Non-personnel expenses	16	(86,799)	4,831	(91,630)	(58,073)	2,951	(61,024)
Taxes	17	(9,930)	(298)	(9,632)	(6,194)	133	(6,327)
Provision to general reserve for possible loan losses	18	(3,153)	(3,153)	-	(3,153)	(3,153)	-
Actual net operating profit *1	19	121,513	2,045	119,467	79,986	(2,538)	82,524
Core net operating profit *2	20	107,117	(1,807)	108,924	74,228	(478)	74,706
Net operating profit	21	118,364	(1,137)	119,501	76,837	(5,721)	82,558
Net gains/(losses) on bonds	22	14,396	3,853	10,543	5,757	(2,059)	7,817
Other gains/(losses), net	23	(12,275)	(62,379)	50,103	(16,417)	(65,811)	49,393
Net gains/(losses) on stocks	24	(1,532)	(24,956)	23,424	(3,408)	(26,982)	23,574
Gains on sale	25	14,664	(9,474)	24,138	12,776	(10,960)	23,737
Losses on sale	26	(15,160)	(15,123)	(37)	(15,152)	(15,115)	(36)
Losses on devaluation	27	(1,036)	(358)	(677)	(1,032)	(905)	(126)
Disposal of problem loans	28	(27,572)	(22,429)	(5,143)	(25,804)	(23,981)	(1,822)
Reversal of credit expenses	29	10,150	(18,061)	28,212	5,871	(17,040)	22,912
Other	30	6,678	3,067	3,610	6,923	2,192	4,730
Ordinary profit	31	106,088	(63,517)	169,605	60,420	(71,532)	131,952
Extraordinary gains/(losses), net	32	(507)	1,079	(1,586)	(353)	1,133	(1,486)
Gains/(losses) on disposal of fixed assets	33	(247)	345	(592)	(186)	379	(565)
Impairment losses on fixed assets	34	(260)	734	(994)	(167)	753	(920)
Income before income taxes	35	105,580	(62,437)	168,018	60,066	(70,399)	130,466
Income taxes-current	36	(16,275)	14,497	(30,773)	(5,008)	18,458	(23,467)
Income taxes-deferred	37	(13,525)	1,473	(14,999)	(11,631)	(874)	(10,756)
Net income	38	75,779	(46,466)	122,246	43,426	(52,815)	96,241
Credit expense (5, 18, 28, 29)	39	(20,570)	(43,673)	23,103	(23,081)	(44,205)	21,123
Disposal of problem loans in the trust account	40	4	(30)	34	4	(30)	34
Provision to general reserve for possible loan losses	41	(2,271)	(19,892)	17,621	(3,153)	(16,267)	13,114
Write-off of loans	42	(6,827)	(2,014)	(4,813)	(5,301)	(3,309)	(1,991)
Provision to specific reserve for possible loan losses	43	(18,756)	(20,983)	2,227	(20,784)	(24,905)	4,121
Provision to special reserve for certain overseas loans	44	(1)	(1)	0	(1)	(1)	0
Other disposal of problem loans	45	40	370	(330)	282	113	169
Gains on recoveries of written-off loans	46	7,241	(1,121)	8,362	5,871	196	5,675

Notes: \*1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account

\*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1st half of		1st half of	1st half of		1st half of
		FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Gross operating profit	1	71,642	3,501	68,140	25,680	(56)	25,736
Gross operating profit from domestic operations	2	70,855	3,197	67,658	25,254	55	25,199
Interest income	3	53,373	(2,909)	56,283	18,552	(694)	19,247
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	11,187	1,071	10,115	4,806	(129)	4,935
Trading income	7	-	-	-	-	-	-
Other operating income	8	6,295	5,036	1,259	1,895	879	1,016
Gross operating profit from international operations	9	786	303	482	425	(111)	537
Interest income	10	139	106	33	153	(57)	211
Fees and commissions	11	85	1	83	79	(2)	81
Trading income	12	-	-	-	-	-	-
Other operating income	13	561	195	365	192	(51)	243
Expenses (excluding non-recurring items)	14	(37,224)	912	(38,136)	(18,571)	225	(18,797)
Personnel expenses	15	(14,795)	(345)	(14,449)	(8,537)	34	(8,572)
Non-personnel expenses	16	(19,864)	1,565	(21,430)	(8,860)	315	(9,176)
Taxes	17	(2,563)	(307)	(2,256)	(1,173)	(124)	(1,049)
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit *1	19	34,418	4,414	30,004	7,108	169	6,939
Core net operating profit *2	20	27,738	(641)	28,379	5,150	(687)	5,838
Net operating profit	21	34,418	4,414	30,004	7,108	169	6,939
Net gains/(losses) on bonds	22	6,680	5,055	1,624	1,958	857	1,100
Other gains/(losses), net	23	1,413	1,488	(74)	2,727	1,942	784
Net gains/(losses) on stocks	24	1,731	1,882	(150)	144	143	1
Gains on sale	25	1,731	1,331	399	156	155	1
Losses on sale	26	-	-	-	(8)	(8)	(0)
Losses on devaluation	27	-	550	(550)	(3)	(3)	-
Disposal of problem loans	28	(1,319)	918	(2,237)	(449)	633	(1,082)
Reversal of credit expenses	29	1,592	(1,001)	2,594	2,686	(19)	2,705
Other	30	(590)	(309)	(280)	345	1,184	(839)
Ordinary profit	31	35,832	5,903	29,929	9,836	2,112	7,723
Extraordinary gains/(losses), net	32	(58)	(62)	4	(95)	8	(104)
Gains/(losses) on disposal of fixed assets	33	(45)	(51)	6	(15)	17	(33)
Impairment losses on fixed assets	34	(13)	(10)	(2)	(79)	(8)	(70)
Income before income taxes	35	35,773	5,840	29,933	9,740	2,121	7,619
Income taxes-current	36	(10,334)	(2,735)	(7,598)	(932)	(1,225)	292
Income taxes-deferred	37	(1,100)	1,638	(2,738)	(794)	709	(1,503)
Net income	38	24,339	4,742	19,596	8,013	1,605	6,408
Credit expense (5, 18, 28, 29)	39	273	(83)	356	2,237	614	1,622
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	(323)	(2,186)	1,863	1,204	(1,438)	2,643
Write-off of loans	42	(1,178)	562	(1,741)	(348)	731	(1,080)
Provision to specific reserve for possible loan losses	43	1,209	2,490	(1,281)	818	1,431	(612)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(141)	355	(496)	(101)	(98)	(2)
Gains on recoveries of written-off loans	46	706	(1,306)	2,012	663	(11)	675

Notes: \*1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account

\*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

## 2. Net operating profit per employee

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Actual net operating profit	121,513	2,045	119,467	79,986	(2,538)	82,524
Actual net operating profit per employee (thousands of yen)	7,834	17	7,817	8,101	(352)	8,453
Net operating profit	118,364	(1,137)	119,501	76,837	(5,721)	82,558
Net operating profit per employee (thousands of yen)	7,631	(187)	7,819	7,782	(674)	8,457

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Actual net operating profit	34,418	4,414	30,004	7,108	169	6,939
Actual net operating profit per employee (thousands of yen)	10,280	1,008	9,271	3,104	68	3,035
Net operating profit	34,418	4,414	30,004	7,108	169	6,939
Net operating profit per employee (thousands of yen)	10,280	1,008	9,271	3,104	68	3,035

Note: Number of employees includes executive officers and employees seconded to other companies.

## 3. R O E

<Consolidated>

(%)

	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Net income ROE	13.71	(13.44)	27.15

(Net interim income attributable to owners of the parent - Amount equivalent to interim dividends for preferred shares) x 365/183

Note: ROE=

{(Shareholders' equity at beginning of period - Aggregate amount paid in for preferred shares at beginning of period) + (total shareholders' equity at end of period - Aggregate amount paid in for preferred shares at end of period)} / 2

#### 4. Interest rate spreads (domestic operations)

<Total of three banks, Non-consolidated figures of each bank>

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Average interest rate on funds invested (a)	0.97	(0.07)	1.05	0.99	(0.08)	1.08
Average interest rate of loans and bills discounted (c)	1.29	(0.11)	1.41	1.25	(0.11)	1.36
Average interest rate on securities	0.90	0.22	0.68	1.05	0.23	0.81
Average interest rate on procured funds (b)	0.78	(0.05)	0.84	0.81	(0.07)	0.88
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.00)	0.04	0.03	(0.00)	0.04
Average interest rate on external debt	0.17	(0.06)	0.23	0.09	(0.00)	0.09
Gross interest margin (a) - (b)	0.19	(0.01)	0.21	0.18	(0.00)	0.19
Loan-to-deposit spread (c) - (d)	1.26	(0.10)	1.37	1.21	(0.10)	1.32

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Average interest rate on funds invested (a)	0.88	(0.06)	0.95	1.14	(0.04)	1.19
Average interest rate of loans and bills discounted (c)	1.36	(0.13)	1.50	1.46	(0.04)	1.51
Average interest rate on securities	0.80	0.25	0.54	0.55	(0.02)	0.57
Average interest rate on procured funds (b)	0.62	(0.03)	0.65	1.15	(0.02)	1.17
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.03	0.06	(0.00)	0.07
Average interest rate on external debt	0.49	(0.10)	0.60	0.36	(1.11)	1.47
Gross interest margin (a) - (b)	0.26	(0.03)	0.29	(0.00)	(0.02)	0.02
Loan-to-deposit spread (c) - (d)	1.34	(0.13)	1.47	1.40	(0.03)	1.44

Note: "Average interest on procured funds" and "gross interest margin" of "Total of three banks" and "Resona Bank" reflect expenses related to the trust banking operation of Resona Bank.

## 5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

1. Total operations	1st half of FY 2015 (A)			(A)-(B)			1st half of FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	42,916,479	220,625	1.02	1,499,843	(7,211)	(0.07)	41,416,636	227,836	1.09
Loans and bills discounted	27,140,276	176,055	1.29	822,317	(9,621)	(0.11)	26,317,959	185,677	1.40
Securities	5,808,490	27,898	0.95	(1,894,969)	(680)	0.21	7,703,459	28,579	0.73
Source of Funds	43,030,763	20,888	0.09	1,445,015	(726)	(0.00)	41,585,747	21,614	0.10
Deposits	36,246,551	6,605	0.03	1,149,661	(535)	(0.00)	35,096,890	7,141	0.04
Negotiable certificates of deposit	2,467,278	927	0.07	147,248	13	(0.00)	2,320,030	913	0.07
Call money	1,218,054	1,178	0.19	339,156	565	0.05	878,897	613	0.13
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	786,418	1,244	0.31	(207,240)	(478)	(0.03)	993,658	1,723	0.34

## 2. Domestic operations

Use of Funds	41,913,943	205,513	0.97	1,382,656	(8,398)	(0.07)	40,531,286	213,911	1.05
Loans and bills discounted	26,628,207	173,523	1.29	738,440	(9,939)	(0.11)	25,889,767	183,462	1.41
Securities	5,598,295	25,476	0.90	(1,926,800)	(383)	0.22	7,525,095	25,859	0.68
Source of Funds	42,035,702	13,153	0.06	1,322,415	(1,882)	(0.01)	40,713,286	15,035	0.07
Deposits	35,601,676	5,574	0.03	1,048,408	(1,012)	(0.00)	34,553,268	6,586	0.03
Negotiable certificates of deposit	2,467,278	927	0.07	147,248	13	(0.00)	2,320,030	913	0.07
Call money	864,449	368	0.08	217,244	97	0.00	647,204	270	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	721,959	1,055	0.29	(253,324)	(623)	(0.05)	975,284	1,679	0.34

## 3. International operations

Use of Funds	1,573,605	15,310	1.94	342,785	1,237	(0.34)	1,230,820	14,073	2.28
Loans and bills discounted	512,068	2,532	0.98	83,876	318	(0.04)	428,191	2,214	1.03
Securities	210,194	2,422	2.29	31,830	(297)	(0.74)	178,364	2,719	3.04
Source of Funds	1,566,130	7,934	1.01	348,198	1,206	(0.09)	1,217,931	6,728	1.10
Deposits	644,875	1,031	0.31	101,253	476	0.11	543,621	554	0.20
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	353,604	810	0.45	121,911	468	0.16	231,692	342	0.29
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	64,458	188	0.58	46,084	145	0.11	18,374	43	0.46

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2015 (A)			(A)-(B)			1st half of FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	26,746,266	143,976	1.07	1,391,640	(2,639)	(0.07)	25,354,625	146,615	1.15
Loans and bills discounted	17,905,328	111,564	1.24	678,744	(5,485)	(0.11)	17,226,584	117,049	1.35
Securities	3,286,492	18,592	1.12	(671,537)	527	0.21	3,958,030	18,065	0.91
Source of Funds	26,984,342	16,458	0.12	1,316,589	289	(0.00)	25,667,753	16,168	0.12
Deposits	21,448,028	4,018	0.03	878,928	(224)	(0.00)	20,569,100	4,243	0.04
Negotiable certificates of deposit	2,290,232	884	0.07	219,429	61	(0.00)	2,070,803	822	0.07
Call money	1,131,435	1,147	0.20	334,068	562	0.05	797,366	584	0.14
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	502,842	409	0.16	(232,705)	5	0.05	735,548	404	0.10

## 2. Domestic operations

Use of Funds	25,795,327	129,177	0.99	1,259,694	(3,880)	(0.08)	24,535,633	133,057	1.08
Loans and bills discounted	17,403,144	109,085	1.25	598,044	(5,782)	(0.11)	16,805,099	114,867	1.36
Securities	3,104,144	16,356	1.05	(729,488)	727	0.23	3,833,633	15,629	0.81
Source of Funds	26,040,535	8,742	0.06	1,179,013	(969)	(0.01)	24,861,521	9,711	0.07
Deposits	20,853,261	3,005	0.02	770,142	(704)	(0.00)	20,083,118	3,710	0.03
Negotiable certificates of deposit	2,290,232	884	0.07	219,429	61	(0.00)	2,070,803	822	0.07
Call money	778,416	337	0.08	211,981	94	0.00	566,434	243	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	438,384	221	0.10	(278,790)	(139)	0.00	717,174	360	0.10

## 3. International operations

Use of Funds	1,502,763	14,987	1.98	371,000	1,300	(0.42)	1,131,762	13,687	2.41
Loans and bills discounted	502,184	2,478	0.98	80,699	297	(0.04)	421,485	2,181	1.03
Securities	182,347	2,236	2.44	57,950	(200)	(1.46)	124,396	2,436	3.90
Source of Funds	1,495,632	7,904	1.05	376,630	1,318	(0.11)	1,119,001	6,586	1.17
Deposits	594,766	1,013	0.33	108,785	480	0.12	485,981	532	0.21
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	353,019	809	0.45	122,087	468	0.16	230,932	341	0.29
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	64,458	188	0.58	46,084	145	0.11	18,374	43	0.46



1. Total operations	1st half of FY 2015 (A)			(A)-(B)			1st half of FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	12,726,866	56,761	0.88	179,090	(3,267)	(0.06)	12,547,775	60,028	0.95
Loans and bills discounted	6,845,275	46,989	1.36	196,281	(3,151)	(0.13)	6,648,994	50,141	1.50
Securities	1,764,623	7,141	0.80	(1,155,972)	(877)	0.25	2,920,596	8,019	0.54
Source of Funds	12,665,886	3,249	0.05	196,918	(463)	(0.00)	12,468,968	3,712	0.05
Deposits	11,577,377	1,600	0.02	293,768	(160)	(0.00)	11,283,608	1,761	0.03
Negotiable certificates of deposit	125,411	24	0.03	(43,250)	(31)	(0.02)	168,661	56	0.06
Call money	86,616	31	0.07	5,086	3	0.00	81,530	28	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	196,796	677	0.68	10,481	(108)	(0.15)	186,315	786	0.84

## 2. Domestic operations

Use of Funds	12,686,995	56,607	0.88	192,510	(3,270)	(0.06)	12,494,485	59,878	0.95
Loans and bills discounted	6,839,965	46,961	1.36	195,022	(3,159)	(0.13)	6,644,943	50,121	1.50
Securities	1,755,759	7,069	0.80	(1,144,037)	(860)	0.25	2,899,797	7,929	0.54
Source of Funds	12,626,323	3,234	0.05	210,521	(361)	(0.00)	12,415,801	3,595	0.05
Deposits	11,538,898	1,587	0.02	299,930	(157)	(0.00)	11,238,967	1,745	0.03
Negotiable certificates of deposit	125,411	24	0.03	(43,250)	(31)	(0.02)	168,661	56	0.06
Call money	86,033	30	0.07	5,262	2	0.00	80,770	27	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	196,796	677	0.68	10,481	(108)	(0.15)	186,315	786	0.84

## 3. International operations

Use of Funds	42,871	154	0.72	(16,472)	2	0.20	59,343	152	0.51
Loans and bills discounted	5,310	27	1.04	1,259	8	0.07	4,051	19	0.97
Securities	8,864	72	1.63	(11,935)	(17)	0.77	20,799	89	0.86
Source of Funds	42,564	15	0.07	(16,655)	(103)	(0.32)	59,220	119	0.40
Deposits	38,478	13	0.06	(6,162)	(2)	(0.00)	44,641	16	0.07
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	583	1	0.40	(176)	0	0.13	760	1	0.27
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

1. Total operations	1st half of FY 2015 (A)			(A)-(B)			1st half of FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,443,347	19,887	1.15	(70,887)	(1,305)	(0.05)	3,514,235	21,192	1.20
Loans and bills discounted	2,389,672	17,502	1.46	(52,708)	(984)	(0.04)	2,442,380	18,486	1.50
Securities	757,373	2,164	0.57	(67,459)	(329)	(0.03)	824,832	2,494	0.60
Source of Funds	3,380,533	1,180	0.06	(68,491)	(552)	(0.03)	3,449,025	1,733	0.10
Deposits	3,221,146	986	0.06	(23,035)	(150)	(0.00)	3,244,181	1,136	0.06
Negotiable certificates of deposit	51,633	18	0.07	(28,930)	(16)	(0.01)	80,564	35	0.08
Call money	1	0	0.77	1	0	0.77	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	86,778	156	0.36	14,984	(375)	(1.11)	71,794	532	1.47

## 2. Domestic operations

Use of Funds	3,431,619	19,728	1.14	(69,549)	(1,246)	(0.04)	3,501,168	20,975	1.19
Loans and bills discounted	2,385,098	17,476	1.46	(54,626)	(997)	(0.04)	2,439,724	18,473	1.51
Securities	738,390	2,051	0.55	(53,273)	(250)	(0.02)	791,664	2,301	0.57
Source of Funds	3,368,843	1,175	0.06	(67,119)	(551)	(0.03)	3,435,963	1,727	0.10
Deposits	3,209,516	981	0.06	(21,665)	(150)	(0.00)	3,231,182	1,131	0.06
Negotiable certificates of deposit	51,633	18	0.07	(28,930)	(16)	(0.01)	80,564	35	0.08
Call money	-	-	-	-	-	-	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	86,778	156	0.36	14,984	(375)	(1.11)	71,794	532	1.47

## 3. International operations

Use of Funds	27,971	168	1.19	(11,743)	(66)	0.02	39,714	234	1.17
Loans and bills discounted	4,573	25	1.12	1,918	12	0.14	2,655	13	0.98
Securities	18,983	113	1.19	(14,185)	(79)	0.03	33,168	192	1.15
Source of Funds	27,933	14	0.10	(11,776)	(8)	(0.01)	39,709	22	0.11
Deposits	11,629	4	0.08	(1,370)	(0)	(0.00)	12,999	5	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1	0	0.77	1	0	0.77	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

## 6. Retirement benefit obligation and expenses

<Total of three banks, Non-consolidated figures of each bank>

### (1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)
Retirement benefit obligation	400,393	(2,103)	402,496	306,503	(2,077)	308,580
Pension plan assets at fair value	414,518	12,149	402,368	340,163	9,845	330,318
Prepaid pension cost	89,300	12,596	76,703	77,062	11,684	65,378
Reserve for employees' retirement benefits	8,362	348	8,014	-	-	-
Amount to be amortized	66,812	(2,004)	68,817	43,402	(238)	43,640

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)
Retirement benefit obligation	52,916	59	52,857	40,973	(84)	41,058
Pension plan assets at fair value	43,766	1,427	42,339	30,588	877	29,711
Prepaid pension cost	8,259	647	7,612	3,978	264	3,713
Reserve for employees' retirement benefits	3,562	232	3,330	4,800	116	4,683
Amount to be amortized	13,847	(952)	14,800	9,562	(813)	10,376

### (2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Retirement benefit expenses	(7,171)	965	(8,137)	(3,707)	420	(4,127)
Service cost	(5,825)	(109)	(5,715)	(4,007)	(58)	(3,948)
Interest cost	(2,032)	513	(2,545)	(1,558)	404	(1,962)
Expected return on pension plan assets	2,690	238	2,452	2,096	169	1,926
Unrecognized actuarial loss	(2,004)	(990)	(1,014)	(238)	(1,031)	793
Other	-	1,313	(1,313)	-	937	(937)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Retirement benefit expenses	(2,052)	380	(2,433)	(1,411)	164	(1,576)
Service cost	(1,130)	(42)	(1,087)	(687)	(7)	(679)
Interest cost	(266)	64	(331)	(207)	44	(252)
Expected return on pension plan assets	297	37	260	297	32	264
Unrecognized actuarial loss	(952)	63	(1,016)	(813)	(21)	(791)
Other	-	258	(258)	-	117	(117)

## 7. Gains /(losses) on bonds and stocks

<Total of three banks, Non-consolidated figures of each bank>

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Net gains/(losses) on bonds	14,396	3,853	10,543	5,757	(2,059)	7,817
Gains on sale	17,510	4,730	12,780	8,114	(1,769)	9,883
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,940)	(720)	(2,220)	(2,183)	(133)	(2,049)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(173)	(156)	(17)	(173)	(156)	(17)
Net gains/(losses) on stocks	(1,532)	(24,956)	23,424	(3,408)	(26,982)	23,574
Gains on sale	14,664	(9,474)	24,138	12,776	(10,960)	23,737
Losses on sale	(15,160)	(15,123)	(37)	(15,152)	(15,115)	(36)
Losses on devaluation	(1,036)	(358)	(677)	(1,032)	(905)	(126)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)	1st half of FY 2015 (A)	(A)-(B)	1st half of FY 2014 (B)
Net gains/(losses) on bonds	6,680	5,055	1,624	1,958	857	1,100
Gains on sale	7,437	5,644	1,793	1,958	855	1,103
Gains on redemption	-	-	-	-	-	-
Losses on sale	(757)	(589)	(168)	-	2	(2)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	-	-	-	-	0	(0)
Net gains/(losses) on stocks	1,731	1,882	(150)	144	143	1
Gains on sale	1,731	1,331	399	156	155	1
Losses on sale	-	-	-	(8)	(8)	(0)
Losses on devaluation	-	550	(550)	(3)	(3)	-

## 8. Unrealized gains/(losses) on marketable securities (Held-to-maturity debt securities, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2015)	Change from End of Mar. 2015	Unrealized gains/(losses)			Change from End of Mar. 2015
			(End of Sep. 2015)	Gain	Loss	
Bonds held to maturity	2,456,930	21,182	72,896	72,909	(13)	262
Available-for-sale securities	3,790,104	(614,208)	499,176	519,275	(20,099)	(74,517)
Stocks	827,443	(43,499)	498,957	501,480	(2,522)	(41,013)
Bonds	2,552,972	(646,970)	8,199	8,979	(780)	(4,740)
JGB	1,648,071	(506,802)	1,838	2,152	(313)	(1,848)
Other	409,688	76,260	(7,980)	8,815	(16,796)	(28,763)

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought." The presented figures only include marketable securities.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of September 30, 2015 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	499,176
Fair value hedge gains recorded as income	(less) 7,889
Deferred tax liabilities	(less) 121,399
Unrealized gains on available-for-sale securities (before adjustment)	369,887
Amounts attributable to minority interests	(less) 75
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	0
Amount reported on the Consolidated Balance Sheet	369,811

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2015)	Change from End of Mar. 2015	Unrealized gains/(losses)			Change from End of Mar. 2015
			(End of Sep. 2015)	Gain	Loss	
Bonds held to maturity	2,456,930	21,182	72,896	72,909	(13)	262
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,785,081	(615,770)	498,535	518,635	(20,099)	(74,631)
Stocks	826,547	(43,598)	498,353	500,876	(2,522)	(41,130)
Bonds	2,552,969	(646,970)	8,199	8,979	(780)	(4,740)
Other	405,565	74,798	(8,017)	8,779	(16,796)	(28,760)

### <Resona Bank>

Bonds held to maturity	1,618,331	(1,376)	47,783	47,783	-	2,046
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,125,043	(105,484)	385,712	401,838	(16,125)	(49,545)
Stocks	653,959	(28,717)	392,283	394,513	(2,230)	(27,140)
Bonds	1,192,283	(142,249)	3,623	4,121	(497)	31
Other	278,800	65,483	(10,194)	3,203	(13,397)	(22,435)

### <Saitama Resona Bank>

Bonds held to maturity	673,890	20,584	19,631	19,633	(1)	(1,257)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,117,401	(398,990)	97,229	100,695	(3,465)	(23,945)
Stocks	159,318	(15,873)	97,154	97,398	(244)	(14,994)
Bonds	913,334	(393,500)	2,338	2,596	(258)	(4,195)
Other	44,748	10,384	(2,262)	699	(2,962)	(4,755)

### <Kinki Osaka Bank>

Bonds held to maturity	164,707	1,974	5,481	5,492	(11)	(526)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	542,636	(111,296)	15,592	16,100	(508)	(1,141)
Stocks	13,269	992	8,915	8,963	(48)	1,005
Bonds	447,350	(111,219)	2,237	2,260	(23)	(577)
Other	82,016	(1,069)	4,439	4,876	(436)	(1,569)

Note: The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

The presented figures only include marketable securities.

## 9. Breakdown of securities by remaining period to maturity (Held-to-maturity debt securities and available-for-sale securities with maturities)

(Billions of yen)

	End of Sep. 2015							End of Mar. 2015						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<b>&lt;Total of three banks&gt;</b>														
Bonds held to maturity	181.8	384.8	1,022.4	314.8	550.0	3.0	2,457.0	130.0	417.2	567.6	768.2	550.0	3.0	2,436.2
Japanese government bonds	127.0	285.8	932.2	214.5	400.0	3.0	1,962.5	82.0	323.3	486.3	667.9	400.0	3.0	1,962.5
Floating-rate JGBs	47.0	197.8	300.2	5.0	-	-	550.0	2.0	236.3	166.3	145.4	-	-	550.0
Japanese local government bonds	50.2	91.7	86.2	100.0	150.0	-	478.2	43.8	87.4	77.6	100.0	150.0	-	458.9
Japanese corporate bonds	4.5	7.2	4.0	0.3	-	-	16.2	4.2	6.4	3.7	0.3	-	-	14.8
Available-for-sale securities	1,001.4	704.7	423.4	94.7	445.7	170.9	2,841.0	940.7	863.4	777.2	284.2	433.4	84.5	3,383.6
Bonds	974.3	684.1	406.6	59.7	336.6	72.7	2,534.3	917.6	851.3	753.6	238.9	377.7	23.1	3,162.5
Japanese government bonds	840.0	352.0	117.0	10.0	269.5	50.0	1,638.5	690.2	532.0	413.0	185.0	310.0	-	2,130.2
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	8.4	17.9	47.9	5.2	16.8	-	96.5	7.9	29.3	79.7	17.3	18.7	-	153.1
Japanese corporate bonds	125.8	314.2	241.6	44.4	50.2	22.7	799.3	219.4	289.9	260.9	36.6	48.9	23.1	879.1
Other	27.0	20.5	16.7	35.0	109.1	98.2	306.7	23.1	12.1	23.5	45.2	55.7	61.3	221.1
<b>Total</b>	<b>1,183.2</b>	<b>1,089.6</b>	<b>1,445.8</b>	<b>409.6</b>	<b>995.7</b>	<b>173.9</b>	<b>5,298.1</b>	<b>1,070.8</b>	<b>1,280.7</b>	<b>1,344.8</b>	<b>1,052.5</b>	<b>983.4</b>	<b>87.5</b>	<b>5,819.8</b>

### <Resona Bank>

Bonds held to maturity	117.0	205.5	677.5	209.5	400.0	-	1,609.5	80.0	241.5	365.5	522.5	400.0	-	1,609.5
Japanese government bonds	117.0	205.5	677.5	209.5	400.0	-	1,609.5	80.0	241.5	365.5	522.5	400.0	-	1,609.5
Floating-rate JGBs	37.0	117.5	45.5	-	-	-	200.0	-	154.5	45.5	-	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	773.9	178.2	116.1	43.0	174.7	127.8	1,413.9	645.2	196.5	216.0	68.9	308.5	34.2	1,469.6
Bonds	773.7	164.4	111.9	10.6	74.9	50.0	1,185.6	642.1	195.4	200.8	26.1	257.7	-	1,322.3
Japanese government bonds	680.0	-	-	-	50.0	50.0	780.0	550.0	-	90.0	20.0	210.0	-	870.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	1.6	5.2	36.5	-	10.2	-	53.6	2.5	4.6	23.0	-	17.5	-	47.7
Japanese corporate bonds	92.0	159.2	75.3	10.6	14.7	-	352.0	89.6	190.8	87.8	6.1	30.1	-	404.6
Other	0.1	13.7	4.1	32.3	99.8	77.8	228.2	3.1	1.0	15.2	42.8	50.7	34.2	147.2
<b>Total</b>	<b>890.9</b>	<b>383.7</b>	<b>793.6</b>	<b>252.5</b>	<b>574.7</b>	<b>127.8</b>	<b>3,023.4</b>	<b>725.2</b>	<b>438.0</b>	<b>581.5</b>	<b>591.4</b>	<b>708.5</b>	<b>34.2</b>	<b>3,079.1</b>

### <Saitama Resona Bank>

Bonds held to maturity	50.2	139.5	238.4	100.0	150.0	-	678.2	43.8	135.2	162.9	166.9	150.0	-	658.9
Japanese government bonds	-	47.8	152.2	-	-	-	200.0	-	47.8	85.3	66.9	-	-	200.0
Floating-rate JGBs	-	47.8	152.2	-	-	-	200.0	-	47.8	85.3	66.9	-	-	200.0
Japanese local government bonds	50.2	91.7	86.2	100.0	150.0	-	478.2	43.8	87.4	77.6	100.0	150.0	-	458.9
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	166.0	418.7	158.4	14.2	159.3	9.0	925.9	145.0	587.3	338.3	190.1	25.1	13.2	1,299.2
Bonds	162.7	418.3	148.6	14.2	153.2	9.0	906.1	145.0	586.8	332.2	187.7	25.0	9.9	1,286.8
Japanese government bonds	160.0	350.0	105.0	10.0	150.0	-	775.0	140.0	530.0	255.0	165.0	25.0	-	1,115.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	3.2	-	3.2	-	13.0	45.0	12.7	-	-	70.8
Japanese corporate bonds	2.7	68.3	43.6	4.2	-	9.0	127.9	5.0	43.8	32.2	10.0	-	9.9	101.0
Other	3.3	0.3	9.8	0.0	6.1	0.0	19.7	-	0.4	6.0	2.4	0.1	3.3	12.3
<b>Total</b>	<b>216.3</b>	<b>558.3</b>	<b>396.8</b>	<b>114.2</b>	<b>309.3</b>	<b>9.0</b>	<b>1,604.2</b>	<b>188.8</b>	<b>722.5</b>	<b>501.2</b>	<b>357.0</b>	<b>175.1</b>	<b>13.2</b>	<b>1,958.1</b>

### <Kinki Osaka Bank>

Bonds held to maturity	14.5	39.7	106.5	5.3	-	3.0	169.2	6.2	40.4	39.2	78.8	-	3.0	167.8
Japanese government bonds	10.0	32.5	102.5	5.0	-	3.0	153.0	2.0	34.0	35.5	78.5	-	3.0	153.0
Floating-rate JGBs	10.0	32.5	102.5	5.0	-	-	150.0	2.0	34.0	35.5	78.5	-	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	4.5	7.2	4.0	0.3	-	-	16.2	4.2	6.4	3.7	0.3	-	-	14.8
Available-for-sale securities	61.3	107.8	148.8	37.4	111.5	34.0	501.2	150.4	79.6	222.8	25.1	99.7	37.0	614.7
Bonds	37.8	101.3	146.1	34.8	108.5	13.7	442.4	130.4	69.0	220.5	25.0	94.9	13.2	553.2
Japanese government bonds	-	2.0	12.0	-	69.5	-	83.5	0.2	2.0	68.0	-	75.0	-	145.2
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	6.8	12.7	11.4	5.2	3.4	-	39.6	5.4	11.7	11.5	4.6	1.2	-	34.5
Japanese corporate bonds	31.0	86.6	122.7	29.6	35.5	13.7	319.3	124.8	55.2	140.9	20.4	18.7	13.2	373.4
Other	23.5	6.4	2.7	2.6	3.0	20.3	58.7	20.0	10.5	2.3	0.0	4.7	23.8	61.4
<b>Total</b>	<b>75.9</b>	<b>147.6</b>	<b>255.4</b>	<b>42.8</b>	<b>111.5</b>	<b>37.0</b>	<b>670.4</b>	<b>156.7</b>	<b>120.1</b>	<b>262.0</b>	<b>103.9</b>	<b>99.7</b>	<b>40.0</b>	<b>782.5</b>

## 10. Capital adequacy ratio (preliminary)

### (1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

<Consolidated>	End of Sep.	(A)-(B)	End of Mar.
	2015 (A)		2015 (B)
Capital adequacy ratio	13.90	0.44	13.46
Total qualifying capital	1,999.7	1.3	1,998.4
Core Capital: instruments and reserves	2,023.6	(2.3)	2,025.9
Core Capital: regulatory adjustments	23.9	(3.6)	27.5
Risk weighted assets	14,383.2	(458.8)	14,842.1
Credit risk weighted assets	12,920.7	(716.0)	13,636.7
Amount equivalent to market risk / 8%	106.8	(23.1)	129.9
Amount equivalent to operational risk / 8%	1,075.6	0.2	1,075.3
Credit risk weighted assets adjustments	279.9	279.9	-
Total required capital	1,150.6	(36.7)	1,187.3

(Reference) International Standard			
Common Equity Tier 1 ratio	8.76	0.60	8.16
(Excluding unrealized gain/loss on securities)	7.77	0.70	7.07
Tier 1 ratio	9.93	0.22	9.71
Total capital adequacy ratio	14.24	0.21	14.03

### (2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard)

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	13.72	0.55	13.17	14.09	0.51	13.58
Total qualifying capital	1,418.3	25.6	1,392.6	1,488.7	23.7	1,465.0
Core Capital: instruments and reserves	1,437.5	24.0	1,413.5	1,506.9	21.3	1,485.5
Core Capital: regulatory adjustments	19.2	(1.5)	20.8	18.1	(2.3)	20.5
Risk weighted assets	10,336.3	(232.5)	10,568.9	10,559.5	(226.6)	10,786.1
Credit risk weighted assets	9,231.4	(422.9)	9,654.3	9,417.7	(439.8)	9,857.5
Amount equivalent to market risk / 8%	79.4	(38.6)	118.0	80.3	(38.9)	119.2
Amount equivalent to operational risk / 8%	682.5	4.3	678.1	713.6	4.0	709.5
Credit risk weighted assets adjustments	342.9	224.6	118.3	347.8	248.0	99.7
Total required capital	826.9	(18.6)	845.5	844.7	(18.1)	862.8

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	16.08	1.82	14.26
Total qualifying capital	440.7	26.6	414.0
Core Capital: instruments and reserves	451.0	23.3	427.6
Core Capital: regulatory adjustments	10.2	(3.2)	13.5
Risk weighted assets	2,739.2	(163.1)	2,902.4
Credit risk weighted assets	2,305.9	(266.1)	2,572.0
Amount equivalent to market risk / 8%	26.1	15.8	10.3
Amount equivalent to operational risk / 8%	238.0	(2.1)	240.1
Credit risk weighted assets adjustments	169.0	89.2	79.8
Total required capital	219.1	(13.0)	232.1

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	10.36	0.39	9.97	11.40	0.47	10.93
Total qualifying capital	138.7	4.0	134.6	152.9	4.8	148.0
Core Capital: instruments and reserves	142.7	7.4	135.3	153.0	4.7	148.2
Core Capital: regulatory adjustments	3.9	3.3	0.6	0.1	(0.0)	0.1
Risk weighted assets	1,337.9	(12.5)	1,350.4	1,341.0	(13.0)	1,354.1
Credit risk weighted assets	1,252.4	(12.1)	1,264.5	1,250.3	(12.6)	1,262.9
Amount equivalent to market risk / 8%	0.1	(0.0)	0.2	0.1	(0.0)	0.2
Amount equivalent to operational risk / 8%	85.3	(0.3)	85.6	90.5	(0.3)	90.9
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	107.0	(1.0)	108.0	107.2	(1.0)	108.3

## 11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Sep. 2015	Change	End of Mar. 2015
Acquisition cost	328.1	(2.4)	330.6
Market value	826.5	(43.5)	870.1
Book value of stocks sold outright	1.8	(1.4)	3.2

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2015	End of Sep. 2015	End of Sep. 2015
Acquisition cost	261.6	62.1	4.3
Market value	653.9	159.3	13.2
Book value of stocks sold outright	0.9	0.8	0.0

Note: These figures exclude stocks which are not subject to capital regulation (those of subsidiaries, affiliated companies, and unlisted stocks)

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2015	Change	End of Mar. 2015
Directors	21	—	21
Executive officers	11	—	11

Notes: 1. Above figures include 13 directors who concurrently serve as directors and executive officers for subsidiary banks.

2. The figure for executive officers excludes directors who serve as executive officers concurrently.

3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods.

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Sep. 2015	Change	End of Mar. 2015
Directors	28	(1)	29
Non-board executive officers	44	-	44
Employees	15,466	600	14,866
Manned domestic offices	586	(2)	588
Non-manned domestic offices	859	4	855
Total domestic offices	1,445	2	1,443

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2015	End of Sep. 2015	End of Sep. 2015
Directors	11	11	8
Non-board executive officers	27	11	7
Employees	9,846	3,337	2,283
Manned domestic offices	339	127	120
Non-manned domestic offices	520	309	30
Total domestic offices	859	436	150

Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.

2. Non-board executive officers of Resona Bank who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.

3. Non-board executive officers do not include those officers who concurrently serve as directors.

4. The figures presented in the table above do not include those who retired at the end of respective fiscal periods.

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

There was no directors and executive officers who retires at the end of September 2015.

5. The number of employees is based on registered employees (including the seconded employees).

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices.

The number of non-manned domestic offices does not include jointly operated representative offices.

8. The number of non-manned domestic offices for Resona Bank does not include 2,573 ATM locations of Bank Time.



## II. Loans and Bills Discounted and Other

### 1. Risk-managed loans

#### (1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2015 (A)	(A)-(B)	(A)-(C)	2015 (B)	2014 (C)
Loans to borrowers in legal bankruptcy	5,863	772	(878)	5,090	6,741
Past due loans	348,496	30,891	15,264	317,604	333,231
Loans past due 3 months or more	3,366	2,001	71	1,365	3,294
Restructured loans	101,256	(3,362)	3,510	104,618	97,745
Risk-managed loans, total	458,981	30,303	17,967	428,678	441,014
Partial direct write-offs	152,405	(47,017)	(57,740)	199,422	210,145
Balance of loans (Term-end)	27,821,414	65,864	768,568	27,755,549	27,052,845

#### <Resona Bank>

Loans to borrowers in legal bankruptcy	3,383	653	1,040	2,730	2,343
Past due loans	205,155	32,187	18,762	172,967	186,393
Loans past due 3 months or more	1,810	862	30	948	1,780
Restructured loans	70,171	(5,604)	7,833	75,776	62,338
Risk-managed loans, total	280,522	28,099	27,666	252,423	252,855
Partial direct write-offs	116,069	(43,169)	(56,845)	159,238	172,914
Balance of loans (Term-end)	18,423,454	10,545	611,234	18,412,908	17,812,220

#### <Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,886	336	(1,380)	1,550	3,267
Past due loans	82,318	(111)	(1,146)	82,430	83,465
Loans past due 3 months or more	1,071	878	(303)	192	1,374
Restructured loans	21,189	2,848	(826)	18,340	22,016
Risk-managed loans, total	106,466	3,952	(3,657)	102,513	110,123
Partial direct write-offs	22,323	(524)	2,626	22,847	19,696
Balance of loans (Term-end)	6,930,622	62,081	179,567	6,868,540	6,751,054

#### <Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	592	(218)	(538)	810	1,130
Past due loans	61,021	(1,184)	(2,350)	62,206	63,372
Loans past due 3 months or more	484	260	344	223	140
Restructured loans	9,894	(606)	(3,496)	10,501	13,391
Risk-managed loans, total	71,993	(1,748)	(6,041)	73,741	78,034
Partial direct write-offs	14,012	(3,323)	(3,521)	17,336	17,534
Balance of loans (Term-end)	2,467,337	(6,763)	(22,233)	2,474,100	2,489,570

## (2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2015 (A)	(A)-(B)	(A)-(C)	2015 (B)	2014 (C)
Loans to borrowers in legal bankruptcy	0.02	0.00	(0.00)	0.01	0.02
Past due loans	1.25	0.10	0.02	1.14	1.23
Loans past due 3 months or more	0.01	0.00	(0.00)	0.00	0.01
Restructured loans	0.36	(0.01)	0.00	0.37	0.36
Risk-managed loans, total	1.64	0.10	0.01	1.54	1.63

## &lt;Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.01	0.00	0.00	0.01	0.01
Past due loans	1.11	0.17	0.06	0.93	1.04
Loans past due 3 months or more	0.00	0.00	(0.00)	0.00	0.00
Restructured loans	0.38	(0.03)	0.03	0.41	0.34
Risk-managed loans, total	1.52	0.15	0.10	1.37	1.41

## &lt;Saitama Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.02	0.00	(0.02)	0.02	0.04
Past due loans	1.18	(0.01)	(0.04)	1.20	1.23
Loans past due 3 months or more	0.01	0.01	(0.00)	0.00	0.02
Restructured loans	0.30	0.03	(0.02)	0.26	0.32
Risk-managed loans, total	1.53	0.04	(0.09)	1.49	1.63

## &lt;Kinki Osaka Bank&gt;

Loans to borrowers in legal bankruptcy	0.02	(0.00)	(0.02)	0.03	0.04
Past due loans	2.47	(0.04)	(0.07)	2.51	2.54
Loans past due 3 months or more	0.01	0.01	0.01	0.00	0.00
Restructured loans	0.40	(0.02)	(0.13)	0.42	0.53
Risk-managed loans, total	2.91	(0.06)	(0.21)	2.98	3.13

## 2. Percentage of loan loss reserves to total risk-managed loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2015 (A)	(A)-(B)	(A)-(C)	2015 (B)	2014 (C)
Before partial direct write-off	52.59	(3.42)	(4.93)	56.02	57.53
After partial direct write-off	36.85	1.29	(0.44)	35.56	37.30

## &lt;Resona Bank&gt;

Before partial direct write-off	59.47	(3.27)	(6.40)	62.74	65.88
After partial direct write-off	42.70	3.45	0.15	39.24	42.55

## &lt;Saitama Resona Bank&gt;

Before partial direct write-off	40.39	(2.74)	(0.67)	43.14	41.07
After partial direct write-off	27.89	(2.57)	(2.63)	30.46	30.53

## &lt;Kinki Osaka Bank&gt;

Before partial direct write-off	39.16	(4.19)	(3.54)	43.36	42.71
After partial direct write-off	27.32	(2.72)	(2.50)	30.04	29.83

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for specific borrowers under support + Reserve for write-off of loans in the trust account) / Total risk-managed loans

### 3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2015 (A)	(A)-(B)	(A)-(C)	2015 (B)	2014 (C)
General reserve for possible loan losses	130,844	(831)	(8,355)	131,676	139,200
Specific reserve for possible loan losses	92,304	14,397	7,716	77,906	84,588
Special reserve for certain overseas loans	1	1	0	0	1
Total reserve for possible loan losses	223,150	13,567	(638)	209,582	223,789
Reserve for write-off of loans in the trust account	101	(9)	(20)	110	121

#### <Total of three banks>

General reserve for possible loan losses	81,925	2,271	(3,672)	79,653	85,597
Specific reserve for possible loan losses	87,145	14,444	8,366	72,701	78,779
Special reserve for certain overseas loans	1	1	0	0	1
Total reserve for possible loan losses	169,072	16,716	4,694	152,355	164,377
Reserve for write-off of loans in the trust account	101	(9)	(20)	110	121

#### <Resona Bank>

General reserve for possible loan losses	58,685	3,153	(548)	55,532	59,233
Specific reserve for possible loan losses	61,012	17,583	12,775	43,428	48,237
Special reserve for certain overseas loans	1	1	0	0	1
Total reserve for possible loan losses	119,698	20,737	12,227	98,961	107,471
Reserve for write-off of loans in the trust account	101	(9)	(20)	110	121

#### <Saitama Resona Bank>

General reserve for possible loan losses	16,718	323	(215)	16,395	16,933
Specific reserve for possible loan losses	12,979	(1,860)	(3,708)	14,839	16,688
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	29,697	(1,537)	(3,923)	31,234	33,621
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Kinki Osaka Bank>

General reserve for possible loan losses	6,522	(1,204)	(2,909)	7,726	9,431
Specific reserve for possible loan losses	13,153	(1,279)	(700)	14,433	13,853
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	19,675	(2,483)	(3,609)	22,159	23,285
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### 4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of three banks>		End of Sep.			End of Mar.	End of Sep.
		2015 (A)	(A)-(B)	(A)-(C)	2015 (B)	2014 (C)
	Unrecoverable or valueless claims	68,794	8,132	11,725	60,662	57,068
	Risk claims	289,586	23,928	2,185	265,658	287,401
	Special attention loans	104,622	(1,361)	3,581	105,983	101,040
	Financial Reconstruction Act subtotal [A]	463,003	30,699	17,492	432,303	445,510
	Normal claims	28,120,569	50,096	773,158	28,070,473	27,347,411
	Financial Reconstruction Act total [B]	28,583,573	80,795	790,651	28,502,777	27,792,921
	Partial direct write-offs	165,797	(46,818)	(60,408)	212,615	226,206
	NPL Ratio [A] / [B]	1.61	0.10	0.01	1.51	1.60

#### <Resona Bank>

	Unrecoverable or valueless claims	40,478	6,090	7,368	34,388	33,110
	Risk claims	170,988	26,861	11,603	144,126	159,384
	Special attention loans	71,982	(4,742)	7,864	76,725	64,118
	Financial Reconstruction Act subtotal [A]	283,449	28,209	26,836	255,240	256,613
	Normal claims	18,819,058	(11,007)	593,129	18,830,065	18,225,928
	Financial Reconstruction Act total [B]	19,102,507	17,201	619,965	19,085,306	18,482,542
	Partial direct write-offs	128,391	(42,930)	(58,919)	171,321	187,310
	NPL Ratio [A] / [B]	1.48	0.14	0.09	1.33	1.38

#### <Saitama Resona Bank>

	Unrecoverable or valueless claims	19,389	1,838	4,720	17,550	14,668
	Risk claims	65,611	(1,198)	(6,825)	66,809	72,436
	Special attention loans	22,261	3,727	(1,129)	18,533	23,390
	Financial Reconstruction Act subtotal [A]	107,261	4,368	(3,234)	102,893	110,496
	Normal claims	6,874,944	63,400	190,820	6,811,543	6,684,124
	Financial Reconstruction Act total [B]	6,982,206	67,768	187,585	6,914,437	6,794,620
	Partial direct write-offs	22,432	(526)	2,558	22,959	19,873
	NPL Ratio [A] / [B]	1.53	0.04	(0.09)	1.48	1.62

#### <Kinki Osaka Bank>

	Unrecoverable or valueless claims	8,925	203	(363)	8,722	9,289
	Risk claims	52,987	(1,734)	(2,592)	54,722	55,580
	Special attention loans	10,378	(346)	(3,152)	10,725	13,531
	Financial Reconstruction Act subtotal [A]	72,291	(1,878)	(6,108)	74,170	78,400
	Normal claims	2,426,567	(2,296)	(10,791)	2,428,863	2,437,358
	Financial Reconstruction Act total [B]	2,498,859	(4,174)	(16,900)	2,503,033	2,515,759
	Partial direct write-offs	14,973	(3,361)	(4,048)	18,334	19,021
	NPL Ratio [A] / [B]	2.89	(0.07)	(0.22)	2.96	3.11

## 5. Coverage ratios by type of borrower

<Total of three banks, Non-consolidated figures of each bank>

(%)

	Total of three banks			Resona Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	89.06	(7.86)	96.92	83.06	(13.42)	96.48
Covered by reserves	10.93	7.86	3.07	16.93	13.42	3.51
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.21	0.28	91.92	91.41	0.56	90.84
Covered by collateral, guarantees, etc.	66.10	(0.74)	66.85	60.84	(2.10)	62.95
Covered by reserves	26.10	1.03	25.07	30.57	2.67	27.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	77.01	1.37	75.64	78.07	2.77	75.29
Special Attention Obligors	55.12	(0.80)	55.93	50.87	(1.35)	52.22
Covered by collateral, guarantees, etc.	35.78	(1.78)	37.56	31.53	(2.33)	33.87
Covered by reserves	19.34	0.97	18.36	19.33	0.98	18.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.12	0.70	29.42	28.24	0.49	27.75
Other Watch Obligors	72.73	(3.11)	75.85	67.75	(4.53)	72.28
Covered by collateral, guarantees, etc.	70.87	(3.09)	73.96	66.02	(4.74)	70.76
Covered by reserves	1.86	(0.02)	1.88	1.72	0.20	1.52
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.38	(0.86)	7.25	5.07	(0.12)	5.20
Normal Obligors	0.09	0.00	0.09	0.12	0.00	0.11

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.41	0.29	97.12	98.16	(0.12)	98.29
Covered by reserves	2.58	(0.29)	2.87	1.83	0.12	1.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	94.38	0.07	94.31	92.08	0.22	91.85
Covered by collateral, guarantees, etc.	78.63	2.46	76.17	67.58	1.81	65.76
Covered by reserves	15.75	(2.38)	18.13	24.50	(1.58)	26.09
Reserve ratio against the portion not covered by collateral, guarantees, etc.	73.73	(2.39)	76.12	75.58	(0.62)	76.21
Special Attention Obligors	64.95	(1.06)	66.01	61.17	(3.21)	64.39
Covered by collateral, guarantees, etc.	46.50	(3.15)	49.65	39.12	(2.70)	41.82
Covered by reserves	18.45	2.09	16.35	22.05	(0.51)	22.56
Reserve ratio against the portion not covered by collateral, guarantees, etc.	34.49	1.99	32.49	36.22	(2.56)	38.79
Other Watch Obligors	82.53	(0.45)	82.99	83.04	0.19	82.84
Covered by collateral, guarantees, etc.	79.70	0.03	79.67	81.88	0.67	81.20
Covered by reserves	2.82	(0.49)	3.32	1.15	(0.47)	1.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	13.92	(2.41)	16.34	6.39	(2.30)	8.70
Normal Obligors	0.02	(0.00)	0.02	0.06	0.00	0.05

## 6. Results of self-assessment of asset quality

### (1) Total of three banks

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 68.7		Unrecoverable or Valueless Claims 68.7	37.2	31.5	<b>Reserve Ratio</b> <b>100.00%</b>	<b>Direct Write-offs</b>	Reserves 7.5 Collateral /Guarantee 61.2	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 289.5		Risk Claims 289.5	153.0	114.0	22.4 <b>Reserve Ratio</b> <b>77.01%</b>		Reserves 75.5 Collateral /Guarantee 191.4	Risk Claims 92.21%
Watch Obligors	Special Attention Obligors 146.9	Special Attention Loans 104.6 Subtotal 463.0	15.3	131.5			Reserves 20.4 Collateral /Guarantee 38.4	Special Attention Loans 56.33%
	Other Watch Obligors 1,511.7	Normal Claims 28,120.5	426.9	1,084.8				
Normal Obligors 26,566.4			26,566.4					
Total Exposures 28,583.5		Total 28,583.5	Normal 27,199.1	Category II 1,361.9	Category III 22.4	Category IV -		<b>Total Coverage Ratio 85.26%</b>

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

### (2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 40.4		Unrecoverable or Valueless Claims 40.4	20.8	19.5	<b>Reserve Ratio</b> <b>100.00%</b>	<b>Direct Write-offs</b>	Reserves 6.8 Collateral /Guarantee 33.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 170.9		Risk Claims 170.9	91.5	64.8	14.6 <b>Reserve Ratio</b> <b>78.07%</b>		Reserves 52.2 Collateral /Guarantee 104.0	Risk Claims 91.41%
Watch Obligors	Special Attention Obligors 99.3	Special Attention Loans 71.9 Subtotal 283.4	7.0	92.2			Reserves 13.9 Collateral /Guarantee 24.1	Special Attention Loans 52.88%
	Other Watch Obligors 1,009.4	Normal Claims 18,819.0	252.5	756.8				
Normal Obligors 17,782.3			17,782.3					
Total Exposures 19,102.5		Total 19,102.5	Normal 18,154.3	Category II 933.5	Category III 14.6	Category IV -		<b>Total Coverage Ratio 82.85%</b>

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

### (3) Saitama Resona Bank

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 19.3		Unrecoverable or Valueless Claims 19.3	11.6	7.7	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 0.5 Collateral /Guarantee 18.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 65.6		Risk Claims 65.6	27.2	34.6	3.6 <b>Reserve Ratio</b> 73.73%		Reserves 10.3 Collateral /Guarantee 51.5	Risk Claims 94.38%
Watch Obligor	Special Attention Obligor 35.5	Special Attention Loans 22.2	5.7	29.8			Reserves 4.1 Collateral /Guarantee 10.3	Special Attention Loans 64.95%
	Other Watch Obligor 293.8	Subtotal 107.2						
Normal Obligor 6,567.7		Normal Claims 6,874.9	94.3	199.5				
			6,567.7					<b>Total Coverage Ratio 89.29%</b>
Total Exposures 6,982.2		Total 6,982.2	Normal 6,706.7	Category II 271.7	Category III 3.6	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

### (4) Kinki Osaka Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 8.9		Unrecoverable or Valueless Claims 8.9	4.7	4.2	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 0.1 Collateral /Guarantee 8.7	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 52.9		Risk Claims 52.9	34.2	14.5	4.1 <b>Reserve Ratio</b> 75.58%		Reserves 12.9 Collateral /Guarantee 35.8	Risk Claims 92.08%
Watch Obligor	Special Attention Obligor 12.0	Special Attention Loans 10.3	2.5	9.4			Reserves 2.4 Collateral /Guarantee 3.9	Special Attention Loans 61.79%
	Other Watch Obligor 208.4	Subtotal 72.2						
Normal Obligor 2,216.4		Normal Claims 2,426.5	80.0	128.4				
			2,216.4					<b>Total Coverage Ratio 88.71%</b>
Total Exposures 2,498.8		Total 2,498.8	Normal 2,337.9	Category II 156.6	Category III 4.1	Category IV -		

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

## 7. Progress in off-balancing of claims (Banking and trust accounts)

<Total of three banks, Non-consolidated figures of each bank>

(1) Performance of 1st half of FY2015

(Billions of yen)

<Total of three banks>	End of Sep. 2015 (A)	(A) - (B)			End of Mar. 2015 (B)
			Claims newly classified	Amount of off-balancing	
Unrecoverable or valueless claims	68.7	8.1	23.1	(15.0)	60.6
Risk claims	289.5	23.9	73.2	(49.2)	265.6
Total	358.3	32.0	96.3	(64.3)	326.3
Result of measures connected to off-balancing	48.7				56.8

<Resona Bank>

Unrecoverable or valueless claims	40.4	6.0	14.7	(8.6)	34.3
Risk claims	170.9	26.8	56.3	(29.5)	144.1
Total	211.4	32.9	71.0	(38.1)	178.5
Result of measures connected to off-balancing	20.7				20.2

<Saitama Resona Bank>

Unrecoverable or valueless claims	19.3	1.8	5.5	(3.7)	17.5
Risk claims	65.6	(1.1)	11.2	(12.4)	66.8
Total	85.0	0.6	16.8	(16.1)	84.3
Result of measures connected to off-balancing	18.9				17.1

<Kinki Osaka Bank>

Unrecoverable or valueless claims	8.9	0.2	2.8	(2.6)	8.7
Risk claims	52.9	(1.7)	5.6	(7.3)	54.7
Total	61.9	(1.5)	8.4	(9.9)	63.4
Result of measures connected to off-balancing	9.0				19.4

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(0.9)	(0.5)	(0.0)	(0.3)
Reconstructive disposition	(1.8)	(1.0)	-	(0.8)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(2.3)	-	(0.0)	(2.3)
Direct write-offs	2.8	0.5	(0.5)	2.8
Others	(61.9)	(37.0)	(15.5)	(9.3)
Collection/repayment, etc.	(37.2)	(23.8)	(7.1)	(6.1)
Improvement in debtors' performance	(24.7)	(13.1)	(8.3)	(3.1)
Total	(64.3)	(38.1)	(16.1)	(9.9)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.



## 8. Loans and bills discounted by industry

<Total of three banks, Non-consolidated figures of each bank>

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	2,732.3	(20.9)	2,753.3	2,044.2	(16.8)	2,061.1
Agriculture, forestry	12.4	0.8	11.6	5.4	0.4	5.0
Fishery	1.5	0.0	1.5	1.0	0.0	1.0
Mining, quarrying of stone, gravel extraction	12.0	0.5	11.4	8.9	(0.3)	9.3
Construction	627.8	(37.5)	665.4	349.4	(29.1)	378.5
Electricity, gas, heating, water	188.7	14.1	174.6	169.6	12.8	156.8
Information and communication	246.6	(2.2)	248.9	217.5	(0.7)	218.3
Transportation, postal service	534.0	7.8	526.1	374.5	3.9	370.6
Wholesale and retail trade	2,470.7	(20.9)	2,491.7	1,848.5	(18.4)	1,867.0
Finance and insurance	1,028.9	(17.8)	1,046.7	974.3	(14.6)	988.9
Real estate	6,468.3	126.0	6,342.2	4,492.2	110.3	4,381.9
Apartment loans	3,195.5	(24.3)	3,219.8	2,064.6	(26.6)	2,091.2
Real estate brokerage	2,650.6	151.0	2,499.5	1,972.2	134.0	1,838.2
Goods rental and leasing	338.3	(14.1)	352.4	278.2	(15.1)	293.3
Services	1,537.7	(30.6)	1,568.4	1,050.4	(32.4)	1,082.9
Government, local government	847.2	17.6	829.6	240.1	(29.1)	269.3
Others	10,774.1	43.0	10,731.1	6,368.5	40.0	6,328.5
Residential housing loans	9,931.6	26.5	9,905.1	5,778.7	24.1	5,754.5
Domestic total	27,821.4	65.8	27,755.5	18,423.4	10.5	18,412.9
Japan offshore banking account	-	-	-	-	-	-
Total	27,821.4	65.8	27,755.5	18,423.4	10.5	18,412.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	456.9	(2.2)	459.2	231.2	(1.7)	232.9
Agriculture, forestry	6.4	0.6	5.8	0.5	(0.1)	0.7
Fishery	0.0	(0.0)	0.0	0.5	(0.0)	0.5
Mining, quarrying of stone, gravel extraction	2.6	0.6	2.0	0.4	0.2	0.1
Construction	177.4	(5.2)	182.7	100.9	(3.1)	104.1
Electricity, gas, heating, water	14.7	0.3	14.4	4.3	1.0	3.3
Information and communication	17.6	(0.9)	18.6	11.3	(0.5)	11.9
Transportation, postal service	126.7	3.0	123.6	32.7	0.8	31.8
Wholesale and retail trade	377.5	(3.7)	381.3	244.6	1.3	243.3
Finance and insurance	36.1	(2.3)	38.4	18.4	(0.8)	19.2
Real estate	1,546.8	11.8	1,535.0	429.2	3.9	425.3
Apartment loans	953.2	2.9	950.3	177.6	(0.5)	178.2
Real estate brokerage	479.6	9.3	470.2	198.7	7.6	191.0
Goods rental and leasing	38.9	0.5	38.3	21.1	0.4	20.6
Services	357.3	1.1	356.1	129.9	0.6	129.3
Government, local government	458.8	45.6	413.2	148.2	1.1	147.0
Others	3,312.1	12.8	3,299.3	1,093.4	(9.7)	1,103.2
Residential housing loans	3,102.5	10.6	3,091.8	1,050.3	(8.3)	1,058.7
Domestic total	6,930.6	62.0	6,868.5	2,467.3	(6.7)	2,474.1
Japan offshore banking account	-	-	-	-	-	-
Total	6,930.6	62.0	6,868.5	2,467.3	(6.7)	2,474.1

Notes: 1. Resona Bank's figures include trust account

2. The figures of "Apartment loans", which were included in "Others", are defined as "Real estate" from the end of September 2015. The figures of end of March 2015 reflect the above change.

## (2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	93.7	0.8	92.8	56.0	(1.6)	57.7
Agriculture, forestry	0.2	(0.0)	0.2	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Construction	16.4	(3.0)	19.4	5.7	(1.7)	7.5
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	8.9	0.2	8.7	7.5	0.1	7.4
Transportation, postal service	14.0	(3.4)	17.5	7.0	(3.5)	10.5
Wholesale and retail trade	91.4	1.2	90.1	58.4	0.7	57.7
Finance and insurance	1.1	(0.1)	1.2	0.4	(0.0)	0.4
Real estate	54.7	(1.6)	56.4	26.8	(1.7)	28.5
Apartment loans	25.7	(0.5)	26.3	14.8	(0.7)	15.6
Real estate brokerage	23.6	(0.8)	24.5	10.1	(1.1)	11.3
Goods rental and leasing	1.3	(0.0)	1.3	0.8	(0.0)	0.8
Services	36.9	(2.6)	39.6	19.2	(2.6)	21.9
Government, local government	-	-	-	-	-	-
Others	139.9	38.9	100.9	98.2	38.7	59.5
Residential housing loans	76.8	1.7	75.1	37.2	1.6	35.5
Domestic total	458.9	30.3	428.6	280.5	28.0	252.4
Japan offshore banking account	-	-	-	-	-	-
Total	458.9	30.3	428.6	280.5	28.0	252.4

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	24.2	2.1	22.0	13.4	0.3	13.0
Agriculture, forestry	0.1	(0.0)	0.1	-	-	-
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	4.7	(0.6)	5.3	6.0	(0.5)	6.5
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	0.6	0.1	0.5	0.7	(0.0)	0.7
Transportation, postal service	5.5	(0.0)	5.5	1.5	0.0	1.4
Wholesale and retail trade	18.2	1.4	16.8	14.7	(0.9)	15.6
Finance and insurance	0.0	(0.0)	0.0	0.6	(0.0)	0.7
Real estate	17.1	0.2	16.8	10.8	(0.2)	11.0
Apartment loans	8.3	0.0	8.2	2.5	0.1	2.4
Real estate brokerage	7.9	0.1	7.8	5.5	0.1	5.4
Goods rental and leasing	0.3	(0.0)	0.3	0.1	0.0	0.1
Services	7.1	0.2	6.9	10.5	(0.1)	10.7
Government, local government	-	-	-	-	-	-
Others	28.2	0.5	27.7	13.4	(0.3)	13.7
Residential housing loans	26.8	0.2	26.5	12.8	(0.2)	13.0
Domestic total	106.4	3.9	102.5	71.9	(1.7)	73.7
Japan offshore banking account	-	-	-	-	-	-
Total	106.4	3.9	102.5	71.9	(1.7)	73.7

Notes: 1. Resona Bank's figures include trust account

2. The figures of "Apartment loans", which were included in "Others", are defined as "Real estate" from the end of September 2015. The figures of end of March 2015 reflect the above change.

**(3) Loans to consumers**

(Millions of yen)

<Total of three banks>		End of Sep.			End of Mar.	End of Sep.
		2015 (A)	(A) - (B)	(A) - (C)	2015 (B)	2014 (C)
Housing loans		13,127,223	2,213	142,731	13,125,009	12,984,492
Before securitization		13,263,974	(8,059)	121,711	13,272,034	13,142,263
Residential housing loans		9,931,672	26,514	158,656	9,905,157	9,773,015
Before securitization		10,068,317	16,243	137,641	10,052,074	9,930,676
Other consumer loans		307,492	3,169	4,033	304,322	303,458
Total loans to consumers		13,434,715	5,383	146,764	13,429,332	13,287,951
Before securitization of housing loans		13,571,467	(4,890)	125,745	13,576,357	13,445,721

## &lt;Resona Bank&gt;

Housing loans		7,843,349	(2,474)	83,411	7,845,824	7,759,937
Before securitization		7,931,628	(8,838)	70,495	7,940,466	7,861,132
Residential housing loans		5,778,748	24,193	111,552	5,754,555	5,667,196
Before securitization		5,866,921	17,832	98,640	5,849,089	5,768,280
Other consumer loans		156,074	820	1,638	155,253	154,435
Total loans to consumers		7,999,423	(1,654)	85,050	8,001,077	7,914,373
Before securitization of housing loans		8,087,702	(8,017)	72,134	8,095,720	8,015,567

## &lt;Saitama Resona Bank&gt;

Housing loans		4,055,837	13,597	55,661	4,042,239	4,000,175
Before securitization		4,104,309	9,687	47,557	4,094,622	4,056,752
Residential housing loans		3,102,552	10,675	44,868	3,091,876	3,057,683
Before securitization		3,151,025	6,765	36,765	3,144,259	3,114,259
Other consumer loans		122,853	3,485	4,932	119,367	117,920
Total loans to consumers		4,178,690	17,082	60,594	4,161,607	4,118,096
Before securitization of housing loans		4,227,163	13,172	52,490	4,213,990	4,174,672

## &lt;Kinki Osaka Bank&gt;

Housing loans		1,228,036	(8,908)	3,658	1,236,945	1,224,378
Before securitization		1,228,036	(8,908)	3,658	1,236,945	1,224,378
Residential housing loans		1,050,371	(8,354)	2,234	1,058,725	1,048,136
Before securitization		1,050,371	(8,354)	2,234	1,058,725	1,048,136
Other consumer loans		28,564	(1,136)	(2,538)	29,700	31,103
Total loans to consumers		1,256,601	(10,044)	1,119	1,266,646	1,255,481
Before securitization of housing loans		1,256,601	(10,044)	1,119	1,266,646	1,255,481

**(4) Loans to small and medium-sized corporations and consumers** (Millions of yen, %)

<Total of three banks>	End of Sep. 2015 (A)	(A) - (B)	(A) - (C)	End of Mar. 2015 (B)	End of Sep. 2014 (C)
Loans to SMEs and consumers	23,538,234	83,321	493,708	23,454,913	23,044,525
Ratio of loans to SMEs and consumers	84.60	0.09	(0.57)	84.50	85.18

## &lt;Resona Bank&gt;

Loans to SMEs and consumers	15,166,914	81,056	442,689	15,085,857	14,724,225
Ratio of loans to SMEs and consumers	82.32	0.39	(0.33)	81.93	82.66

## &lt;Saitama Resona Bank&gt;

Loans to SMEs and consumers	6,103,540	11,025	75,692	6,092,515	6,027,847
Ratio of loans to SMEs and consumers	88.06	(0.63)	(1.22)	88.70	89.28

## &lt;Kinki Osaka Bank&gt;

Loans to SMEs and consumers	2,267,780	(8,760)	(24,672)	2,276,541	2,292,452
Ratio of loans to SMEs and consumers	91.91	(0.10)	(0.17)	92.01	92.08

Note: Based on the figures reported to Bank of Japan (excluding overseas loans and loans in Japan offshore banking account)

## 9. Balance of deposits and loans

(Millions of yen)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2015 (A)	(A) - (B)	(A) - (C)	2015 (B)	2014 (C)
Deposits (Term-end)	37,247,614	513,048	1,624,345	36,734,565	35,623,268
Deposits (average balance)	36,246,551	989,209	1,149,661	35,257,342	35,096,890
Trust principal (Term-end)	612,219	(25,076)	45,437	637,296	566,782
Trust principal (average balance)	667,483	77,598	80,744	589,885	586,739
Loans and bills discounted (Term-end)	27,821,414	65,864	768,568	27,755,549	27,052,845
Banking account	27,787,758	68,904	774,818	27,718,854	27,012,940
Trust account	33,655	(3,039)	(6,250)	36,695	39,905
Loans and bills discounted (average balance)	27,175,615	613,443	815,486	26,562,172	26,360,129
Banking account	27,140,276	618,356	822,317	26,521,919	26,317,959
Trust account	35,339	(4,913)	(6,830)	40,252	42,170

### <Resona Bank>

Deposits (Term-end)	22,446,998	572,048	1,396,844	21,874,950	21,050,154
Deposits (average balance)	21,448,028	734,393	878,928	20,713,634	20,569,100
Trust principal (Term-end)	612,219	(25,076)	45,437	637,296	566,782
Trust principal (average balance)	667,483	77,598	80,744	589,885	586,739
Loans and bills discounted (Term-end)	18,423,454	10,545	611,234	18,412,908	17,812,220
Banking account	18,389,799	13,585	617,484	18,376,213	17,772,315
Trust account	33,655	(3,039)	(6,250)	36,695	39,905
Loans and bills discounted (average balance)	17,940,668	494,265	671,913	17,446,402	17,268,754
Banking account	17,905,328	499,178	678,744	17,406,150	17,226,584
Trust account	35,339	(4,913)	(6,830)	40,252	42,170

### <Saitama Resona Bank>

Deposits (Term-end)	11,542,819	(59,143)	290,406	11,601,963	11,252,412
Deposits (average balance)	11,577,377	273,923	293,768	11,303,453	11,283,608
Loans and bills discounted (Term-end)	6,930,622	62,081	179,567	6,868,540	6,751,054
Loans and bills discounted (average balance)	6,845,275	157,385	196,281	6,687,890	6,648,994

### <Kinki Osaka Bank>

Deposits (Term-end)	3,257,795	143	(62,906)	3,257,652	3,320,701
Deposits (average balance)	3,221,146	(19,108)	(23,035)	3,240,254	3,244,181
Loans and bills discounted (Term-end)	2,467,337	(6,763)	(22,233)	2,474,100	2,489,570
Loans and bills discounted (average balance)	2,389,672	(38,207)	(52,708)	2,427,879	2,442,380

<Reference> Domestic breakdown of individual, corporate and other deposits (Millions of yen)

<Total of three banks>	End of Sep.			End of Mar. 2015 (B)	End of Sep. 2014 (C)
	2015 (A)	(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	24,321,716	134,763	502,861	24,186,952	23,818,855
Liquid deposits	15,906,143	259,209	792,153	15,646,933	15,113,989
Time deposits	8,186,662	(143,306)	(323,787)	8,329,968	8,510,449
Domestic corporate deposits (Term-end)	11,102,225	589,571	796,556	10,512,654	10,305,669
Liquid deposits	8,233,080	615,632	783,598	7,617,448	7,449,482
Time deposits	2,320,386	(108,946)	(83,852)	2,429,332	2,404,239

<Resona Bank>

Domestic individual deposits (Term-end)	12,823,493	69,183	282,528	12,754,310	12,540,965
Liquid deposits	8,524,818	134,785	444,484	8,390,033	8,080,334
Time deposits	4,104,847	(85,162)	(202,680)	4,190,010	4,307,528
Domestic corporate deposits (Term-end)	8,370,991	553,752	727,371	7,817,239	7,643,620
Liquid deposits	6,282,157	520,848	684,142	5,761,309	5,598,015
Time deposits	1,598,804	(44,081)	(66,468)	1,642,886	1,665,273

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,982,726	100,992	253,485	8,881,733	8,729,241
Liquid deposits	6,033,478	122,504	308,764	5,910,974	5,724,713
Time deposits	2,920,656	(21,027)	(49,836)	2,941,683	2,970,493
Domestic corporate deposits (Term-end)	2,034,270	27,217	98,134	2,007,052	1,936,135
Liquid deposits	1,472,926	86,862	98,238	1,386,063	1,374,687
Time deposits	524,526	(66,404)	1,012	590,930	523,513

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,515,496	(35,412)	(33,152)	2,550,908	2,548,648
Liquid deposits	1,347,846	1,920	38,904	1,345,925	1,308,941
Time deposits	1,161,158	(37,116)	(71,270)	1,198,274	1,232,428
Domestic corporate deposits (Term-end)	696,963	8,600	(28,949)	688,363	725,912
Liquid deposits	477,996	7,920	1,217	470,075	476,778
Time deposits	197,055	1,539	(18,396)	195,515	215,452

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas loans and loans in Japan Offshore Banking Account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice

<Reference> Investment trust and other investment products for individual customers (Millions of yen)

<Total of three banks>	End of Sep.			End of Mar. 2015 (B)	End of Sep. 2014 (C)
	2015 (A)	(A) - (B)	(A) - (C)		
Investment trust	1,891,459	(179,502)	(88,229)	2,070,961	1,979,689
Public bond	606,072	(67,183)	(125,947)	673,255	732,019
Insurance	1,794,280	73,642	100,256	1,720,638	1,694,024

<Resona Bank>

Investment trust	1,044,382	(94,990)	(31,193)	1,139,373	1,075,576
Public bond	226,555	(48,009)	(94,712)	274,564	321,268
Insurance	872,546	54,822	77,004	817,724	795,542

<Saitama Resona Bank>

Investment trust	580,922	(55,354)	(32,716)	636,277	613,639
Public bond	369,183	(15,417)	(24,839)	384,601	394,023
Insurance	687,208	14,564	21,275	672,644	665,933

<Kinki Osaka Bank>

Investment trust	266,153	(29,156)	(24,319)	295,310	290,473
Public bond	10,333	(3,756)	(6,394)	14,089	16,727
Insurance	234,525	4,254	1,976	230,270	232,548

Note: Investment trust: based on market prices at each period-end

Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts.  
(amounts in par value and on a delivery date basis)

Insurance: based on insurance premiums paid (yen equivalent)

### III. Computation of Deferred Tax Assets

#### 1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 4	1 year

Notes: \*1. Classification of exemplification: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (JICPA Audit Committee Report No. 66, issued on November 9, 1999)

#### 2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Resona Bank	136.2	276.0	70.4	25.7	68.9
Saitama Resona Bank	54.9	60.0	46.1	42.4	39.2
Kinki Osaka Bank	4.5	7.9	(0.0)	2.7	(0.9)

#### 3. The estimated amounts of actual net operating profit, income before income taxes, taxable income before adjustments used for the estimation

(Billions of yen)

	Estimated period	Actual net operating profit	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	1 year	11.4	7.5	14.3

#### 4. Description of the types of deferred tax assets and liabilities

(Consolidated corporate-tax system has been applied since FY 2005. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Reserve for loan losses	58.6	(8.9)	67.5	15.2	(0.8)	16.0
Write-down on securities	64.0	(1.1)	65.2	6.5	(0.0)	6.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	17.0	(1.2)	18.2	4.6	(0.2)	4.8
Net loss carry forward	0.6	(0.6)	1.2	-	-	-
Others	51.0	(2.4)	53.5	10.0	(0.1)	10.2
Subtotal of deferred tax assets	191.3	(14.4)	205.8	36.5	(1.2)	37.8
Valuation allowance	(99.1)	2.2	(101.4)	(9.8)	0.0	(9.9)
Deferred tax assets	92.2	(12.1)	104.4	26.6	(1.2)	27.8
Gains on placing trust for retirement benefits	2.4	(0.0)	2.5	-	-	-
Unrealized gains on available-for-sale securities	93.1	(13.9)	107.1	23.2	(6.8)	30.1
Deferred gains on hedges	15.4	(0.2)	15.7	0.2	0.2	-
Others	2.6	(0.4)	3.1	5.8	(0.0)	5.9
Deferred tax liabilities	113.8	(14.7)	128.5	29.4	(6.6)	36.1
Net deferred tax assets	(21.6)	2.5	(24.1)	(2.7)	5.4	(8.2)

  

	Kinki Osaka Bank		
	End of Sep. 2015 (A)	(A) - (B)	End of Mar. 2015 (B)
Reserve for loan losses	9.4	(1.9)	11.3
Write-down on securities	3.9	(0.0)	3.9
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.5	0.0	1.5
Net loss carry forward	3.8	(0.1)	4.0
Others	7.1	(0.0)	7.2
Subtotal of deferred tax assets	25.9	(2.1)	28.1
Valuation allowance	(22.7)	1.4	(24.2)
Deferred tax assets	3.1	(0.7)	3.9
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	4.7	(0.3)	5.0
Deferred gains on hedges	-	-	-
Others	1.3	0.0	1.2
Deferred tax liabilities	6.0	(0.2)	6.3
Net deferred tax assets	(2.8)	(0.4)	(2.4)

## IV. Reference Materials (Group Banks' Financial Statements)

### [Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2015	September 30, 2015
<b>Assets</b>		
Cash and due from banks	¥ 6,018,332	¥ 6,294,581
Call loans	17,019	20,685
Monetary claims bought	170,971	150,216
Trading assets	564,360	417,591
Securities	3,919,927	3,813,655
Loans and bills discounted	18,376,213	18,389,799
Foreign exchange assets	82,361	88,535
Other assets	713,711	850,827
Other	713,711	850,827
Tangible fixed assets	215,709	216,930
Intangible fixed assets	33,639	30,768
Prepaid pension cost	65,378	77,062
Customers' liabilities for acceptances and guarantees	295,513	282,722
Reserve for possible loan losses	(98,961)	(119,698)
<b>Total Assets</b>	<b>30,374,177</b>	<b>30,513,676</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	21,874,950	22,446,998
Negotiable certificates of deposit	2,479,810	2,365,200
Call money	1,442,632	1,367,749
Payables under repurchase agreements	50,993	46,994
Payables under securities lending transactions	24,122	91,057
Trading liabilities	304,771	261,187
Borrowed money	481,058	528,582
Foreign exchange liabilities	6,363	7,747
Bonds	639,080	497,929
Due to trust account	617,622	595,576
Other liabilities	721,737	658,018
Accrued income taxes	5,642	2,592
Lease obligation	34,844	32,991
Asset retirement obligations	939	992
Other	680,311	621,442
Reserve for employees' bonuses	11,688	6,220
Other reserves	18,467	22,572
Deferred tax liabilities	24,149	21,613
Deferred tax liabilities for land revaluation	21,465	21,406
Acceptances and guarantees	295,513	282,722
<b>Total Liabilities</b>	<b>29,014,426</b>	<b>29,221,576</b>
<b>Net Assets</b>		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	297,965	266,506
Other retained earnings	297,965	266,506
Retained earnings carried forward	297,965	266,506
Total stockholders' equity	955,072	923,613
Net unrealized gains on available-for-sale securities	328,117	292,526
Net deferred gains on hedges	33,116	32,598
Revaluation reserve for land	43,444	43,362
Total valuation and translation differences	404,678	368,486
<b>Total Net Assets</b>	<b>1,359,751</b>	<b>1,292,100</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 30,374,177</b>	<b>¥ 30,513,676</b>



**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
<b>Ordinary income</b>	¥ 301,997	¥ 268,716
Interest income	146,615	143,976
Interest on loans and bills discounted	117,049	111,564
Interest and dividends on securities	18,065	18,592
Trust fees	11,257	11,063
Fees and commissions	60,146	64,187
Trading income	2,109	4,507
Other operating income	14,528	11,702
Other ordinary income	67,340	33,279
<b>Ordinary expenses</b>	170,045	208,296
Interest expenses	16,168	16,458
Interest on deposits	4,243	4,018
Fees and commissions	23,416	23,370
Trading expenses	587	—
Other operating expenses	2,981	9,478
General and administrative expenses	109,427	106,833
Other ordinary expenses	17,463	52,155
<b>Ordinary profits</b>	131,952	60,420
<b>Extraordinary gains</b>	14	70
<b>Extraordinary losses</b>	1,500	424
<b>Net income before income taxes</b>	130,466	60,066
Income taxes – current	23,467	5,008
Income taxes – deferred	10,756	11,631
Total income taxes	34,224	16,640
<b>Net income</b>	¥ 96,241	¥ 43,426

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the six months ended September 30, 2014**

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258
Cumulative effect of changes in accounting policies					410	410
Restated balance	279,928	279,928	97,250	377,178	227,561	884,668
Changes during the term						
Dividends paid					(2,843)	(2,843)
Net income					96,241	96,241
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	93,397	93,397
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥320,959	¥978,066

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757
Cumulative effect of changes in accounting policies					410
Restated balance	190,897	28,388	41,213	260,498	1,145,167
Changes during the term					
Dividends paid					(2,843)
Net income					96,241
Net changes except for stockholders' equity during the term	50,507	5,159	—	55,666	55,666
Total changes during the term	50,507	5,159	—	55,666	149,064
Balance at the end of the term	¥241,405	¥33,547	¥41,213	¥316,165	¥1,294,232

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the six months ended September 30, 2015**

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥297,965	¥955,072
Changes during the term						
Dividends paid					(74,981)	(74,981)
Net income					43,426	43,426
Reversal of revaluation reserve for land					95	95
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	(31,458)	(31,458)
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥266,506	¥923,613

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥328,117	¥33,116	¥43,444	¥404,678	¥1,359,751
Changes during the term					
Dividends paid					(74,981)
Net income					43,426
Reversal of revaluation reserve for land					95
Net changes except for stockholders' equity during the term	(35,591)	(517)	(82)	(36,191)	(36,191)
Total changes during the term	(35,591)	(517)	(82)	(36,191)	(67,650)
Balance at the end of the term	¥292,526	¥32,598	¥43,362	¥368,486	¥1,292,100

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

	March 31, 2015	September 30, 2015
<b>Assets</b>		
Cash and due from banks	¥ 3,389,596	¥ 3,549,336
Call loans	23,498	23,978
Monetary claims bought	3,916	443
Trading securities	27,386	19,375
Securities	2,169,952	1,795,037
Loans and bills discounted	6,868,540	6,930,622
Foreign exchange assets	8,685	10,484
Other assets	40,844	174,139
Other	40,844	174,139
Tangible fixed assets	56,635	56,262
Intangible fixed assets	2,704	2,697
Prepaid pension cost	7,612	8,259
Customers' liabilities for acceptances and guarantees	15,235	15,301
Reserve for possible loan losses	(31,234)	(29,697)
<b>Total Assets</b>	<b>12,583,374</b>	<b>12,556,242</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	11,601,963	11,542,819
Negotiable certificates of deposit	116,130	104,190
Call money	100,000	116,100
Borrowed money	188,980	189,780
Foreign exchange liabilities	192	249
Bonds	85,000	85,000
Other liabilities	57,098	98,818
Accrued income taxes	2,730	3,660
Lease obligation	18	15
Asset retirement obligations	190	191
Other	54,159	94,951
Reserve for employees' bonuses	3,758	2,027
Reserve for employees' retirement benefits	3,330	3,562
Other reserves	11,007	12,532
Deferred tax liabilities	8,238	2,782
Acceptances and guarantees	15,235	15,301
<b>Total Liabilities</b>	<b>12,190,934</b>	<b>12,173,163</b>
<b>Net Assets</b>		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	139,535	146,394
Legal reserve	20,012	20,012
Other retained earnings	119,523	126,382
Retained earnings carried forward	119,523	126,382
Total stockholders' equity	309,535	316,394
Net unrealized gains on available-for-sale securities	82,991	66,053
Net deferred losses on hedges	(86)	630
Total valuation and translation differences	82,904	66,684
<b>Total Net Assets</b>	<b>392,440</b>	<b>383,079</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 12,583,374</b>	<b>¥ 12,556,242</b>

**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
<b>Ordinary income</b>	¥ 86,899	¥ 90,464
Interest income	60,028	56,761
Interest on loans and bills discounted	50,141	46,989
Interest and dividends on securities	8,068	7,181
Fees and commissions	18,612	19,590
Other operating income	2,112	7,758
Other ordinary income	6,145	6,352
<b>Ordinary expenses</b>	56,970	54,632
Interest expenses	3,712	3,249
Interest on deposits	1,761	1,600
Fees and commissions	8,413	8,317
Other operating expenses	488	901
General and administrative expenses	39,476	38,240
Other ordinary expenses	4,880	3,922
<b>Ordinary profits</b>	29,929	35,832
<b>Extraordinary gains</b>	56	—
<b>Extraordinary losses</b>	52	58
<b>Net income before income taxes</b>	29,933	35,773
Income taxes – current	7,598	10,334
Income taxes – deferred	2,738	1,100
Total income taxes	10,336	11,434
<b>Net income</b>	¥ 19,596	¥ 24,339

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the six months ended September 30, 2014**

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
					Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865
Cumulative effect of changes in accounting policies					681	681	681
Restated balance	70,000	100,000	100,000	20,012	121,534	141,546	311,546
Changes during the term							
Dividends paid					(18,620)	(18,620)	(18,620)
Net income					19,596	19,596	19,596
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	976	976	976
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥122,510	¥142,523	¥312,523

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥45,514	¥(170)	¥45,344	¥356,209
Cumulative effect of changes in accounting policies				681
Restated balance	45,514	(170)	45,344	356,890
Changes during the term				
Dividends paid				(18,620)
Net income				19,596
Net changes except for stockholders' equity during the term	9,152	101	9,253	9,253
Total changes during the term	9,152	101	9,253	10,230
Balance at the end of the term	¥54,667	¥(69)	¥54,597	¥367,121

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the six months ended September 30, 2015**

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
					Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥119,523	¥139,535	¥309,535
Changes during the term							
Dividends paid					(17,480)	(17,480)	(17,480)
Net income					24,339	24,339	24,339
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	6,859	6,859	6,859
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥126,382	¥146,394	¥316,394

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥82,991	(¥86)	¥82,904	¥392,440
Changes during the term				
Dividends paid				(17,480)
Net income				24,339
Net changes except for stockholders' equity during the term	(16,937)	717	(16,220)	(16,220)
Total changes during the term	(16,937)	717	(16,220)	(9,361)
Balance at the end of the term	¥66,053	¥630	¥66,684	¥383,079

**[Non-Consolidated Balance Sheet]***(Millions of yen)*

	March 31, 2015	September 30, 2015
<b>Assets</b>		
Cash and due from banks	¥ 246,165	¥ 406,484
Monetary claims bought	21,098	18,099
Securities	779,921	673,586
Loans and bills discounted	2,474,100	2,467,337
Foreign exchange assets	4,341	3,811
Other assets	8,891	8,987
Other	8,891	8,987
Tangible fixed assets	30,328	30,284
Intangible fixed assets	341	335
Prepaid pension cost	3,713	3,978
Customers' liabilities for acceptances and guarantees	10,475	11,484
Reserve for possible loan losses	(22,159)	(19,675)
<b>Total Assets</b>	<b>3,557,218</b>	<b>3,604,713</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	3,257,652	3,257,795
Negotiable certificates of deposit	49,300	87,600
Borrowed money	82,600	90,000
Foreign exchange liabilities	177	45
Other liabilities	16,161	14,892
Accrued income taxes	180	436
Lease obligation	947	873
Asset retirement obligations	162	162
Other	14,870	13,420
Reserve for employees' bonuses	2,643	1,390
Reserve for employees' retirement benefits	4,683	4,800
Other reserves	4,147	5,254
Deferred tax liabilities	2,415	2,878
Acceptances and guarantees	10,475	11,484
<b>Total Liabilities</b>	<b>3,430,256</b>	<b>3,476,141</b>
<b>Net Assets</b>		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	20,868	23,287
Other retained earnings	20,868	23,287
Retained earnings carried forward	20,868	23,287
Total stockholders' equity	115,278	117,697
Net unrealized gains on available-for-sale securities	11,683	10,873
Total valuation and translation differences	11,683	10,873
<b>Total Net Assets</b>	<b>126,962</b>	<b>128,571</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 3,557,218</b>	<b>¥ 3,604,713</b>



**[Non-Consolidated Statement of Income]***(Millions of yen)*

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
<b>Ordinary income</b>	¥ 34,482	¥ 35,946
Interest income	21,192	19,887
Interest on loans and bills discounted	18,486	17,502
Interest and dividends on securities	2,494	2,164
Fees and commissions	8,119	8,211
Other operating income	1,262	2,088
Other ordinary income	3,908	5,758
<b>Ordinary expenses</b>	26,758	26,109
Interest expenses	1,733	1,180
Interest on deposits	1,136	986
Fees and commissions	3,101	3,326
Other operating expenses	2	—
General and administrative expenses	19,739	19,447
Other ordinary expenses	2,182	2,154
<b>Ordinary profits</b>	7,723	9,836
<b>Extraordinary gains</b>	—	0
<b>Extraordinary losses</b>	104	95
<b>Net income before income taxes</b>	7,619	9,740
Income taxes – current	(292)	932
Income taxes – deferred	1,503	794
Total income taxes	1,211	1,726
<b>Net income</b>	¥ 6,408	¥ 8,013

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the six months ended September 30, 2014**

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493
Cumulative effect of changes in accounting policies					339	339
Restated balance	38,971	38,971	16,467	55,439	15,423	109,833
Changes during the term						
Dividends paid					(2,900)	(2,900)
Net income					6,408	6,408
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	3,508	3,508
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥18,931	¥113,341

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,516	¥117,010
Cumulative effect of changes in accounting policies		339
Restated balance	7,516	117,350
Changes during the term		
Dividends paid		(2,900)
Net income		6,408
Net changes except for stockholders' equity during the term	2,624	2,624
Total changes during the term	2,624	6,132
Balance at the end of the term	¥10,141	¥123,483

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the six months ended September 30, 2015**

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥20,868	¥115,278
Changes during the term						
Dividends paid					(5,594)	(5,594)
Net income					8,013	8,013
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	2,418	2,418
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥23,287	¥117,697

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥11,683	¥126,962
Changes during the term		
Dividends paid		(5,594)
Net income		8,013
Net changes except for stockholders' equity during the term	(810)	(810)
Total changes during the term	(810)	1,608
Balance at the end of the term	¥10,873	¥128,571