



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2017
(Six months ended September 30, 2017/ Unaudited)
<under Japanese GAAP>



Code number: 8308

Stock exchange listing: Tokyo

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

Representative: Kazuhiro Hiagshi, Director, President and Representative Executive Officer

Quarterly securities report issuing date: November 24, 2017 Dividend payment date: December 6, 2017

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 2017 (April 1, 2017 - September 30, 2017)

(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 FY2017	365,342	(-6.4)	114,194	(-14.2)	94,093	(-2.9)
1H of FY2016	390,512	(-4.3)	133,086	(9.2)	96,914	(13.1)

Note: Comprehensive Income: 1H of FY2017: 129,466 million yen (52.7%) 1H of FY2016: 84,811 million yen (223.1%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2017	39.82	-
1H of FY2016	40.17	-

Note: Diluted net income per share of common stock 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, 2017	48,757,908	2,047,638	4.2
March 31, 2017	48,456,133	1,946,779	4.0

(Reference) Net Assets Attributable to Stockholders: September 30, 2017: 2,029,843 million yen
March 31, 2017: 1,928,924 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
FY2016	-	9.50	-	9.50	19.00
FY2017	-	10.00	-	-	-
FY2017 (Forecast)	-	-	-	10.00	20.00

Notes: 1. Revision of forecasts for dividends for FY2017: 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 Targets for Fiscal Year 2017 (April 1, 2017 - March 31, 2018)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	<i>Million yen</i>	%	<i>Yen</i>
Fiscal Year 2017 (Full year)	165,000	(2.2)	69.71

- Notes: 1. Revision of earnings target from the latest announcement: Yes
2. For calculation of targeted net income per common share, please refer to following "Formula for Targeted Net Income Attributable to Owners of the Parent per Share of Common Stock".
3. The Group provides financial services, including credit card administration, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment, such as a recent negative interest rate introduced by the Bank of Japan, exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

4. Other

- (1) Changes in Significant Subsidiaries during the period: Yes
New consolidated subsidiary: 1 Resona Merchant Bank Asia Limited
Excluded consolidated subsidiary: 1 Daiwa Guarantee Co., Ltd.
- (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year
A) Changes due to revision of accounting standards: No
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, 2017: 2,324,118,091 shares March 31, 2017: 2,324,118,091 shares
B) Treasury stock at the end of the period
September 30, 2017: 9,950,651 shares March 31, 2017: 2,372,831 shares
C) Average outstanding shares during the period
1H of Fiscal Year 2017: 2,316,452,938 shares
1H of Fiscal Year 2016: 2,320,255,201 shares

Note: Treasury stock at the end of the period included the stocks owned by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association.
September 30, 2017: 8,983,200 shares
March 31, 2017: 1,410,300 shares

Note: Status of the interim review process

This interim report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act."

Note: Disclaimer regarding Forward-looking Statements

Taking into consideration the business results up to the end of the 1st half, Resona Holdings revised its earnings targets for the current fiscal year (full year), which it announced on May 12, 2017. For the details, please see page 13 of "Financial Highlights for the First Half of Fiscal Year 2017", 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 20, 2017. 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 st Quarter-end	2 nd Quarter-end	3 rd Quarter-end	Fiscal Year-end	Total
Class Five Preferred Stock	FY 2016	-	459.375	-	459.375	918.75
	FY 2017	-	459.375			
	FY 2017 (Forecast)			-	459.375	918.75
Class Six Preferred Stock	FY 2016	-	618.75	-	-	618.75
	FY 2017	-	-			
	FY 2017 (Forecast)			-	-	-

Note: Regarding Class Six Preferred Stock, the Company implemented acquisition and cancellation on December 8, 2016.

(Reference)

Formula for Targeted Net Income per Share of Common Stock

$$\frac{\text{Targeted net income attributable to owners of the parent} - \text{Forecasted amount equivalent to dividend for preferred stock}}{\text{Forecasted average number of shares of common stock (excluding treasury stock)}}$$

- Forecasted average number of shares of common stock (excluding treasury stock): 2,314,167,440 shares
- Forecasted amount equivalent to dividend for preferred stock: 3,675 million yen

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(Supplementary Explanatory Material)

 Reference Materials for the First Half of FY2017

1. Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2017	September 30, 2017
Assets		
Cash and due from banks	¥ 12,641,987	¥ 12,908,581
Call loans and bills bought	156,529	120,273
Monetary claims bought	355,371	346,721
Trading assets	348,599	312,065
Money held in trust	1,005	-
Securities	5,295,787	5,138,088
Loans and bills discounted	28,186,730	28,233,445
Foreign exchange assets	95,455	101,525
Other assets	770,601	1,014,308
Tangible fixed assets	304,035	302,988
Intangible fixed assets	31,377	29,760
Net defined benefit asset	16,849	17,884
Deferred tax assets	1,776	1,988
Customers' liabilities for acceptances and guarantees	418,574	388,302
Reserve for possible loan losses	(168,487)	(157,979)
Reserve for possible losses on investments	(62)	(48)
Total Assets	48,456,133	48,757,908
Liabilities and Net Assets		
Liabilities		
Deposits	40,675,397	41,287,113
Negotiable certificates of deposit	965,590	999,440
Call money and bills sold	709,383	281,984
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	429,272	596,805
Trading liabilities	184,809	153,156
Borrowed money	699,224	726,670
Foreign exchange liabilities	2,471	3,087
Bonds	456,336	405,189
Due to trust account	1,015,305	984,772
Other liabilities	829,747	745,612
Reserve for employees' bonuses	16,106	12,220
Net defined benefit liability	12,699	10,132
Other reserves	44,597	47,804
Deferred tax liabilities	24,722	42,875
Deferred tax liabilities for land revaluation	20,114	20,102
Acceptances and guarantees	418,574	388,302
Total Liabilities	46,509,354	46,710,270
Net Assets		
Capital stock	50,472	50,472
Retained earnings	1,436,150	1,506,376
Treasury stock	(1,181)	(5,696)
Total stockholders' equity	1,485,442	1,551,153
Net unrealized gains on available-for-sale securities	414,750	448,127
Net deferred gains on hedges	40,447	36,577
Revaluation reserve for land	44,032	43,985
Foreign currency translation adjustments	(3,143)	(3,883)
Remeasurements of defined benefit plans	(52,604)	(46,115)
Total accumulated other comprehensive income	443,482	478,690
Minority interests in consolidated subsidiaries	17,854	17,795
Total Net Assets	1,946,779	2,047,638
Total Liabilities and Net Assets	¥ 48,456,133	¥ 48,757,908

(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, 2016	September 30, 2017
Ordinary income	¥ 390,512	¥ 365,342
Interest income	202,014	199,446
Interest on loans and bills discounted	163,587	153,927
Interest and dividends on securities	22,685	29,031
Trust fees	9,030	9,082
Fees and commissions	100,470	99,831
Trading income	5,263	3,308
Other operating income	24,213	14,951
Other ordinary income	49,520	38,721
Ordinary expenses	257,425	251,147
Interest expenses	13,812	15,471
Interest on deposits	5,082	6,543
Fees and commissions	24,949	24,371
Trading expenses	61	115
Other operating expenses	4,153	7,840
General and administrative expenses	181,039	180,136
Other ordinary expenses	33,408	23,212
Ordinary profits	133,086	114,194
Extraordinary gains	3,107	991
Gains on disposal of fixed assets	3,107	991
Extraordinary losses	1,119	1,564
Losses on disposal of fixed assets	684	458
Impairment losses on fixed assets	434	1,105
Net interim income before income taxes	135,074	113,622
Income taxes – current	33,749	16,342
Income taxes – deferred	2,916	2,385
Total income taxes	36,665	18,728
Net interim income	98,408	94,894
Net interim income attributable to non-controlling interests	1,493	800
Net interim income attributable to owners of the parent	¥ 96,914	¥ 94,093

[Consolidated Statement of Comprehensive Income]

(Millions of yen)

	For the six months ended September 30, 2016	For the six months ended September 30, 2017
Net interim income	¥ 98,408	¥ 94,894
Other comprehensive income	(13,597)	34,572
Net unrealized losses on available-for-sale securities	(16,960)	33,389
Net deferred gains on hedges	746	(3,870)
Revaluation reserve for land	-	(6)
Foreign currency translation adjustments	(3,178)	(1,416)
Remeasurement of defined benefit plans	5,789	6,489
Share of other comprehensive income of affiliates accounted for using the equity method	4	(13)
Total comprehensive interim income	<u>84,811</u>	<u>129,466</u>
Comprehensive interim income attributable to:		
Owners of the parent	85,166	129,341
Non-controlling interests	¥ (355)	¥ 124

(3) Consolidated Statement of Changes in Net Assets
For the six months ended September 30, 2016

(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	-	¥1,399,576	¥(1,902)	¥1,448,147
Changes during the term					
Dividends paid			(23,440)		(23,440)
Net interim income attributable to owners of the parent			96,914		96,914
Purchase of treasury stock				(1)	(1)
Disposal of treasury stock		(0)		412	412
Transfer from retained earnings to capital surplus		0	(0)		-
Net changes except for stockholders' equity during the term					
Total changes during the term	-	-	73,474	410	73,884
Balance at the end of the term	¥50,472	-	¥1,473,050	¥(1,491)	¥1,522,031

	Accumulated other comprehensive income						Non-controlling interests	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	¥347,491	¥49,540	¥44,025	¥(3,012)	¥(70,190)	¥367,855	¥17,468	¥1,833,470
Changes during the term								
Dividends paid								(23,440)
Net interim income attributable to owners of the parent								96,914
Purchase of treasury stock								(1)
Disposal of treasury stock								412
Transfer from retained earnings to capital surplus								-
Net changes except for stockholders' equity during the term	(16,943)	746	-	(1,351)	5,799	(11,747)	(553)	(12,301)
Total changes during the term	(16,943)	746	-	(1,351)	5,799	(11,747)	(553)	61,583
Balance at the end of the term	¥330,548	¥50,287	¥44,025	¥(4,363)	¥(64,391)	¥356,107	¥16,914	¥1,895,054

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

For the six months ended September 30, 2017

(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	-	¥1,436,150	¥(1,181)	¥1,485,442
Changes during the term					
Dividends paid			(23,907)		(23,907)
Net interim income attributable to owners of the parent			94,093		94,093
Purchase of treasury stock				(5,446)	(5,446)
Disposal of treasury stock		(0)		931	931
Reversal of revaluation reserve for land		0	(0)		-
Transfer from retained earnings to capital surplus			40		40
Net changes except for stockholders' equity during the term					
Total changes during the term	-	-	70,226	(4,515)	65,711
Balance at the end of the term	¥50,472	-	¥1,506,376	¥(5,696)	¥1,551,153

	Accumulated other comprehensive income						Non-controlling interests	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	¥414,750	¥40,447	¥44,032	¥(3,143)	¥(52,604)	¥443,482	¥17,854	¥1,946,779
Changes during the term								
Dividends paid								(23,907)
Net interim income attributable to owners of the parent								94,093
Purchase of treasury stock								(5,446)
Disposal of treasury stock								931
Reversal of revaluation reserve for land								-
Transfer from retained earnings to capital surplus								40
Net changes except for stockholders' equity during the term	33,377	(3,870)	(46)	(740)	6,488	35,207	(59)	35,148
Total changes during the term	33,377	(3,870)	(46)	(740)	6,488	35,207	(59)	100,859
Balance at the end of the term	¥448,127	¥36,577	¥43,985	¥(3,883)	¥(46,115)	¥478,690	¥17,795	¥2,047,638

(4) Note on Going-Concern Assumption

Not applicable

[Reference]
Statement of Trust Assets and Liabilities

Assets				
	March 31, 2017		September 30, 2017	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 31,092	0.12	¥ 28,452	0.11
Securities	0	0.00	0	0.00
Beneficiary rights	24,987,140	93.90	25,126,564	93.90
Securities held in custody account	14,987	0.06	16,146	0.06
Monetary claims	186,134	0.70	220,356	0.82
Tangible fixed assets	353,537	1.33	355,265	1.33
Intangible fixed assets	3,012	0.01	2,753	0.01
Other claims	4,989	0.02	5,139	0.02
Due from banking account	1,015,305	3.81	984,772	3.68
Cash and due from banks	12,740	0.05	20,311	0.07
Total assets	¥ 26,608,939	100.00	¥ 26,759,761	100.00

Liabilities				
	March 31, 2017		September 30, 2017	
	Million yen	%	Million yen	%
Money trusts	¥ 9,422,640	35.41	¥ 9,735,084	36.38
Pension trusts	2,615,046	9.83	2,477,090	9.26
Property formation benefit trusts	1,003	0.00	1,023	0.00
Securities investment trusts	13,401,496	50.36	13,339,203	49.85
Money entrusted, other than money trusts	321,509	1.21	354,491	1.32
Securities trusts	15,028	0.06	16,188	0.06
Monetary claims trusts	202,136	0.76	227,416	0.85
Land and fixtures trusts	22,841	0.09	21,852	0.08
Composite trusts	607,237	2.28	587,410	2.20
Total liabilities	¥ 26,608,939	100.00	¥ 26,759,761	100.00

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 JPY164,048 million as of March 31, 2017 and JPY124,138 million as of September 30, 2017, respectively.

Financial Results Report for the First Half of FY2017

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Note: [Total of three banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and Kinki Osaka Bank.

I. Highlights of Financial Results for the First Half of Fiscal Year 2017

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Ordinary income	1	365,342	(25,169)	390,512
Gross operating profit	2	278,821	(19,192)	298,014
Interest income	3	183,975	(4,225)	188,201
Trust fees (after disposal of problem loans in the trust account)	4	9,082	51	9,030
<Disposal of problem loans in the trust account>	5	0	(1)	1
Fees and commissions	6	75,459	(60)	75,520
Trading income	7	3,193	(2,008)	5,202
Other operating income	8	7,111	(12,948)	20,060
Expenses(excluding non-recurring items)	9	(170,377)	1,952	(172,329)
Personnel expenses	10	(82,601)	(441)	(82,159)
Non-personnel expenses	11	(76,358)	1,255	(77,614)
Taxes	12	(11,417)	1,137	(12,555)
Actual net operating profit (2-5+9+19)	13	108,609	(17,145)	125,754
Provision to general reserve for possible loan losses	14	—	—	—
Other gains/(losses), net	15	5,749	(1,651)	7,401
Net gains/(losses) on stocks	16	10,666	(366)	11,032
Disposal of problem loans	17	(5,323)	2,132	(7,455)
Reversal of credit expenses	18	12,919	(5,126)	18,045
Equity in earnings of investments in affiliates	19	164	93	70
Ordinary profit	20	114,194	(18,891)	133,086
Extraordinary gains	21	991	(2,115)	3,107
Extraordinary losses	22	(1,564)	(444)	(1,119)
Net income before income taxes	23	113,622	(21,451)	135,074
Income taxes-current	24	(16,342)	17,406	(33,749)
Income taxes-deferred	25	(2,385)	530	(2,916)
Net interim income	26	94,894	(3,514)	98,408
Net interim income attributable to non-controlling interests	27	(800)	692	(1,493)
Net interim income attributable to owners of the parent	28	94,093	(2,821)	96,914
Credit expense (5+14+17+18)	29	7,595	(2,995)	10,591
Disposal of problem loans in the trust account	30	0	(1)	1
Provision to general reserve for possible loan losses	31	4,514	(5,384)	9,899
Write-off of loans	32	(5,307)	1,702	(7,009)
Provision to specific reserve for possible loan losses	33	965	2,880	(1,914)
Provision to special reserve for certain overseas loans	34	0	(0)	0
Other disposal of problem loans	35	(16)	430	(446)
Gains on recoveries of written-off loans	36	7,439	(2,621)	10,060

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Number of consolidated subsidiaries	37	14	—	14
Number of affiliated companies accounted for by the equity method	38	1	—	1
Total	39	15	—	15

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

(Millions of yen)

		Total of three banks			Resona Bank			
		1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	
Gross operating profit	(2+10)	1	261,228	(14,171)	275,400	173,762	(13,395)	187,157
Gross operating profit from domestic operations	(3+4+6+7+8)	2	240,289	(7,650)	247,939	155,417	(6,752)	162,170
Interest income		3	176,573	(69)	176,643	107,137	(3,880)	111,018
Trust fees (after disposal of problem loans in the trust account)		4	9,105	73	9,032	9,105	73	9,032
<Disposal of problem loans in the trust account>		5	0	(1)	1	0	(1)	1
Fees and commissions		6	54,413	(20)	54,433	38,266	(457)	38,724
Trading income		7	29	(94)	124	29	(94)	124
Other operating income		8	166	(7,538)	7,705	877	(2,393)	3,270
Net gains/(losses) on bonds		9	117	(8,222)	8,340	126	(3,708)	3,834
Gross operating profit from international operations	(11+12+13+14)	10	20,939	(6,521)	27,461	18,344	(6,642)	24,987
Interest income		11	10,197	858	9,338	9,628	749	8,878
Fees and commissions		12	1,078	(63)	1,142	922	(54)	976
Trading income		13	3,147	(1,929)	5,076	3,147	(1,929)	5,076
Other operating income		14	6,515	(5,388)	11,903	4,647	(5,408)	10,055
Net gains/(losses) on bonds		15	5,024	(2,652)	7,676	4,251	(2,263)	6,515
Expenses (excluding non-recurring items)		16	(160,952)	2,404	(163,356)	(105,541)	1,597	(107,139)
Personnel expenses		17	(73,043)	(204)	(72,839)	(46,774)	(40)	(46,733)
Non-personnel expenses		18	(77,121)	1,495	(78,616)	(52,082)	672	(52,754)
Taxes		19	(10,786)	1,114	(11,900)	(6,684)	966	(7,650)
Actual net operating profit *1	(1+16-5)	20	100,276	(11,765)	112,042	68,220	(11,796)	80,017
Core net operating profit *2	(20-9-15)	21	95,133	(891)	96,025	63,842	(5,824)	69,667
Provision to general reserve for possible loan losses		22	-	-	-	-	-	-
Net operating profit	(1+16+22)	23	100,276	(11,767)	112,043	68,220	(11,798)	80,018
Other gains/(losses), net		24	60,879	54,510	6,369	45,619	41,600	4,019
Net gains/(losses) on stocks		25	63,571	52,546	11,025	47,496	37,105	10,391
Gains on sale		26	65,028	49,108	15,920	48,163	33,106	15,057
Losses on sale		27	(1,452)	3,397	(4,850)	(662)	3,958	(4,621)
Losses on devaluation		28	(4)	40	(44)	(4)	40	(44)
Disposal of problem loans		29	(4,059)	1,956	(6,016)	(3,275)	1,017	(4,292)
Reversal of credit expenses		30	13,104	(1,563)	14,667	9,406	(864)	10,271
Other		31	(11,737)	1,570	(13,307)	(8,007)	4,342	(12,350)
Ordinary profit	(23+24)	32	161,155	42,742	118,412	113,840	29,802	84,038
Extraordinary gains/(losses), net		33	(609)	(2,538)	1,929	(1,098)	(540)	(557)
Gains/(losses) on disposal of fixed assets		34	496	(1,867)	2,364	(349)	(221)	(128)
Impairment losses on fixed assets		35	(1,105)	(671)	(434)	(748)	(319)	(429)
Net income before income taxes	(32+33)	36	160,546	40,204	120,342	112,741	29,261	83,480
Income taxes-current		37	(13,609)	16,916	(30,525)	(6,696)	15,724	(22,420)
Income taxes-deferred		38	(1,956)	532	(2,489)	57	315	(258)
Net interim income	(36+37+38)	39	144,980	57,653	87,327	106,102	45,301	60,801
Credit expense	(5+22+29+30)	40	9,045	391	8,653	6,130	150	5,980
Disposal of problem loans in the trust account		41	0	(1)	1	0	(1)	1
Provision to general reserve for possible loan losses		42	2,457	(3,555)	6,012	477	(2,706)	3,183
Write-off of loans		43	(4,077)	1,521	(5,599)	(3,004)	1,288	(4,292)
Provision to specific reserve for possible loan losses		44	3,254	3,442	(187)	3,349	2,689	660
Provision to special reserve for certain overseas loans		45	0	(0)	0	0	(0)	0
Other disposal of problem loans		46	17	434	(416)	(271)	(271)	(0)
Gains on recoveries of written-off loans		47	7,393	(1,449)	8,842	5,580	(847)	6,427

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 FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	
Gross operating profit	(2+10)	1	62,033	(4,228)	66,262	25,432	3,452	21,980
Gross operating profit from domestic operations	(3+4+6+7+8)	2	59,762	(4,385)	64,148	25,109	3,488	21,620
Interest income		3	49,223	(97)	49,320	20,213	3,908	16,304
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	11,635	(136)	11,771	4,511	574	3,937
Trading income		7	-	-	-	-	-	-
Other operating income		8	(1,095)	(4,151)	3,056	384	(994)	1,378
Net gains/(losses) on bonds		9	(393)	(3,520)	3,127	384	(994)	1,378
Gross operating profit from international operations	(11+12+13+14)	10	2,270	156	2,113	323	(35)	359
Interest income		11	437	103	333	132	6	126
Fees and commissions		12	78	(7)	85	78	(1)	80
Trading income		13	-	-	-	-	-	-
Other operating income		14	1,755	60	1,694	113	(40)	153
Net gains/(losses) on bonds		15	817	(344)	1,161	(43)	(43)	-
Expenses (excluding non-recurring items)		16	(37,011)	436	(37,448)	(18,399)	369	(18,769)
Personnel expenses		17	(16,507)	(31)	(16,475)	(9,762)	(132)	(9,629)
Non-personnel expenses		18	(17,659)	503	(18,162)	(7,379)	319	(7,699)
Taxes		19	(2,844)	(34)	(2,809)	(1,257)	182	(1,440)
Actual net operating profit *1	(1+16-5)	20	25,022	(3,792)	28,814	7,033	3,822	3,210
Core net operating profit *2	(20-9-15)	21	24,598	72	24,525	6,692	4,860	1,831
Provision to general reserve for possible loan losses		22	-	-	-	-	-	-
Net operating profit	(1+16+22)	23	25,022	(3,792)	28,814	7,033	3,822	3,210
Other gains/(losses), net		24	14,288	12,936	1,351	971	(26)	998
Net gains/(losses) on stocks		25	14,937	14,304	633	1,137	1,137	0
Gains on sale		26	15,717	14,854	862	1,148	1,148	0
Losses on sale		27	(779)	(550)	(229)	(11)	(11)	-
Losses on devaluation		28	(0)	(0)	-	-	-	-
Disposal of problem loans		29	(464)	343	(807)	(319)	595	(915)
Reversal of credit expenses		30	2,629	1,422	1,207	1,068	(2,120)	3,189
Other		31	(2,815)	(3,133)	318	(914)	361	(1,275)
Ordinary profit	(23+24)	32	39,310	9,144	30,165	8,005	3,796	4,208
Extraordinary gains/(losses), net		33	(249)	(207)	(42)	739	(1,790)	2,529
Gains/(losses) on disposal of fixed assets		34	(46)	(6)	(40)	893	(1,639)	2,533
Impairment losses on fixed assets		35	(202)	(200)	(2)	(154)	(150)	(3)
Net income before income taxes	(32+33)	36	39,060	8,937	30,123	8,744	2,005	6,738
Income taxes-current		37	(6,692)	737	(7,429)	(220)	455	(675)
Income taxes-deferred		38	(1,050)	340	(1,390)	(964)	(123)	(841)
Net interim income	(36+37+38)	39	31,318	10,014	21,303	7,559	2,337	5,221
Credit expense	(5+22+29+30)	40	2,165	1,765	399	748	(1,524)	2,273
Disposal of problem loans in the trust account		41	-	-	-	-	-	-
Provision to general reserve for possible loan losses		42	1,431	(620)	2,051	549	(229)	778
Write-off of loans		43	(727)	(132)	(595)	(346)	365	(712)
Provision to specific reserve for possible loan losses		44	(3)	1,863	(1,866)	(91)	(1,110)	1,019
Provision to special reserve for certain overseas loans		45	-	-	-	-	-	-
Other disposal of problem loans		46	263	475	(212)	26	229	(203)
Gains on recoveries of written-off loans		47	1,201	178	1,023	611	(780)	1,392

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 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Actual net operating profit	100,276	(11,765)	112,042	68,220	(11,796)	80,017
Actual net operating profit per employee (thousands of yen)	6,418	(688)	7,106	6,807	(1,131)	7,939
Net operating profit	100,276	(11,767)	112,043	68,220	(11,798)	80,018
Net operating profit per employee (thousands of yen)	6,418	(688)	7,106	6,807	(1,131)	7,939

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Actual net operating profit	25,022	(3,792)	28,814	7,033	3,822	3,210
Actual net operating profit per employee (thousands of yen)	7,507	(1,020)	8,527	3,096	1,707	1,389
Net operating profit	25,022	(3,792)	28,814	7,033	3,822	3,210
Net operating profit per employee (thousands of yen)	7,507	(1,020)	8,527	3,096	1,707	1,389

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Net income ROE	12.97	(1.21)	14.19

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

Note: ROE=

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

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 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Average interest rate on funds invested (a)	0.88	(0.00)	0.88	0.86	(0.04)	0.90
Average interest rate of loans and bills discounted (c)	1.06	(0.10)	1.17	1.02	(0.09)	1.12
Average interest rate on securities	1.33	0.49	0.84	1.15	0.13	1.02
Average interest rate on procured funds (b)	0.71	(0.04)	0.75	0.74	(0.04)	0.78
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.01	(0.00)	0.01
Average interest rate on external debt	0.05	(0.03)	0.09	(0.03)	(0.04)	0.00
Gross interest margin (a) - (b)	0.16	0.03	0.13	0.12	0.00	0.11
Loan-to-deposit spread (c) - (d)	1.05	(0.10)	1.15	1.01	(0.09)	1.11

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Average interest rate on funds invested (a)	0.82	0.00	0.81	1.23	0.20	1.02
Average interest rate of loans and bills discounted (c)	1.13	(0.10)	1.24	1.17	(0.13)	1.31
Average interest rate on securities	1.34	0.68	0.66	1.98	1.49	0.49
Average interest rate on procured funds (b)	0.55	(0.03)	0.59	1.09	(0.06)	1.15
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.03	(0.00)	0.04
Average interest rate on external debt	0.16	(0.12)	0.29	0.08	(0.12)	0.21
Gross interest margin (a) - (b)	0.26	0.04	0.22	0.13	0.26	(0.12)
Loan-to-deposit spread (c) - (d)	1.12	(0.10)	1.23	1.14	(0.12)	1.27

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 2017 (A)			(A)-(B)			1st half of FY 2016 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	42,649,787	201,081	0.94	218,614	2,689	0.00	42,431,173	198,391	0.93
Loans and bills discounted	27,997,592	151,720	1.08	519,862	(9,585)	(0.09)	27,477,730	161,305	1.17
Securities	4,840,762	33,973	1.39	(116,093)	11,307	0.48	4,956,855	22,665	0.91
Source of Funds	45,422,763	14,309	0.06	1,846,162	1,900	0.00	43,576,600	12,409	0.05
Deposits	40,564,895	5,830	0.02	2,289,022	1,547	0.00	38,275,873	4,282	0.02
Negotiable certificates of deposit	1,557,005	60	0.00	(80,834)	(99)	(0.01)	1,637,840	160	0.01
Call money	575,032	1,529	0.53	(141,099)	231	0.16	716,131	1,298	0.36
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	728,881	1,216	0.33	34,225	232	0.05	694,655	984	0.28

2. Domestic operations

Use of Funds	41,354,318	182,734	0.88	44,587	(1,526)	(0.00)	41,309,731	184,261	0.88
Loans and bills discounted	27,491,119	147,262	1.06	512,718	(11,067)	(0.10)	26,978,400	158,329	1.17
Securities	4,475,519	29,909	1.33	(159,075)	10,359	0.49	4,634,594	19,549	0.84
Source of Funds	44,119,861	6,160	0.02	1,654,470	(1,457)	(0.00)	42,465,390	7,617	0.03
Deposits	39,827,789	2,565	0.01	2,176,201	(120)	(0.00)	37,651,588	2,685	0.01
Negotiable certificates of deposit	1,557,005	60	0.00	(80,834)	(99)	(0.01)	1,637,840	160	0.01
Call money	349,604	(103)	(0.05)	(72,875)	3	(0.00)	422,480	(107)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	614,680	358	0.11	2,425	(225)	(0.07)	612,255	583	0.19

3. International operations

Use of Funds	1,446,848	18,373	2.53	126,456	4,207	0.39	1,320,392	14,166	2.13
Loans and bills discounted	506,473	4,457	1.75	7,143	1,481	0.56	499,330	2,975	1.18
Securities	365,243	4,064	2.21	42,982	948	0.29	322,260	3,116	1.92
Source of Funds	1,454,281	8,176	1.12	144,121	3,348	0.38	1,310,160	4,828	0.73
Deposits	737,105	3,264	0.88	112,820	1,667	0.37	624,285	1,596	0.51
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	225,427	1,633	1.44	(68,224)	227	0.49	293,651	1,405	0.95
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	114,200	858	1.50	31,800	457	0.52	82,400	401	0.97

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2017 (A)			(A)-(B)			1st half of FY 2016 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	27,013,084	129,011	0.95	366,972	(839)	(0.01)	26,646,111	129,851	0.97
Loans and bills discounted	18,565,832	97,354	1.04	393,455	(5,134)	(0.07)	18,172,377	102,488	1.12
Securities	2,957,250	18,790	1.26	122,505	2,908	0.14	2,834,745	15,882	1.11
Source of Funds	28,585,608	12,245	0.08	1,162,027	2,291	0.01	27,423,580	9,954	0.07
Deposits	24,745,150	4,527	0.03	1,720,987	1,677	0.01	23,024,162	2,849	0.02
Negotiable certificates of deposit	1,121,057	53	0.00	(88,390)	(91)	(0.01)	1,209,448	145	0.02
Call money	480,401	1,333	0.55	(190,318)	24	0.16	670,720	1,309	0.38
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	351,911	860	0.48	(63,129)	331	0.23	415,040	528	0.25

2. Domestic operations

Use of Funds	25,820,625	111,615	0.86	222,140	(4,637)	(0.04)	25,598,484	116,252	0.90
Loans and bills discounted	18,074,478	93,032	1.02	391,734	(6,547)	(0.09)	17,682,743	99,579	1.12
Securities	2,655,707	15,429	1.15	96,534	2,280	0.13	2,559,173	13,149	1.02
Source of Funds	27,385,544	4,477	0.03	999,672	(757)	(0.00)	26,385,872	5,234	0.03
Deposits	24,064,524	1,348	0.01	1,608,100	46	(0.00)	22,456,424	1,301	0.01
Negotiable certificates of deposit	1,121,057	53	0.00	(88,390)	(91)	(0.01)	1,209,448	145	0.02
Call money	281,407	(85)	(0.06)	(95,668)	9	(0.01)	377,075	(95)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	237,710	1	0.00	(94,929)	(126)	(0.07)	332,640	127	0.07

3. International operations

Use of Funds	1,333,958	17,419	2.60	103,849	3,791	0.39	1,230,108	13,628	2.20
Loans and bills discounted	491,353	4,321	1.75	1,720	1,412	0.56	489,633	2,908	1.18
Securities	301,542	3,360	2.22	25,970	628	0.24	275,571	2,732	1.97
Source of Funds	1,341,562	7,791	1.15	121,373	3,041	0.38	1,220,189	4,750	0.77
Deposits	680,625	3,179	0.93	112,887	1,630	0.38	567,738	1,548	0.54
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	198,994	1,419	1.42	(94,650)	14	0.46	293,644	1,405	0.95
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	114,200	858	1.50	31,800	457	0.52	82,400	401	0.97

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2017 (A)			(A)-(B)			1st half of FY 2016 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	12,260,081	51,105	0.83	(199,995)	(219)	0.00	12,460,076	51,324	0.82
Loans and bills discounted	7,079,255	40,468	1.14	121,331	(2,868)	(0.10)	6,957,923	43,336	1.24
Securities	1,187,744	8,284	1.39	(327,066)	3,060	0.70	1,514,810	5,223	0.68
Source of Funds	13,431,728	1,444	0.02	612,478	(225)	(0.00)	12,819,250	1,670	0.02
Deposits	12,585,940	733	0.01	514,978	(23)	(0.00)	12,070,962	756	0.01
Negotiable certificates of deposit	352,250	4	0.00	(6,429)	(3)	(0.00)	358,679	8	0.00
Call money	84,011	198	0.47	42,987	209	0.52	41,024	(11)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	311,037	321	0.20	109,423	(47)	(0.15)	201,613	368	0.36

2. Domestic operations

Use of Funds	12,171,460	50,316	0.82	(228,530)	(615)	0.00	12,399,991	50,931	0.81
Loans and bills discounted	7,069,073	40,367	1.13	116,602	(2,929)	(0.10)	6,952,471	43,297	1.24
Securities	1,137,894	7,689	1.34	(346,327)	2,754	0.68	1,484,222	4,935	0.66
Source of Funds	13,343,300	1,093	0.01	583,802	(517)	(0.00)	12,759,497	1,610	0.02
Deposits	12,543,789	677	0.01	515,693	(43)	(0.00)	12,028,095	721	0.01
Negotiable certificates of deposit	352,250	4	0.00	(6,429)	(3)	(0.00)	358,679	8	0.00
Call money	57,580	(15)	(0.05)	16,562	(4)	0.00	41,017	(11)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	311,037	321	0.20	109,423	(47)	(0.15)	201,613	368	0.36

3. International operations

Use of Funds	89,414	788	1.75	24,662	394	0.54	64,751	394	1.21
Loans and bills discounted	10,181	100	1.96	4,729	61	0.52	5,452	39	1.43
Securities	49,849	595	2.38	19,261	306	0.49	30,588	288	1.88
Source of Funds	89,222	351	0.78	24,802	291	0.59	64,419	60	0.18
Deposits	42,151	55	0.26	(715)	19	0.09	42,866	35	0.16
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	26,431	213	1.61	26,424	213	1.17	6	0	0.43
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

<Kinki Osaka Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2017 (A)			(A)-(B)			1st half of FY 2016 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,376,621	20,964	1.23	51,636	3,749	0.20	3,324,985	17,215	1.03
Loans and bills discounted	2,352,504	13,897	1.17	5,074	(1,582)	(0.13)	2,347,429	15,480	1.31
Securities	695,767	6,898	1.97	88,468	5,338	1.46	607,299	1,559	0.51
Source of Funds	3,405,426	619	0.03	71,656	(165)	(0.01)	3,333,769	784	0.04
Deposits	3,233,804	569	0.03	53,056	(106)	(0.00)	3,180,748	676	0.04
Negotiable certificates of deposit	83,697	2	0.00	13,985	(4)	(0.01)	69,712	7	0.02
Call money	10,618	(2)	(0.04)	6,231	(2)	(0.02)	4,387	(0)	(0.02)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	65,932	35	0.10	(12,069)	(52)	(0.11)	78,001	87	0.22

2. Domestic operations

Use of Funds	3,362,232	20,802	1.23	50,976	3,725	0.20	3,311,255	17,076	1.02
Loans and bills discounted	2,347,566	13,861	1.17	4,381	(1,590)	(0.13)	2,343,185	15,452	1.31
Securities	681,916	6,789	1.98	90,717	5,324	1.49	591,198	1,465	0.49
Source of Funds	3,391,016	589	0.03	70,995	(182)	(0.01)	3,320,020	772	0.04
Deposits	3,219,475	539	0.03	52,407	(123)	(0.00)	3,167,068	663	0.04
Negotiable certificates of deposit	83,697	2	0.00	13,985	(4)	(0.01)	69,712	7	0.02
Call money	10,617	(2)	(0.04)	6,230	(2)	(0.02)	4,387	(0)	(0.02)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	65,932	35	0.10	(12,069)	(52)	(0.11)	78,001	87	0.22

3. International operations

Use of Funds	23,476	165	1.40	(2,054)	21	0.27	25,531	144	1.12
Loans and bills discounted	4,937	36	1.46	693	7	0.13	4,244	28	1.33
Securities	13,851	108	1.55	(2,249)	13	0.38	16,100	94	1.17
Source of Funds	23,497	33	0.28	(2,054)	15	0.14	25,551	17	0.14
Deposits	14,329	29	0.41	648	17	0.23	13,680	12	0.17
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1	0	1.05	1	0	1.05	-	-	-
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. 2017 (A)	(A)-(B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A)-(B)	End of Mar. 2017 (B)
Retirement benefit obligation	411,802	(2,495)	414,297	310,050	(2,344)	312,395
Discount rate (%)	0.55	-	0.55	0.55	-	0.55
Pension plan assets at fair value	421,539	1,147	420,391	327,687	(1,210)	328,898
Prepaid pension cost	75,986	(5,686)	81,673	58,858	(5,801)	64,660
Amount to be amortized	66,249	(9,329)	75,579	41,222	(6,935)	48,157

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2017 (A)	(A)-(B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A)-(B)	End of Mar. 2017 (B)
Retirement benefit obligation	58,556	12	58,543	43,194	(163)	43,358
Discount rate (%)	0.55	-	0.55	0.55	-	0.55
Pension plan assets at fair value	54,700	1,486	53,213	39,151	871	38,279
Prepaid pension cost	11,783	73	11,710	5,344	41	5,303
Amount to be amortized	15,640	(1,400)	17,040	9,387	(994)	10,381

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Retirement benefit expenses	(13,249)	(833)	(12,415)	(9,434)	(1,011)	(8,423)
Service cost	(5,717)	512	(6,229)	(3,882)	369	(4,251)
Interest cost	(1,139)	(378)	(761)	(859)	(282)	(576)
Expected return on pension plan assets	2,937	6	2,930	2,241	(6)	2,248
Unrecognized actuarial loss	(9,329)	(974)	(8,355)	(6,935)	(1,091)	(5,843)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Retirement benefit expenses	(2,382)	67	(2,450)	(1,431)	110	(1,541)
Service cost	(1,188)	72	(1,260)	(647)	70	(717)
Interest cost	(160)	(55)	(105)	(119)	(39)	(79)
Expected return on pension plan assets	366	8	358	329	5	323
Unrecognized actuarial loss	(1,400)	42	(1,442)	(994)	74	(1,069)

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 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Net gains/(losses) on bonds	5,142	(10,874)	16,017	4,377	(5,971)	10,349
Gains on sale	9,358	(10,656)	20,015	5,598	(7,200)	12,798
Gains on redemption	-	-	-	-	-	-
Losses on sale	(3,250)	(220)	(3,030)	(698)	1,656	(2,355)
Losses on redemption	-	866	(866)	-	-	-
Losses on devaluation	(965)	(864)	(101)	(522)	(428)	(93)
Net gains/(losses) on stocks	63,571	52,546	11,025	47,496	37,105	10,391
Gains on sale	65,028	49,108	15,920	48,163	33,106	15,057
Losses on sale	(1,452)	3,397	(4,850)	(662)	3,958	(4,621)
Losses on devaluation	(4)	40	(44)	(4)	40	(44)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)	1st half of FY 2017 (A)	(A)-(B)	1st half of FY 2016 (B)
Net gains/(losses) on bonds	423	(3,864)	4,288	340	(1,038)	1,378
Gains on sale	2,970	(2,867)	5,838	790	(588)	1,378
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,486)	(1,811)	(675)	(65)	(65)	-
Losses on redemption	-	866	(866)	-	-	-
Losses on devaluation	(60)	(52)	(7)	(383)	(383)	-
Net gains/(losses) on stocks	14,937	14,304	633	1,137	1,137	0
Gains on sale	15,717	14,854	862	1,148	1,148	0
Losses on sale	(779)	(550)	(229)	(11)	(11)	-
Losses on devaluation	(0)	(0)	-	-	-	-

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2017)	Change from End of Mar. 2017	Unrealized gains/(losses)			Change from End of Mar. 2017
			(End of Sep. 2017)	Gain	Loss	
Bonds held to maturity	2,176,151	(101,559)	57,686	58,589	(902)	(9,810)
Available-for-sale securities	2,901,885	(61,914)	603,672	622,669	(18,997)	47,773
Stocks	956,219	43,792	609,392	611,370	(1,978)	45,646
Bonds	1,245,256	(183,883)	(2,848)	3,929	(6,777)	(180)
JGB	288,918	(249,764)	(4,345)	2	(4,348)	1,144
Other	700,409	78,175	(2,871)	7,369	(10,241)	2,306

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, 2017 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	603,672
Fair value hedge gains recorded as income	(less) 7,662
Deferred tax liabilities	(less) 147,815
Unrealized gains on available-for-sale securities (before adjustment)	448,194
Amounts attributable to non-controlling interests	(less) 68
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	0
Amount reported on the Consolidated Balance Sheet	448,127

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2017)	Change from End of Mar. 2017	Unrealized gains/(losses)			Change from End of Mar. 2017
			(End of Sep. 2017)	Gain	Loss	
Bonds held to maturity	2,176,151	(101,559)	57,686	58,589	(902)	(9,810)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,893,001	(65,733)	603,365	622,144	(18,778)	47,948
Stocks	955,490	43,804	608,953	610,931	(1,978)	45,658
Bonds	1,245,253	(183,883)	(2,848)	3,929	(6,777)	(180)
Other	692,258	74,345	(2,739)	7,283	(10,022)	2,469

<Resona Bank>

Bonds held to maturity	1,415,591	(36,253)	40,015	40,015	-	(7,461)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,849,811	124,491	506,034	518,093	(12,058)	48,181
Stocks	790,060	43,845	509,108	510,831	(1,722)	45,688
Bonds	587,128	30,189	(26)	3,522	(3,548)	(606)
Other	472,622	50,456	(3,047)	3,739	(6,787)	3,099

<Saitama Resona Bank>

Bonds held to maturity	554,620	(67,337)	14,730	14,730	(0)	(2,748)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	560,983	(205,579)	87,457	92,498	(5,040)	463
Stocks	152,884	(489)	91,267	91,490	(223)	(478)
Bonds	250,227	(239,664)	(2,051)	311	(2,363)	811
Other	157,871	34,574	(1,757)	696	(2,454)	129

<Kinki Osaka Bank>

Bonds held to maturity	205,939	2,030	2,940	3,843	(902)	398
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	482,207	15,355	9,873	11,552	(1,678)	(696)
Stocks	12,545	448	8,577	8,609	(32)	448
Bonds	407,897	25,592	(770)	95	(865)	(385)
Other	61,764	(10,685)	2,066	2,847	(781)	(759)

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 (Bonds held to maturity and available-for-sale securities with maturities)

(Billions of yen)

	End of Sep. 2017							End of Mar. 2017						
	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
<Total of three banks>														
Bonds held to maturity	185.4	1,023.0	322.2	401.5	176.0	69.0	2,177.3	255.8	578.8	773.1	151.3	449.5	69.5	2,278.3
Japanese government bonds	125.5	932.2	214.5	300.0	100.0	12.1	1,684.3	205.3	486.3	667.9	50.0	350.0	12.1	1,771.6
Floating-rate JGBs	37.5	300.2	5.0	-	-	-	342.7	118.3	166.3	145.4	-	-	-	430.0
Japanese local government bonds	52.3	78.0	100.0	100.0	74.5	4.8	409.7	43.9	82.9	100.0	100.0	98.0	4.9	429.8
Japanese corporate bonds	7.6	12.8	7.7	1.5	1.5	52.0	83.3	6.6	9.6	5.2	1.3	1.5	52.5	76.8
Available-for-sale securities	224.5	308.6	319.2	221.8	579.0	206.6	1,860.1	376.2	313.4	224.2	129.7	718.4	146.3	1,908.5
Bonds	210.8	281.0	288.9	97.8	247.4	113.3	1,239.5	361.9	284.9	198.0	99.9	382.0	94.8	1,421.8
Japanese government bonds	2.0	-	60.0	-	135.0	91.5	288.5	172.0	-	60.0	-	243.0	63.0	538.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	10.1	3.9	44.5	6.3	98.6	-	163.6	12.8	4.6	13.4	4.2	111.8	-	147.1
Japanese corporate bonds	198.6	277.1	184.3	91.4	13.8	21.8	787.3	177.0	280.2	124.6	95.6	27.2	31.8	736.7
Other	13.7	27.6	30.2	124.0	331.6	93.3	620.6	14.3	28.5	26.1	29.8	336.4	51.4	486.7
Total	409.9	1,331.7	641.4	623.4	755.1	275.7	4,037.5	632.1	892.3	997.3	281.0	1,168.0	215.8	4,186.8

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Bonds held to maturity	108.5	678.4	210.4	301.0	101.5	11.2	1,411.3	142.0	366.5	523.5	51.0	351.5	11.7	1,446.3
Japanese government bonds	108.0	677.5	209.5	300.0	100.0	-	1,395.0	141.5	365.5	522.5	50.0	350.0	-	1,429.5
Floating-rate JGBs	20.0	45.5	-	-	-	-	65.5	54.5	45.5	-	-	-	-	100.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.5	0.9	0.9	1.0	1.5	11.2	16.3	0.5	1.0	1.0	1.0	1.5	11.7	16.8
Available-for-sale securities	95.4	158.0	173.8	126.4	379.4	92.7	1,025.9	95.8	156.1	159.5	48.1	390.0	49.2	898.9
Bonds	93.9	154.0	152.3	15.1	136.2	32.0	583.7	94.3	149.1	140.9	26.0	124.9	17.0	552.3
Japanese government bonds	-	-	60.0	-	90.0	32.0	182.0	-	-	60.0	-	80.0	17.0	157.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.9	-	13.9	-	33.9	-	48.7	0.9	-	5.8	-	31.3	-	38.1
Japanese corporate bonds	93.0	154.0	78.4	15.1	12.3	-	352.9	93.3	149.1	75.0	26.0	13.5	-	357.2
Other	1.4	3.9	21.4	111.3	243.2	60.7	442.1	1.5	6.9	18.6	22.1	265.0	32.2	346.6
Total	203.9	836.5	384.3	427.4	480.9	104.0	2,437.3	237.8	522.6	683.1	99.1	741.5	61.0	2,345.3

<Saitama Resona Bank>

Bonds held to maturity	52.3	230.2	100.0	100.0	74.5	-	557.0	91.7	168.2	166.9	100.0	98.0	-	624.9
Japanese government bonds	-	152.2	-	-	-	-	152.2	47.8	85.3	66.9	-	-	-	200.0
Floating-rate JGBs	-	152.2	-	-	-	-	152.2	47.8	85.3	66.9	-	-	-	200.0
Japanese local government bonds	52.3	78.0	100.0	100.0	74.5	-	404.8	43.9	82.9	100.0	100.0	98.0	-	424.9
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	52.6	48.3	10.9	12.5	197.0	72.3	393.9	225.7	53.3	7.8	7.1	247.3	41.4	582.9
Bonds	52.3	28.3	10.4	2.8	109.6	46.5	250.1	225.5	35.1	7.1	3.1	185.3	33.0	489.2
Japanese government bonds	-	-	-	-	45.0	46.5	91.5	170.0	-	-	-	110.0	33.0	313.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	2.5	64.6	-	67.1	-	-	-	-	75.3	-	75.3
Japanese corporate bonds	52.3	28.3	10.4	0.3	-	-	91.5	55.5	35.1	7.1	3.1	-	-	100.9
Other	0.2	19.9	0.4	9.7	87.4	25.8	143.7	0.2	18.2	0.6	4.0	61.9	8.4	93.6
Total	104.9	278.5	110.9	112.5	271.5	72.3	951.0	317.4	221.6	174.7	107.2	345.3	41.4	1,207.8

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Bonds held to maturity	24.5	114.3	11.7	0.5	-	57.7	208.9	22.0	44.1	82.7	0.2	-	57.8	206.9
Japanese government bonds	17.5	102.5	5.0	-	-	12.1	137.1	16.0	35.5	78.5	-	-	12.1	142.1
Floating-rate JGBs	17.5	102.5	5.0	-	-	-	125.0	16.0	35.5	78.5	-	-	-	130.0
Japanese local government bonds	-	-	-	-	-	4.8	4.8	-	-	-	-	-	4.9	4.9
Japanese corporate bonds	7.0	11.8	6.7	0.5	-	40.8	66.9	6.0	8.6	4.2	0.2	-	40.8	59.9
Available-for-sale securities	76.5	102.3	134.4	82.8	2.5	41.6	440.2	54.6	103.9	56.8	74.4	81.0	55.6	426.6
Bonds	64.4	98.6	126.1	79.8	1.6	34.8	405.6	42.1	100.6	50.0	70.8	71.7	44.8	380.1
Japanese government bonds	2.0	-	-	-	-	13.0	15.0	2.0	-	-	-	53.0	13.0	68.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	9.1	3.9	30.6	3.8	0.1	-	47.7	11.9	4.6	7.6	4.2	5.0	-	33.6
Japanese corporate bonds	53.2	94.7	95.4	75.9	1.5	21.8	342.8	28.2	95.9	42.3	66.5	13.6	31.8	278.5
Other	12.0	3.6	8.3	2.9	0.9	6.7	34.6	12.5	3.3	6.8	3.6	9.3	10.8	46.4
Total	101.0	216.6	146.1	83.3	2.5	99.4	649.1	76.7	148.0	139.5	74.7	81.0	113.4	633.6

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>	End of Sep.		End of Mar.
	2017 (A)	(A)-(B)	2017 (B)
Capital adequacy ratio	11.59	(0.10)	11.69
Total qualifying capital	1,686.0	(60.8)	1,746.8
Core Capital: instruments and reserves	1,715.1	(60.8)	1,775.9
Core Capital: regulatory adjustments	29.0	(0.0)	29.1
Risk weighted assets	14,542.9	(387.8)	14,930.8
Credit risk weighted assets	12,871.3	(471.3)	13,342.7
Amount equivalent to market risk / 8%	76.5	(6.5)	83.1
Amount equivalent to operational risk / 8%	984.6	(65.1)	1,049.7
Credit risk weighted assets adjustments	610.3	155.2	455.1
Total required capital	1,163.4	(31.0)	1,194.4

(Reference) International Standard			
Common Equity Tier 1 ratio	11.65	0.91	10.74
Excluding unrealized gain/loss on securities	9.26	0.67	8.59
Tier 1 ratio	12.32	0.92	11.40
Total capital adequacy ratio	13.96	0.15	13.81

(2) Capital adequacy ratios of group banks (Japanese domestic standard)

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2017 (A)	(A)-(B)	2017 (B)	2017 (A)	(A)-(B)	2017 (B)
Capital adequacy ratio	10.93	0.35	10.58	10.97	(0.06)	11.03
Total qualifying capital	1,133.3	8.0	1,125.3	1,150.5	(50.8)	1,201.3
Core Capital: instruments and reserves	1,170.0	5.2	1,164.7	1,173.2	(52.2)	1,225.5
Core Capital: regulatory adjustments	36.6	(2.7)	39.4	22.7	(1.3)	24.1
Risk weighted assets	10,365.9	(268.5)	10,634.5	10,482.0	(408.6)	10,890.7
Credit risk weighted assets	9,037.2	(338.0)	9,375.3	9,073.9	(525.0)	9,599.0
Amount equivalent to market risk / 8%	41.1	(9.3)	50.5	42.6	(9.2)	51.9
Amount equivalent to operational risk / 8%	637.0	(41.9)	678.9	664.0	(42.7)	706.7
Credit risk weighted assets adjustments	650.5	120.8	529.7	701.3	168.3	533.0
Total required capital	829.2	(21.4)	850.7	838.5	(32.6)	871.2

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep.		End of Mar.
	2017 (A)	(A)-(B)	2017 (B)
Capital adequacy ratio	12.16	0.58	11.58
Total qualifying capital	339.0	6.0	333.0
Core Capital: instruments and reserves	357.5	6.3	351.2
Core Capital: regulatory adjustments	18.4	0.2	18.1
Risk weighted assets	2,786.5	(89.1)	2,875.7
Credit risk weighted assets	2,401.3	(79.7)	2,481.0
Amount equivalent to market risk / 8%	33.7	2.5	31.1
Amount equivalent to operational risk / 8%	211.6	(15.8)	227.4
Credit risk weighted assets adjustments	139.7	3.7	136.0
Total required capital	222.9	(7.1)	230.0

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2017 (A)	(A)-(B)	2017 (B)	2017 (A)	(A)-(B)	2017 (B)
Capital adequacy ratio	11.04	0.64	10.40	11.88	0.37	11.51
Total qualifying capital	144.6	6.0	138.5	156.7	2.1	154.6
Core Capital: instruments and reserves	155.7	6.2	149.4	161.7	2.6	159.1
Core Capital: regulatory adjustments	11.1	0.2	10.8	4.9	0.4	4.5
Risk weighted assets	1,309.2	(22.5)	1,331.7	1,318.5	(23.8)	1,342.3
Credit risk weighted assets	1,233.1	(18.2)	1,251.4	1,237.6	(19.3)	1,257.0
Amount equivalent to market risk / 8%	0.1	(0.0)	0.1	0.1	(0.0)	0.1
Amount equivalent to operational risk / 8%	75.9	(4.3)	80.2	80.8	(4.4)	85.2
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	104.7	(1.8)	106.5	105.4	(1.9)	107.3

11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Sep. 2017	Change	End of Mar. 2017
Acquisition cost	346.5	(1.8)	348.3
Market value	955.4	43.8	911.6
Book value of stocks sold outright	1.9	(1.3)	3.3

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2017	End of Sep. 2017	End of Sep. 2017
Acquisition cost	280.9	61.6	3.9
Market value	790.0	152.8	12.5
Book value of stocks sold outright	1.9	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. 2017	Change	End of Mar. 2017
Directors	24	(1)	25
Executive officers	14	(1)	15

Notes: 1. Above figures include 15 directors who concurrently serve as directors and executive officers for group 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. 2017	Change	End of Mar. 2017
Directors	30	—	30
Non-board executive officers	47	—	47
Employees	15,577	328	15,249
Manned domestic offices	575	(4)	579
Non-manned domestic offices	890	9	881
Total domestic offices	1,465	5	1,460

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2017	End of Sep. 2017	End of Sep. 2017
Directors	10	11	9
Non-board executive officers	29	11	8
Employees	9,992	3,322	2,263
Manned domestic offices	327	130	118
Non-manned domestic offices	549	311	30
Total domestic offices	876	441	148

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 above figures as of end of September include these directors and executive officers who are installed at 1st of October.

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 2,415 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.	(A)-(B)	(A)-(C)	End of Mar.	End of Sep.
	2017 (A)			2017 (B)	2016 (C)
Loans to borrowers in legal bankruptcy	12,536	(7,329)	(9,123)	19,865	21,659
Past due loans	266,513	(9,377)	(16,960)	275,890	283,473
Loans past due 3 months or more	1,274	(1,088)	(3,064)	2,363	4,338
Restructured loans	90,211	(4,061)	(7,504)	94,272	97,716
Risk-managed loans, total	370,535	(21,856)	(36,653)	392,392	407,188
Partial direct write-offs	122,625	(9,135)	(21,195)	131,760	143,820
Balance of loans (Term-end)	28,459,919	47,891	460,036	28,412,027	27,999,883

<Resona Bank>

Loans to borrowers in legal bankruptcy	10,329	(7,446)	(9,567)	17,776	19,896
Past due loans	132,711	(1,574)	(8,438)	134,285	141,150
Loans past due 3 months or more	763	(1,098)	(1,809)	1,861	2,573
Restructured loans	68,424	419	(1,155)	68,004	69,579
Risk-managed loans, total	212,228	(9,699)	(20,971)	221,928	233,199
Partial direct write-offs	96,776	(6,774)	(16,018)	103,551	112,795
Balance of loans (Term-end)	18,904,860	29,024	369,893	18,875,836	18,534,967

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,492	74	20	1,417	1,471
Past due loans	85,423	(3,863)	(2,489)	89,287	87,913
Loans past due 3 months or more	151	36	(900)	115	1,051
Restructured loans	15,274	(3,703)	(4,859)	18,978	20,134
Risk-managed loans, total	102,342	(7,455)	(8,228)	109,798	110,571
Partial direct write-offs	16,769	(835)	(1,968)	17,604	18,737
Balance of loans (Term-end)	7,135,163	39,530	91,388	7,095,632	7,043,774

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	714	42	422	672	291
Past due loans	48,377	(3,939)	(6,031)	52,316	54,409
Loans past due 3 months or more	359	(26)	(354)	386	713
Restructured loans	6,512	(777)	(1,489)	7,289	8,002
Risk-managed loans, total	55,964	(4,701)	(7,453)	60,665	63,417
Partial direct write-offs	9,079	(1,525)	(3,208)	10,604	12,287
Balance of loans (Term-end)	2,419,895	(20,663)	(1,245)	2,440,559	2,421,141

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2017 (A)	(A)-(B)	(A)-(C)	2017 (B)	2016 (C)
Loans to borrowers in legal bankruptcy	0.04	(0.02)	(0.03)	0.06	0.07
Past due loans	0.93	(0.03)	(0.07)	0.97	1.01
Loans past due 3 months or more	0.00	(0.00)	(0.01)	0.00	0.01
Restructured loans	0.31	(0.01)	(0.03)	0.33	0.34
Risk-managed loans, total	1.30	(0.07)	(0.15)	1.38	1.45

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.05	(0.03)	(0.05)	0.09	0.10
Past due loans	0.70	(0.00)	(0.05)	0.71	0.76
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.00	0.01
Restructured loans	0.36	0.00	(0.01)	0.36	0.37
Risk-managed loans, total	1.12	(0.05)	(0.13)	1.17	1.25

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.02	0.00	0.00	0.01	0.02
Past due loans	1.19	(0.06)	(0.05)	1.25	1.24
Loans past due 3 months or more	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	0.21	(0.05)	(0.07)	0.26	0.28
Risk-managed loans, total	1.43	(0.11)	(0.13)	1.54	1.56

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.02	0.00	0.01	0.02	0.01
Past due loans	1.99	(0.14)	(0.24)	2.14	2.24
Loans past due 3 months or more	0.01	(0.00)	(0.01)	0.01	0.02
Restructured loans	0.26	(0.02)	(0.06)	0.29	0.33
Risk-managed loans, total	2.31	(0.17)	(0.30)	2.48	2.61

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

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2017 (A)	(A)-(B)	(A)-(C)	2017 (B)	2016 (C)
Before partial direct write-off	47.84	(0.68)	(2.74)	48.53	50.58
After partial direct write-off	30.58	(0.66)	(2.55)	31.24	33.13

<Resona Bank>

Before partial direct write-off	56.25	(0.78)	(2.98)	57.03	59.23
After partial direct write-off	36.30	(0.68)	(3.21)	36.98	39.51

<Saitama Resona Bank>

Before partial direct write-off	34.07	(0.94)	(2.33)	35.02	36.41
After partial direct write-off	23.27	(1.32)	(2.35)	24.60	25.63

<Kinki Osaka Bank>

Before partial direct write-off	33.08	(0.75)	(2.17)	33.84	35.25
After partial direct write-off	22.22	(0.04)	(0.48)	22.27	22.71

Note: Percentage of reserves = (Total reserve for possible loan losses + 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.
	2017 (A)	(A)-(B)	(A)-(C)	2017 (B)	2016 (C)
General reserve for possible loan losses	107,317	(4,262)	(8,972)	111,580	116,290
Specific reserve for possible loan losses	50,661	(6,245)	(15,129)	56,906	65,790
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	157,979	(10,508)	(24,102)	168,487	182,081
Reserve for write-off of loans in the trust account	85	(9)	(18)	94	103

<Total of three banks>

General reserve for possible loan losses	67,416	(2,457)	(6,248)	69,873	73,664
Specific reserve for possible loan losses	45,810	(6,834)	(15,328)	52,644	61,139
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	113,226	(9,291)	(21,577)	122,517	134,803
Reserve for write-off of loans in the trust account	85	(9)	(18)	94	103

<Resona Bank>

General reserve for possible loan losses	52,722	(477)	(2,858)	53,199	55,580
Specific reserve for possible loan losses	24,241	(4,545)	(12,232)	28,786	36,473
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	76,963	(5,022)	(15,090)	81,985	92,053
Reserve for write-off of loans in the trust account	85	(9)	(18)	94	103

<Saitama Resona Bank>

General reserve for possible loan losses	10,573	(1,431)	(2,617)	12,004	13,190
Specific reserve for possible loan losses	13,250	(1,762)	(1,904)	15,013	15,155
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	23,823	(3,193)	(4,521)	27,017	28,345
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>

General reserve for possible loan losses	4,121	(549)	(773)	4,670	4,894
Specific reserve for possible loan losses	8,318	(526)	(1,192)	8,844	9,510
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	12,439	(1,075)	(1,965)	13,514	14,404
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.
		2017 (A)	(A)-(B)	(A)-(C)	2017 (B)	2016 (C)
	Unrecoverable or valueless claims	53,804	(9,860)	(15,915)	63,664	69,719
	Risk claims	228,558	(6,593)	(10,166)	235,151	238,725
	Special attention loans	91,486	(5,149)	(10,569)	96,635	102,055
	Financial Reconstruction Act subtotal [A]	373,848	(21,603)	(36,651)	395,452	410,500
	Normal claims	28,854,873	62,289	501,033	28,792,583	28,353,839
	Financial Reconstruction Act total [B]	29,228,722	40,686	464,382	29,188,036	28,764,340
	Partial direct write-offs	124,823	(9,999)	(25,067)	134,823	149,891
	NPL Ratio [A] / [B]	1.27	(0.07)	(0.14)	1.35	1.42

<Resona Bank>

	Unrecoverable or valueless claims	26,352	(9,644)	(15,762)	35,996	42,115
	Risk claims	118,934	792	(2,134)	118,141	121,069
	Special attention loans	69,187	(678)	(2,965)	69,866	72,152
	Financial Reconstruction Act subtotal [A]	214,474	(9,530)	(20,862)	224,004	235,336
	Normal claims	19,350,839	18,839	374,910	19,332,000	18,975,928
	Financial Reconstruction Act total [B]	19,565,313	9,308	354,048	19,556,004	19,211,265
	Partial direct write-offs	98,759	(7,310)	(19,802)	106,070	118,561
	NPL Ratio [A] / [B]	1.09	(0.04)	(0.12)	1.14	1.22

<Saitama Resona Bank>

	Unrecoverable or valueless claims	20,060	232	778	19,828	19,281
	Risk claims	67,853	(3,921)	(3,332)	71,775	71,186
	Special attention loans	15,426	(3,666)	(5,760)	19,093	21,186
	Financial Reconstruction Act subtotal [A]	103,341	(7,355)	(8,313)	110,697	111,654
	Normal claims	7,102,159	52,959	112,541	7,049,200	6,989,618
	Financial Reconstruction Act total [B]	7,205,500	45,603	104,227	7,159,897	7,101,273
	Partial direct write-offs	16,814	(1,156)	(1,976)	17,970	18,791
	NPL Ratio [A] / [B]	1.43	(0.11)	(0.13)	1.54	1.57

<Kinki Osaka Bank>

	Unrecoverable or valueless claims	7,390	(447)	(931)	7,838	8,322
	Risk claims	41,770	(3,465)	(4,699)	45,235	46,470
	Special attention loans	6,872	(804)	(1,843)	7,676	8,716
	Financial Reconstruction Act subtotal [A]	56,033	(4,717)	(7,475)	60,750	63,508
	Normal claims	2,401,873	(9,509)	13,581	2,411,383	2,388,292
	Financial Reconstruction Act total [B]	2,457,907	(14,226)	6,106	2,472,133	2,451,801
	Partial direct write-offs	9,249	(1,532)	(3,288)	10,782	12,538
	NPL Ratio [A] / [B]	2.27	(0.17)	(0.31)	2.45	2.59

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. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.22	2.96	94.25	96.88	5.02	91.86
Covered by reserves	2.77	(2.96)	5.74	3.11	(5.02)	8.13
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.42	(1.35)	88.78	84.56	(2.07)	86.64
Covered by collateral, guarantees, etc.	69.56	0.02	69.53	66.02	(0.11)	66.13
Covered by reserves	17.86	(1.37)	19.24	18.54	(1.96)	20.51
Reserve ratio against the portion not covered by collateral, guarantees, etc.	58.69	(4.47)	63.16	54.58	(5.98)	60.57
Special Attention Obligors	48.52	(2.58)	51.10	45.22	(2.56)	47.78
Covered by collateral, guarantees, etc.	29.69	(2.19)	31.89	26.58	(2.33)	28.91
Covered by reserves	18.82	(0.38)	19.21	18.64	(0.22)	18.87
Reserve ratio against the portion not covered by collateral, guarantees, etc.	26.77	(1.42)	28.20	25.39	(1.15)	26.54
Other Watch Obligors	69.65	0.81	68.84	64.28	0.94	63.33
Covered by collateral, guarantees, etc.	68.55	0.86	67.68	63.22	1.01	62.21
Covered by reserves	1.10	(0.05)	1.16	1.06	(0.06)	1.12
Reserve ratio against the portion not covered by collateral, guarantees, etc.	3.52	(0.07)	3.59	2.89	(0.09)	2.98
Normal Obligors	0.10	0.00	0.10	0.14	0.01	0.13

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.61	0.30	97.31	97.35	(0.14)	97.49
Covered by reserves	2.38	(0.30)	2.68	2.64	0.14	2.50
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.72	(0.25)	91.97	88.59	(0.68)	89.28
Covered by collateral, guarantees, etc.	76.02	1.28	74.74	69.16	(1.01)	70.17
Covered by reserves	15.69	(1.53)	17.23	19.42	0.32	19.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	65.47	(2.76)	68.23	63.01	(1.04)	64.05
Special Attention Obligors	58.29	(1.54)	59.84	57.20	(2.17)	59.37
Covered by collateral, guarantees, etc.	39.61	(0.37)	39.98	35.91	(2.67)	38.58
Covered by reserves	18.68	(1.17)	19.85	21.28	0.49	20.78
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.93	(2.14)	33.08	33.21	(0.63)	33.84
Other Watch Obligors	78.43	0.63	77.80	80.40	(0.61)	81.02
Covered by collateral, guarantees, etc.	76.86	0.68	76.18	79.74	(0.58)	80.32
Covered by reserves	1.57	(0.04)	1.62	0.66	(0.03)	0.69
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.79	(0.01)	6.80	3.29	(0.26)	3.55
Normal Obligors	0.02	(0.00)	0.02	0.04	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 53.8		Unrecoverable or Valueless Claims 53.8	31.3	22.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.4 Collateral /Guarantee 52.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 228.5		Risk Claims 228.5	112.2	88.0	28.1 Reserve Ratio 58.69%		Reserves 40.8 Collateral /Guarantee 158.9	Risk Claims 87.42%
Watch Obligors	Special Attention Obligors 127.4	Special Attention Loans 91.4	13.5	113.8			Reserves 17.3 Collateral /Guarantee 25.3	Special Attention Loans 46.67%
	Other Watch Obligors 1,277.4	Normal Claims 28,854.8						
Normal Obligors 27,541.5		Subtotal 373.8	27,541.5					
Total Exposures 29,228.7		Total 29,228.7	Normal 28,026.8	Category II 1,173.6	Category III 28.1	Category IV -		Total Coverage Ratio 79.26%

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 26.3		Unrecoverable or Valueless Claims 26.3	15.8	10.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.8 Collateral /Guarantee 25.5	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 118.9		Risk Claims 118.9	57.3	43.8	17.8 Reserve Ratio 54.58%		Reserves 22.0 Collateral /Guarantee 78.5	Risk Claims 84.56%
Watch Obligors	Special Attention Obligors 94.5	Special Attention Loans 69.1	8.2	86.3			Reserves 12.8 Collateral /Guarantee 16.7	Special Attention Loans 42.92%
	Other Watch Obligors 820.0	Normal Claims 19,350.8						
Normal Obligors 18,505.4		Subtotal 214.4	18,505.4					Total Coverage Ratio 73.03%
Total Exposures 19,565.3		Total 19,565.3	Normal 18,778.7	Category II 768.8	Category III 17.8	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.

(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 Obligors 20.0		Unrecoverable or Valueless Claims 20.0	12.2	7.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.4 Collateral /Guarantee 19.5	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 67.8		Risk Claims 67.8	29.7	32.4	5.6 Reserve Ratio 65.47%		Reserves 10.6 Collateral /Guarantee 51.5	Risk Claims 91.72%
Watch Obligors	Special Attention Obligors 24.3	Special Attention Loans 15.4	3.3	21.0			Reserves 2.8 Collateral /Guarantee 6.1	Special Attention Loans 58.29%
	Other Watch Obligors 261.4	Subtotal 103.3						
Normal Obligors 6,831.7		Normal Claims 7,102.1	72.3	189.1				
			6,831.7					
								Total Coverage Ratio 88.33%
Total Exposures 7,205.5		Total 7,205.5	Normal 6,949.4	Category II 250.4	Category III 5.6	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 Obligors 7.3		Unrecoverable or Valueless Claims 7.3	3.3	4.0	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 7.1	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 41.7		Risk Claims 41.7	25.1	11.8	4.7 Reserve Ratio 63.01%		Reserves 8.1 Collateral /Guarantee 28.8	Risk Claims 88.59%
Watch Obligors	Special Attention Obligors 8.4	Special Attention Loans 6.8	1.9	6.4			Reserves 1.6 Collateral /Guarantee 2.3	Special Attention Loans 58.42%
	Other Watch Obligors 195.9	Subtotal 56.0						
Normal Obligors 2,204.3		Normal Claims 2,401.8	63.8	132.0				
			2,204.3					
								Total Coverage Ratio 86.39%
Total Exposures 2,457.9		Total 2,457.9	Normal 2,298.7	Category II 154.4	Category III 4.7	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 FY2017

(Billions of yen)

<Total of three banks>	End of Sep. 2017 (A)	(A) - (B)			End of Mar. 2017 (B)
			Claims newly classified	Amount of off-balancing	
Unrecoverable or valueless claims	53.8	(9.8)	10.8	(20.7)	63.6
Risk claims	228.5	(6.5)	40.7	(47.3)	235.1
Total	282.3	(16.4)	51.5	(68.0)	298.8
Result of measures connected to off-balancing	44.7				64.2

<Resona Bank>

Unrecoverable or valueless claims	26.3	(9.6)	3.7	(13.4)	35.9
Risk claims	118.9	0.7	28.1	(27.3)	118.1
Total	145.2	(8.8)	31.8	(40.7)	154.1
Result of measures connected to off-balancing	19.8				29.9

<Saitama Resona Bank>

Unrecoverable or valueless claims	20.0	0.2	5.0	(4.8)	19.8
Risk claims	67.8	(3.9)	7.7	(11.7)	71.7
Total	87.9	(3.6)	12.8	(16.5)	91.6
Result of measures connected to off-balancing	17.3				17.9

<Kinki Osaka Bank>

Unrecoverable or valueless claims	7.3	(0.4)	1.9	(2.4)	7.8
Risk claims	41.7	(3.4)	4.8	(8.2)	45.2
Total	49.1	(3.9)	6.8	(10.7)	53.0
Result of measures connected to off-balancing	7.5				16.3

(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	(0.7)	(0.2)	-	(0.4)
Reconstructive disposition	(1.5)	(1.0)	-	(0.5)
Improvement in debtors' performance due to reconstructive disposition	(0.2)	-	-	(0.2)
Loan sales to market	(2.7)	-	(1.7)	(0.9)
Direct write-offs	2.0	1.2	(0.3)	1.1
Others	(64.7)	(40.6)	(14.4)	(9.6)
Collection/repayment, etc.	(43.0)	(27.7)	(9.0)	(6.2)
Improvement in debtors' performance	(21.7)	(12.9)	(5.3)	(3.4)
Total	(68.0)	(40.7)	(16.5)	(10.7)

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. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
	Manufacturing	2,531.0	(4.4)	2,535.4	1,889.5	(1.7)
Agriculture, forestry	15.1	1.1	13.9	8.1	1.2	6.8
Fishery	1.8	(0.0)	1.8	1.1	(0.0)	1.2
Mining, quarrying of stone, gravel extraction	9.7	(0.7)	10.4	7.1	(0.1)	7.3
Construction	613.7	(7.1)	620.9	354.1	1.2	352.9
Electricity, gas, heating, water	236.4	12.5	223.9	213.4	11.6	201.8
Information and communication	280.6	4.7	275.9	252.5	5.6	246.8
Transportation, postal service	553.3	(1.3)	554.7	393.5	(0.7)	394.3
Wholesale and retail trade	2,280.7	(35.6)	2,316.3	1,695.9	(22.2)	1,718.2
Finance and insurance	963.1	(25.6)	988.7	907.6	(25.5)	933.1
Real estate	7,088.2	133.7	6,954.5	5,038.2	110.9	4,927.2
Apartment loans	3,086.5	(51.0)	3,137.6	1,936.9	(55.8)	1,992.8
Real estate brokerage	3,228.5	158.7	3,069.7	2,563.5	145.1	2,418.3
Goods rental and leasing	325.6	(6.2)	331.9	267.1	(0.2)	267.3
Services	1,644.9	19.8	1,625.1	1,125.5	13.2	1,112.2
Government, local government	902.3	(9.3)	911.7	198.3	(37.1)	235.4
Others	11,012.9	(33.3)	11,046.2	6,552.3	(27.0)	6,579.4
Residential housing loans	10,187.6	(31.0)	10,218.6	5,985.2	(23.6)	6,008.9
Domestic total	28,459.9	47.8	28,412.0	18,904.8	29.0	18,875.8
Japan offshore banking account	-	-	-	-	-	-
Total	28,459.9	47.8	28,412.0	18,904.8	29.0	18,875.8

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
	Manufacturing	432.6	4.5	428.1	208.7	(7.2)
Agriculture, forestry	5.4	(0.2)	5.7	1.5	0.1	1.3
Fishery	0.0	(0.0)	0.0	0.6	(0.0)	0.6
Mining, quarrying of stone, gravel extraction	2.1	(0.5)	2.7	0.3	(0.0)	0.3
Construction	161.1	(4.9)	166.1	98.4	(3.4)	101.8
Electricity, gas, heating, water	18.7	0.8	17.8	4.2	(0.0)	4.2
Information and communication	17.0	(0.9)	17.9	11.1	0.0	11.1
Transportation, postal service	123.4	(2.3)	125.7	36.3	1.7	34.6
Wholesale and retail trade	353.1	(6.7)	359.8	231.7	(6.6)	238.3
Finance and insurance	37.8	(1.3)	39.1	17.5	1.1	16.3
Real estate	1,589.6	17.0	1,572.6	460.2	5.6	454.6
Apartment loans	972.4	2.9	969.4	177.1	1.8	175.3
Real estate brokerage	435.4	8.2	427.2	229.4	5.3	224.0
Goods rental and leasing	39.6	(4.5)	44.1	18.9	(1.4)	20.3
Services	381.4	7.3	374.1	137.9	(0.7)	138.7
Government, local government	541.5	24.7	516.7	162.5	2.9	159.5
Others	3,431.0	6.5	3,424.5	1,029.5	(12.7)	1,042.2
Residential housing loans	3,212.5	6.3	3,206.1	989.8	(13.6)	1,003.5
Domestic total	7,135.1	39.5	7,095.6	2,419.8	(20.6)	2,440.5
Japan offshore banking account	-	-	-	-	-	-
Total	7,135.1	39.5	7,095.6	2,419.8	(20.6)	2,440.5

Notes: Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Manufacturing	81.0	(7.6)	88.6	48.9	(2.4)	51.4
Agriculture, forestry	0.2	0.0	0.2	0.1	(0.0)	0.1
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Construction	16.1	0.1	15.9	6.1	0.3	5.8
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	9.4	1.0	8.3	7.2	1.0	6.1
Transportation, postal service	10.9	(1.1)	12.0	5.2	(0.3)	5.5
Wholesale and retail trade	93.8	(0.6)	94.5	63.5	1.0	62.4
Finance and insurance	0.8	0.0	0.8	0.3	0.0	0.2
Real estate	33.1	(4.5)	37.6	15.8	(1.1)	17.0
Apartment loans	17.5	(2.7)	20.3	9.2	(1.6)	10.9
Real estate brokerage	12.2	(1.4)	13.6	5.6	0.5	5.1
Goods rental and leasing	1.0	0.0	0.9	0.5	0.0	0.4
Services	38.0	(1.9)	40.0	18.1	(1.4)	19.5
Government, local government	-	-	-	-	-	-
Others	85.6	(7.2)	92.8	46.0	(6.9)	53.0
Residential housing loans	70.0	0.8	69.1	33.7	1.5	32.1
Domestic total	370.5	(21.8)	392.3	212.2	(9.6)	221.9
Japan offshore banking account	-	-	-	-	-	-
Total	370.5	(21.8)	392.3	212.2	(9.6)	221.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Manufacturing	24.4	(2.8)	27.3	7.6	(2.2)	9.9
Agriculture, forestry	0.1	0.0	0.1	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	6.4	0.3	6.1	3.4	(0.4)	3.9
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	1.1	(0.0)	1.2	0.9	0.0	0.9
Transportation, postal service	4.6	(0.6)	5.2	1.0	(0.1)	1.2
Wholesale and retail trade	18.0	(1.7)	19.7	12.3	(0.0)	12.3
Finance and insurance	0.0	(0.0)	0.0	0.4	(0.0)	0.5
Real estate	10.9	(1.5)	12.5	6.2	(1.8)	8.0
Apartment loans	6.4	(0.6)	7.1	1.8	(0.3)	2.2
Real estate brokerage	3.8	(0.7)	4.5	2.7	(1.2)	3.9
Goods rental and leasing	0.3	(0.0)	0.4	0.1	(0.0)	0.1
Services	9.5	(0.4)	9.9	10.4	(0.1)	10.5
Government, local government	-	-	-	-	-	-
Others	26.4	(0.3)	26.7	13.1	0.0	13.0
Residential housing loans	24.8	0.1	24.6	11.4	(0.8)	12.3
Domestic total	102.3	(7.4)	109.7	55.9	(4.7)	60.6
Japan offshore banking account	-	-	-	-	-	-
Total	102.3	(7.4)	109.7	55.9	(4.7)	60.6

Notes: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>		End of Sep.	(A) - (B)	(A) - (C)	End of Mar.	End of Sep.
		2017 (A)			2017 (B)	2016 (C)
Housing loans		13,274,249	(82,131)	(26,928)	13,356,381	13,301,177
Before securitization		13,390,829	(67,277)	(20,093)	13,458,107	13,410,923
Residential housing loans		10,187,652	(31,041)	37,910	10,218,694	10,149,742
Before securitization		10,281,500	(38,823)	22,114	10,320,324	10,259,386
Other consumer loans		308,752	(1,139)	(1,290)	309,892	310,043
Total loans to consumers		13,583,002	(83,271)	(28,218)	13,666,273	13,611,221
Before securitization of housing loans		13,699,582	(68,417)	(21,384)	13,767,999	13,720,966

<Resona Bank>

Housing loans		7,922,239	(79,575)	(42,203)	8,001,815	7,964,442
Before securitization		8,004,530	(61,584)	(28,962)	8,066,114	8,033,492
Residential housing loans		5,985,244	(23,678)	31,603	6,008,922	5,953,640
Before securitization		6,044,802	(28,322)	22,213	6,073,125	6,022,588
Other consumer loans		155,469	(1,560)	(1,558)	157,030	157,028
Total loans to consumers		8,077,709	(81,136)	(43,762)	8,158,845	8,121,471
Before securitization of housing loans		8,159,999	(63,144)	(30,521)	8,223,144	8,190,521

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Housing loans		4,184,913	9,279	43,581	4,175,634	4,141,332
Before securitization		4,219,203	6,142	37,175	4,213,061	4,182,027
Residential housing loans		3,212,509	6,317	36,505	3,206,191	3,176,003
Before securitization		3,246,799	3,180	30,099	3,243,618	3,216,699
Other consumer loans		129,202	1,420	2,536	127,781	126,665
Total loans to consumers		4,314,116	10,700	46,117	4,303,415	4,267,998
Before securitization of housing loans		4,348,405	7,562	39,712	4,340,843	4,308,693

<Kinki Osaka Bank>

Housing loans		1,167,096	(11,835)	(28,306)	1,178,932	1,195,402
Before securitization		1,167,096	(11,835)	(28,306)	1,178,932	1,195,402
Residential housing loans		989,898	(13,681)	(30,199)	1,003,580	1,020,098
Before securitization		989,898	(13,681)	(30,199)	1,003,580	1,020,098
Other consumer loans		24,080	(999)	(2,268)	25,080	26,348
Total loans to consumers		1,191,177	(12,835)	(30,574)	1,204,012	1,221,751
Before securitization of housing loans		1,191,177	(12,835)	(30,574)	1,204,012	1,221,751

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

<Total of three banks>	End of Sep. 2017 (A)	(A) - (B)	(A) - (C)	End of Mar. 2017 (B)	End of Sep. 2016 (C)
Loans to SMEs and consumers	24,318,264	154,463	470,897	24,163,800	23,847,366
Ratio of loans to SMEs and consumers	85.44	0.39	0.27	85.04	85.16

<Resona Bank>

Loans to SMEs and consumers	15,913,961	162,395	459,211	15,751,565	15,454,749
Ratio of loans to SMEs and consumers	84.17	0.73	0.79	83.44	83.38

<Saitama Resona Bank>

Loans to SMEs and consumers	6,196,310	18,621	45,711	6,177,688	6,150,599
Ratio of loans to SMEs and consumers	86.84	(0.22)	(0.47)	87.06	87.31

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Loans to SMEs and consumers	2,207,993	(26,552)	(34,024)	2,234,546	2,242,017
Ratio of loans to SMEs and consumers	91.24	(0.31)	(1.35)	91.55	92.60

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.
	2017 (A)	(A) - (B)	(A) - (C)	2017 (B)	2016 (C)
Deposits (Term-end)	41,316,414	590,186	2,448,302	40,726,227	38,868,111
Deposits (Average balance)	40,564,895	1,814,948	2,289,022	38,749,947	38,275,873
Trust principal (Term-end)	1,008,028	(23,709)	203,639	1,031,738	804,389
Trust principal (Average balance)	881,430	(120,269)	(276,543)	1,001,700	1,157,974
Loans and bills discounted (Term-end)	28,459,919	47,891	460,036	28,412,027	27,999,883
Banking account	28,431,467	50,532	465,891	28,380,934	27,965,575
Trust account	28,452	(2,640)	(5,855)	31,092	34,307
Loans and bills discounted (Average balance)	28,027,443	359,020	513,717	27,668,422	27,513,725
Banking account	27,997,592	363,591	519,862	27,634,000	27,477,730
Trust account	29,850	(4,571)	(6,144)	34,422	35,995

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Deposits (Term-end)	25,399,559	434,310	1,836,812	24,965,248	23,562,746
Deposits (Average balance)	24,745,150	1,305,777	1,720,987	23,439,372	23,024,162
Trust principal (Term-end)	1,008,028	(23,709)	203,639	1,031,738	804,389
Trust principal (Average balance)	881,430	(120,269)	(276,543)	1,001,700	1,157,974
Loans and bills discounted (Term-end)	18,904,860	29,024	369,893	18,875,836	18,534,967
Banking account	18,876,408	31,664	375,748	18,844,743	18,500,659
Trust account	28,452	(2,640)	(5,855)	31,092	34,307
Loans and bills discounted (Average balance)	18,595,683	265,032	387,311	18,330,651	18,208,372
Banking account	18,565,832	269,603	393,455	18,296,229	18,172,377
Trust account	29,850	(4,571)	(6,144)	34,422	35,995

<Saitama Resona Bank>

Deposits (Term-end)	12,640,498	115,262	563,165	12,525,235	12,077,332
Deposits (Average balance)	12,585,940	466,012	514,978	12,119,928	12,070,962
Loans and bills discounted (Term-end)	7,135,163	39,530	91,388	7,095,632	7,043,774
Loans and bills discounted (Average balance)	7,079,255	88,807	121,331	6,990,447	6,957,923

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Deposits (Term-end)	3,276,357	40,613	48,324	3,235,743	3,228,032
Deposits (Average balance)	3,233,804	43,158	53,056	3,190,646	3,180,748
Loans and bills discounted (Term-end)	2,419,895	(20,663)	(1,245)	2,440,559	2,421,141
Loans and bills discounted (Average balance)	2,352,504	5,181	5,074	2,347,323	2,347,429

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

	End of Sep. 2017 (A)	(A) - (B)	(A) - (C)	End of Mar. 2017 (B)	End of Sep. 2016 (C)
<Total of three banks>					
Domestic individual deposits (Term-end)	25,827,704	401,697	1,037,641	25,426,006	24,790,063
Liquid deposits	17,866,763	479,914	1,192,859	17,386,848	16,673,904
Time deposits	7,744,517	(51,838)	(142,925)	7,796,355	7,887,443
Domestic corporate deposits (Term-end)	13,049,289	437,978	1,081,707	12,611,310	11,967,581
Liquid deposits	10,086,796	631,028	1,237,350	9,455,767	8,849,445
Time deposits	2,563,585	(60,692)	(11,139)	2,624,278	2,574,724

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Domestic individual deposits (Term-end)	13,606,017	166,276	538,486	13,439,741	13,067,531
Liquid deposits	9,586,703	231,953	637,132	9,354,750	8,949,570
Time deposits	3,840,587	(38,961)	(88,157)	3,879,548	3,928,745
Domestic corporate deposits (Term-end)	10,013,840	388,394	974,794	9,625,445	9,039,045
Liquid deposits	7,882,586	516,720	1,050,963	7,365,866	6,831,623
Time deposits	1,769,100	(11,740)	49,253	1,780,841	1,719,846

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	9,705,137	222,859	463,966	9,482,277	9,241,170
Liquid deposits	6,813,322	214,589	475,457	6,598,732	6,337,865
Time deposits	2,861,615	7,741	(9,919)	2,853,874	2,871,534
Domestic corporate deposits (Term-end)	2,316,253	46,047	102,126	2,270,205	2,214,126
Liquid deposits	1,696,070	103,849	171,760	1,592,220	1,524,309
Time deposits	597,817	(51,060)	(58,551)	648,878	656,369

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,516,549	12,561	35,188	2,503,988	2,481,361
Liquid deposits	1,466,736	33,371	80,268	1,433,365	1,386,468
Time deposits	1,042,314	(20,618)	(44,848)	1,062,932	1,087,162
Domestic corporate deposits (Term-end)	719,195	3,536	4,786	715,659	714,409
Liquid deposits	508,138	10,458	14,626	497,680	493,512
Time deposits	196,667	2,108	(1,841)	194,558	198,508

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)

	End of Sep. 2017 (A)	(A) - (B)	(A) - (C)	End of Mar. 2017 (B)	End of Sep. 2017 (C)
<Total of three banks>					
Investment trust (Including fund wrap)	1,800,954	41,601	75,898	1,759,353	1,725,055
Public bond	404,173	(36,474)	(81,101)	440,648	485,274
Insurance	1,893,245	6,867	(5,502)	1,886,378	1,898,747

<Resona Bank>

Investment trust (Including fund wrap)	1,020,100	40,734	64,544	979,366	955,555
Public bond	145,738	(13,035)	(31,117)	158,774	176,855
Insurance	927,204	3,347	(6,130)	923,857	933,335

<Saitama Resona Bank>

Investment trust (Including fund wrap)	544,435	1,332	8,600	543,102	535,834
Public bond	253,486	(22,496)	(47,796)	275,982	301,282
Insurance	719,800	2,081	(2,479)	717,719	722,280

<Kinki Osaka Bank>

Investment trust (Including fund wrap)	236,418	(465)	2,753	236,884	233,665
Public bond	4,948	(942)	(2,188)	5,891	7,136
Insurance	246,239	1,438	3,108	244,801	243,131

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. 3	5 years

Notes: *1. The company's classification: Implementation Guidance on Recoverability of Defend Tax Assets (ASBJ Guidance No. 26, issued on March 28, 2016)

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 2012	FY 2013	FY 2014	FY 2015	FY 2016
Resona Bank	70.4	25.7	68.9	49.3	98.5
Saitama Resona Bank	46.1	42.4	39.2	53.7	39.4
Kinki Osaka Bank	(0.0)	2.7	(0.9)	7.3	2.0

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	5 years	40.9	18.3	33.2

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. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Reserve for loan losses	35.0	(0.1)	35.1	11.2	(1.1)	12.4
Write-down on securities	38.2	(15.2)	53.5	6.0	(0.0)	6.0
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	13.7	0.0	13.7	3.8	(0.1)	3.9
Net loss carry forward	-	-	-	-	-	-
Others	34.6	(14.8)	49.5	10.0	0.1	9.9
Subtotal of deferred tax assets	121.7	(30.2)	151.9	31.2	(1.2)	32.4
Valuation allowance	(56.3)	29.5	(85.8)	(9.1)	0.0	(9.1)
Deferred tax assets	65.4	(0.6)	66.1	22.1	(1.1)	23.2
Gains on placing trust for retirement benefits	2.8	0.0	2.8	-	-	-
Unrealized gains on available-for-sale securities	126.0	14.8	111.1	18.8	(0.2)	19.1
Deferred gains on hedges	13.9	(1.5)	15.4	2.1	(0.1)	2.3
Others	2.9	(0.7)	3.6	5.5	(0.1)	5.7
Deferred tax liabilities	145.7	12.5	133.1	26.5	(0.5)	27.1
Net deferred tax assets	(80.3)	(13.2)	(67.0)	(4.4)	(0.6)	(3.8)

	Kinki Osaka Bank		
	End of Sep. 2017 (A)	(A) - (B)	End of Mar. 2017 (B)
Reserve for loan losses	5.3	(0.9)	6.2
Write-down on securities	3.7	0.1	3.6
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.5	0.0	1.5
Net loss carry forward	2.4	(0.0)	2.4
Others	6.6	(0.1)	6.7
Subtotal of deferred tax assets	19.7	(0.9)	20.7
Valuation allowance	(9.6)	0.0	(9.6)
Deferred tax assets	10.0	(0.9)	11.0
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	2.7	(0.2)	2.9
Deferred gains on hedges	-	-	-
Others	1.4	0.0	1.4
Deferred tax liabilities	4.2	(0.2)	4.4
Net deferred tax assets	5.8	(0.7)	6.6

IV. Reference Materials (Group Banks' Financial Statements)

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2017	September 30, 2017
Assets		
Cash and due from banks	¥ 7,013,625	¥ 7,276,880
Call loans	139,459	153,842
Monetary claims bought	106,257	105,412
Trading assets	336,975	303,926
Securities	3,250,116	3,341,470
Loans and bills discounted	18,844,743	18,876,408
Foreign exchange assets	79,999	83,050
Other assets	708,213	748,961
Other	708,213	748,961
Tangible fixed assets	215,704	215,288
Intangible fixed assets	27,449	25,583
Prepaid pension cost	64,660	58,858
Customers' liabilities for acceptances and guarantees	278,942	255,824
Reserve for possible loan losses	(81,985)	(76,963)
Total Assets	30,984,161	31,368,545
Liabilities		
Deposits	24,965,248	25,399,559
Negotiable certificates of deposit	1,102,770	1,108,830
Call money	418,958	282,926
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	429,272	582,537
Trading liabilities	186,859	154,979
Borrowed money	322,239	368,735
Foreign exchange liabilities	8,784	10,450
Bonds	322,000	236,000
Due to trust account	1,015,305	984,772
Other liabilities	475,980	401,876
Accrued income taxes	8,800	3,390
Lease obligation	34,254	32,565
Asset retirement obligations	855	832
Other	432,070	365,088
Reserve for employees' bonuses	9,395	7,084
Other reserves	23,411	26,193
Deferred tax liabilities	67,084	80,359
Deferred tax liabilities for land revaluation	20,114	20,102
Acceptances and guarantees	278,942	255,824
Total Liabilities	29,651,365	29,925,232
Net Assets		
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	249,909	330,716
Other retained earnings	249,909	330,716
Retained earnings carried forward	249,909	330,716
Total stockholders' equity	907,016	987,824
Net unrealized gains on available-for-sale securities	346,659	379,968
Net deferred gains on hedges	35,128	31,575
Revaluation reserve for land	43,991	43,944
Total valuation and translation differences	425,779	455,488
Total Net Assets	1,332,796	1,443,313
Total Liabilities and Net Assets	¥ 30,984,161	¥ 31,368,545

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

	For the six months ended September 30, 2016	For the six months ended September 30, 2017
Ordinary income	¥ 258,442	¥ 280,608
Interest income	129,851	129,011
Interest on loans and bills discounted	102,488	97,354
Interest and dividends on securities	15,882	18,790
Trust fees	9,032	9,105
Fees and commissions	63,685	62,326
Trading income	5,262	3,292
Other operating income	16,149	10,235
Other ordinary income	34,461	66,636
Ordinary expenses	174,404	166,768
Interest expenses	9,954	12,245
Interest on deposits	2,849	4,527
Fees and commissions	23,984	23,137
Trading expenses	61	115
Other operating expenses	2,823	4,710
General and administrative expenses	113,220	112,783
Other ordinary expenses	24,360	13,774
Ordinary profits	84,038	113,840
Extraordinary gains	400	51
Extraordinary losses	958	1,150
Net income before income taxes	83,480	112,741
Income taxes – current	22,420	6,696
Income taxes – deferred	258	(57)
Total income taxes	22,678	6,638
Net income	¥ 60,801	¥ 106,102

[Non-Consolidated Statement of Changes in Net Assets]
For the six months ended September 30, 2016

(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	¥249,393	¥906,501
Changes during the term						
Dividends paid					(50,414)	(50,414)
Net income					60,801	60,801
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	10,386	10,386
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥259,780	¥916,887

	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	¥272,782	¥47,079	¥43,984	¥363,847	¥1,270,348
Changes during the term					
Dividends paid					(50,414)
Net income					60,801
Net changes except for stockholders' equity during the term	(3,164)	369	-	(2,794)	(2,794)
Total changes during the term	(3,164)	369	-	(2,794)	7,591
Balance at the end of the term	¥269,618	¥47,449	¥43,984	¥361,052	¥1,277,940

[Non-Consolidated Statement of Changes in Net Assets - Continued]
For the six months ended September 30, 2017

(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	¥249,909	¥907,016
Changes during the term						
Dividends paid					(25,335)	(25,335)
Net income					106,102	106,102
Reversal of revaluation reserve for land					40	40
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	80,807	80,807
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥330,716	¥987,824

	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	¥346,659	¥35,128	¥43,991	¥425,779	¥1,332,796
Changes during the term					
Dividends paid					(25,335)
Net income					106,102
Reversal of revaluation reserve for land					40
Net changes except for stockholders' equity during the term	33,309	(3,552)	(46)	29,709	29,709
Total changes during the term	33,309	(3,552)	(46)	29,709	110,517
Balance at the end of the term	¥379,968	¥31,575	¥43,944	¥455,488	¥1,443,313

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

	March 31, 2017	September 30, 2017
Assets		
Cash and due from banks	¥ 5,229,570	¥ 5,162,364
Call loans	9,575	38,709
Monetary claims bought	1,995	1,840
Trading securities	13,475	9,739
Securities	1,392,194	1,118,950
Loans and bills discounted	7,095,632	7,135,163
Foreign exchange assets	12,099	12,331
Other assets	100,611	287,878
Other	100,611	287,878
Tangible fixed assets	55,898	55,646
Intangible fixed assets	2,732	2,752
Prepaid pension cost	11,710	11,783
Customers' liabilities for acceptances and guarantees	15,358	16,393
Reserve for possible loan losses	(27,017)	(23,823)
Total Assets	13,913,836	13,829,729
Liabilities		
Deposits	12,525,235	12,640,498
Negotiable certificates of deposit	277,620	283,910
Call money	300,000	82,863
Payables under securities lending transactions	-	14,268
Borrowed money	313,000	307,400
Foreign exchange liabilities	107	196
Bonds	25,000	-
Other liabilities	62,258	64,442
Accrued income taxes	1,760	2,547
Lease obligation	8	6
Asset retirement obligations	218	79
Other	60,271	61,809
Reserve for employees' bonuses	3,015	2,313
Other reserves	12,886	14,073
Deferred tax liabilities	3,843	4,494
Acceptances and guarantees	15,358	16,393
Total Liabilities	13,538,325	13,430,853
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	139,971	162,929
Legal reserve	20,012	20,012
Other retained earnings	119,958	142,917
Retained earnings carried forward	119,958	142,917
Total stockholders' equity	309,971	332,929
Net unrealized gains on available-for-sale securities	60,219	60,945
Net deferred gains on hedges	5,319	5,001
Total valuation and translation differences	65,539	65,946
Total Net Assets	375,510	398,876
Total Liabilities and Net Assets	¥ 13,913,836	¥ 13,829,729

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

	For the six months ended September 30, 2016	For the six months ended September 30, 2017
Ordinary income	¥ 84,601	¥ 95,981
Interest income	51,324	51,105
Interest on loans and bills discounted	43,336	40,468
Interest and dividends on securities	5,255	8,313
Fees and commissions	20,258	19,648
Other operating income	6,343	3,386
Other ordinary income	6,674	21,840
Ordinary expenses	54,435	56,670
Interest expenses	1,670	1,444
Interest on deposits	756	733
Fees and commissions	8,400	7,935
Other operating expenses	1,593	2,727
General and administrative expenses	38,959	38,486
Other ordinary expenses	3,811	6,077
Ordinary profits	30,165	39,310
Extraordinary gains	12	-
Extraordinary losses	54	249
Net income before income taxes	30,123	39,060
Income taxes – current	7,429	6,692
Income taxes – deferred	1,390	1,050
Total income taxes	8,819	7,742
Net income	¥ 21,303	¥ 31,318

[Non-Consolidated Statement of Changes in Net Assets]
For the six months ended September 30, 2016

(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	
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥124,764	¥144,777	¥314,777
Changes during the term							
Dividends paid					(19,760)	(19,760)	(19,760)
Net income					21,303	21,303	21,303
Net changes except for stockholders' equity during the term							
Total changes during the term	-	-	-	-	1,543	1,543	1,543
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥126,308	¥146,320	¥316,320

	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	¥65,009	¥2,460	¥67,470	¥382,247
Changes during the term				
Dividends paid				(19,760)
Net income				21,303
Net changes except for stockholders' equity during the term	(13,099)	377	(12,721)	(12,721)
Total changes during the term	(13,099)	377	(12,721)	(11,178)
Balance at the end of the term	¥51,909	¥2,838	¥54,748	¥371,068

[Non-Consolidated Statement of Changes in Net Assets - Continued]
For the six months ended September 30, 2017

(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	
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥119,958	¥139,971	¥309,971
Changes during the term							
Dividends paid					(8,360)	(8,360)	(8,360)
Net income					31,318	31,318	31,318
Net changes except for stockholders' equity during the term							
Total changes during the term	-	-	-	-	22,958	22,958	22,958
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥142,917	¥162,929	¥332,929

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains/losses on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥60,219	¥5,319	¥65,539	¥375,510
Changes during the term				
Dividends paid				(8,360)
Net income				31,318
Net changes except for stockholders' equity during the term	725	(317)	407	407
Total changes during the term	725	(317)	407	23,365
Balance at the end of the term	¥60,945	¥5,001	¥65,946	¥398,876

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

	March 31, 2017	September 30, 2017
Assets		
Cash and due from banks	¥ 386,126	¥ 456,362
Monetary claims bought	10,388	6,412
Trading securities	1	-
Securities	655,256	676,557
Loans and bills discounted	2,440,559	2,419,895
Foreign exchange assets	4,077	4,125
Other assets	11,499	25,379
Other	11,499	25,379
Tangible fixed assets	29,905	29,461
Intangible fixed assets	305	319
Prepaid pension cost	5,303	5,344
Deferred tax assets	6,612	5,872
Customers' liabilities for acceptances and guarantees	9,250	9,198
Reserve for possible loan losses	(13,514)	(12,439)
Total Assets	3,545,771	3,626,488
Liabilities		
Deposits	3,235,743	3,276,357
Negotiable certificates of deposit	58,800	101,600
Borrowed money	71,600	61,600
Foreign exchange liabilities	40	54
Other liabilities	15,416	16,144
Accrued income taxes	569	452
Lease obligation	754	708
Asset retirement obligations	263	422
Other	13,829	14,560
Reserve for employees' bonuses	2,062	1,559
Other reserves	5,830	5,879
Acceptances and guarantees	9,250	9,198
Total Liabilities	3,398,743	3,472,393
Net Assets		
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	45,024	52,566
Other retained earnings	45,024	52,566
Retained earnings carried forward	45,024	52,566
Total stockholders' equity	139,435	146,976
Net unrealized gains on available-for-sale securities	7,592	7,118
Total valuation and translation differences	7,592	7,118
Total Net Assets	147,027	154,095
Total Liabilities and Net Assets	¥ 3,545,771	¥ 3,626,488

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

	For the six months ended September 30, 2016	For the six months ended September 30, 2017
Ordinary income	30,687	32,870
Interest income	17,215	20,964
Interest on loans and bills discounted	15,480	13,897
Interest and dividends on securities	1,559	6,898
Fees and commissions	7,144	7,524
Other operating income	1,532	947
Other ordinary income	4,795	3,433
Ordinary expenses	26,478	24,865
Interest expenses	784	619
Interest on deposits	676	569
Fees and commissions	3,126	2,935
Other operating expenses	-	449
General and administrative expenses	19,886	19,441
Other ordinary expenses	2,680	1,420
Ordinary profits	4,208	8,005
Extraordinary gains	2,633	902
Extraordinary losses	103	163
Net income before income taxes	6,738	8,744
Income taxes – current	675	220
Income taxes – deferred	841	964
Total income taxes	1,516	1,184
Net income	¥ 5,221	¥ 7,559

[Non-Consolidated Statement of Changes in Net Assets]
For the six months ended September 30, 2016

(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	¥37,560	¥131,970
Changes during the term						
Dividends paid					(18)	(18)
Net income					5,221	5,221
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	5,203	5,203
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥42,763	¥137,174

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥9,415	¥141,386
Changes during the term		
Dividends paid		(18)
Net income		5,221
Net changes except for stockholders' equity during the term	(629)	(629)
Total changes during the term	(629)	4,574
Balance at the end of the term	¥8,786	¥145,960

[Non-Consolidated Statement of Changes in Net Assets - Continued]
For the six months ended September 30, 2017

(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	¥45,024	¥139,435
Changes during the term						
Dividends paid					(18)	(18)
Net income					7,559	7,559
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	7,541	7,541
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥52,566	¥146,976

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,592	¥147,027
Changes during the term		
Dividends paid		(18)
Net income		7,559
Net changes except for stockholders' equity during the term	(473)	(473)
Total changes during the term	(473)	7,067
Balance at the end of the term	¥7,118	¥154,095