



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2018
(Six months ended September 30, 2018/ Unaudited)
<under Japanese GAAP>



Code number: 8308

Stock exchange listing: Tokyo

URL: <https://www.resona-gr.co.jp/holdings/english/index.html>

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

Quarterly securities report issuing date: November 22, 2018

Dividend payment date: December 6, 2018

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 2018 (April 1, 2018 - September 30, 2018)

(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 FY2018	435,040	(19.1)	123,260	(7.9)	122,137	(29.8)
1H of FY2017	365,342	(-6.4)	114,194	(-14.2)	94,093	(-2.9)

Note: Comprehensive Income: 1H of FY2018: 130,055 million yen (0.5%) 1H of FY2017: 129,466 million yen (52.7%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2018	52.75	52.74
1H of FY2017	39.82	-

Note: Diluted net income per share of common stock as of 1H of FY2017 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, 2018	60,474,505	2,397,873	3.6
March 31, 2018	50,243,789	2,102,936	4.2

(Reference) Net Assets Attributable to Stockholders: September 30, 2018: 2,152,274 million yen

March 31, 2018: 2,085,147 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
FY2017	-	10.00	-	10.00	20.00
FY2018	-	10.50	-	10.50	21.00
FY2018 (Forecast)	-	-	-	10.50	21.00

Note: 1. Revision of forecasts for dividends for FY2018: 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 2018 (April 1, 2018 - March 31, 2019)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
Fiscal Year 2018 (Full year)	200,000	(-15.3)	86.39

- Notes: 1. Revision of earnings target from the latest announcement: None
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
2 new companies: Kansai Urban Banking Corporation, The Minato Bank, 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, 2018: 2,324,118,091 shares March 31, 2018: 2,324,118,091 shares
B) Treasury stock at the end of the period
September 30, 2018: 8,291,755 shares March 31, 2018: 9,153,062 shares
C) Average outstanding shares during the period
1H of Fiscal Year 2018: 2,315,348,984 shares
1H of Fiscal Year 2017: 2,316,452,938 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, 2018: 7,313,600 shares
March 31, 2018: 8,179,100 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

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. Resona Holdings does not revise the full year targets announced in May 2018, at this point in time.

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net and the Group's web site. Investor relations meeting for institutional investor or analyst is scheduled on November 20, 2018. 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		<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
	FY 2017	-	459.375	-	-	459.375
	FY 2018	-	-	-	-	-
	FY 2018 (Forecast)	-	-	-	-	-

Note: Class Five Preferred Stock was acquired and cancelled on March 15, 2018.

Formula for Targeted Net Income Attributable to Owners of the Parent per Share of Common Stock

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

- Forecasted average number of shares of common stock (excluding treasury stock) : 2,315,826,336 shares

《Contents of Attachment》

1. Consolidated Financial Statements.....	2
(1) Consolidated Balance Sheet.....	2
(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income.....	3
(3) Consolidated Statement of Changes in Net Assets.....	4
(4) Note on Going-Concern Assumption.....	6

[Reference Sheet]

Statements of Trust Assets and Liabilities.....	6
---	---

(Supplementary Explanatory Material)

Reference Materials for the First Half of FY2018

1. Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2018	September 30, 2018
Assets		
Cash and due from banks	¥ 13,419,003	¥ 15,169,669
Call loans and bills bought	308,806	55,584
Monetary claims bought	337,705	287,696
Trading assets	270,639	292,831
Securities	5,278,544	6,934,526
Loans and bills discounted	28,755,172	35,700,651
Foreign exchange assets	160,226	117,824
Leasing receivables and investment assets	-	41,649
Other assets	1,110,787	1,155,880
Tangible fixed assets	303,088	382,203
Intangible fixed assets	30,329	39,359
Net defined benefit asset	18,496	28,449
Deferred tax assets	1,692	27,645
Customers' liabilities for acceptances and guarantees	389,011	403,550
Reserve for possible loan losses	(139,668)	(162,983)
Reserve for possible losses on investments	(47)	(34)
Total Assets	50,243,789	60,474,505
Liabilities and Net Assets		
Liabilities		
Deposits	42,744,541	50,361,036
Negotiable certificates of deposit	1,060,650	1,256,180
Call money and bills sold	155,975	884,049
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	624,703	1,857,323
Trading liabilities	101,709	95,541
Borrowed money	675,975	804,011
Foreign exchange liabilities	4,071	8,290
Bonds	385,142	434,845
Due to trust account	1,056,058	1,102,893
Other liabilities	824,467	724,597
Reserve for employees' bonuses	15,634	15,305
Net defined benefit liability	10,120	15,385
Other reserves	44,312	45,118
Deferred tax liabilities	23,501	43,876
Deferred tax liabilities for land revaluation	19,976	19,626
Acceptances and guarantees	389,011	403,550
Total Liabilities	48,140,853	58,076,631
Net Assets		
Capital stock	50,472	50,472
Retained earnings	1,522,075	1,585,568
Treasury stock	(5,250)	(4,769)
Total stockholders' equity	1,567,297	1,631,271
Net unrealized gains on available-for-sale securities	486,665	487,859
Net deferred gains on hedges	33,462	28,923
Revaluation reserve for land	43,699	42,903
Foreign currency translation adjustments	(3,021)	(4,548)
Remeasurements of defined benefit plans	(42,956)	(34,134)
Total accumulated other comprehensive income	517,849	521,003
Stock acquisition rights	-	314
Minority interests in consolidated subsidiaries	17,789	245,284
Total Net Assets	2,102,936	2,397,873
Total Liabilities and Net Assets	¥ 50,243,789	¥ 60,474,505

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

(Millions of yen)

	First Half of FY2017 From April 1, 2017 to September 30, 2017	First Half of FY2018 From April 1, 2018 to September 30, 2018
Ordinary income	¥ 365,342	¥ 435,040
Interest income	199,446	244,252
Interest on loans and bills discounted	153,927	190,541
Interest and dividends on securities	29,031	36,395
Trust fees	9,082	9,628
Fees and commissions	99,831	121,094
Trading income	3,308	3,098
Other operating income	14,951	24,847
Other ordinary income	38,721	32,118
Ordinary expenses	251,147	311,780
Interest expenses	15,471	22,157
Interest on deposits	6,543	9,629
Fees and commissions	24,371	30,710
Trading expenses	115	-
Other operating expenses	7,840	13,157
General and administrative expenses	180,136	220,637
Other ordinary expenses	23,212	25,116
Ordinary profits	114,194	123,260
Extraordinary gains	991	39,899
Gains on disposal of fixed assets	991	0
Gains on negative goodwill	-	29,055
Gain on step acquisitions	-	10,843
Extraordinary losses	1,564	2,423
Losses on disposal of fixed assets	458	414
Impairment losses on fixed assets	1,105	2,008
Net income before income taxes	113,622	160,737
Income taxes – current	16,342	23,952
Income taxes – deferred	2,385	10,269
Total income taxes	18,728	34,222
Net income	94,894	126,514
Net income attributable to non-controlling interests	800	4,377
Net income attributable to owners of the parent	¥ 94,093	¥ 122,137

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Half of FY2017 From April 1, 2017 to September 30, 2017	First Half of FY2018 From April 1, 2018 to September 30, 2018
Net income	¥ 94,894	¥ 126,514
Other comprehensive income	34,572	3,540
Net unrealized gains (losses) on available-for-sale securities	33,389	5,003
Net deferred gains (losses) on hedges	(3,870)	(4,535)
Revaluation reserve for land	(6)	-
Foreign currency translation adjustments	(1,416)	(2,858)
Remeasurements of defined benefit plans	6,489	5,926
Share of other comprehensive income of affiliates accounted for using the equity method	(13)	4
Total comprehensive income	129,466	130,055
Comprehensive income attributable to:		
Shares of the parent	129,341	126,086
Non-controlling interests	¥ 124	¥ 3,968

(3) Consolidated Statement of Changes in Net Assets
For the first half of fiscal year 2017 (April 1, 2017 - 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 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			40		40
Transfer from retained earnings to capital surplus		0	(0)		-
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 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								40
Transfer from retained earnings to capital surplus								-
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

(3) Consolidated Statement of Changes in Net Assets - Continued
For the first half of fiscal year 2018 (April 1, 2018 - September 30, 2018)

(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	-	¥1,522,075	¥(5,250)	¥1,567,297
Changes during the term					
Dividends paid			(23,231)		(23,231)
Net income attributable to owners of the parent			122,137		122,137
Purchase of treasury stock				(2)	(2)
Disposal of treasury stock		(0)		483	483
Reversal of revaluation reserve for land			795		795
Changes in shareholders' interest due to transaction with non-controlling interests		(36,209)			(36,209)
Transfer from retained earnings to capital surplus		36,209	(36,209)		-
Net changes except for stockholders' equity during the term					
Total changes during the term	-	-	63,492	481	63,973
Balance at the end of the term	¥50,472	-	¥1,585,568	¥(4,769)	¥1,631,271

	Accumulated other comprehensive income						Stock Acquisition Rights	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	¥486,665	¥33,462	¥43,699	¥(3,021)	¥(42,956)	¥517,849	-	17,789	¥2,102,936
Changes during the term									
Dividends paid									(23,231)
Net income attributable to owners of the parent									122,137
Purchase of treasury stock									(2)
Disposal of treasury stock									483
Reversal of revaluation reserve for land									795
Changes in shareholders' interest due to transaction with non-controlling interests									(36,209)
Transfer from retained earnings to capital surplus									-
Net changes except for stockholders' equity during the term	1,194	(4,539)	(795)	(1,527)	8,822	3,153	314	227,494	230,963
Total changes during the term	1,194	(4,539)	(795)	(1,527)	8,822	3,153	314	227,494	294,936
Balance at the end of the term	¥487,859	¥28,923	¥42,903	¥(4,548)	¥(34,134)	¥521,003	¥314	¥245,284	¥2,397,873

(4)Note on Going-Concern Assumption

Not applicable

[Reference]

Statement of Trust Assets and Liabilities

Assets				
	March 31, 2018		September 30, 2018	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Loans and bills discounted	¥ 30,195	0.11	¥ 27,454	0.10
Securities	0	0.00	0	0.00
Beneficiary rights	25,584,390	93.88	26,441,792	93.89
Securities held in custody account	17,158	0.06	17,537	0.06
Monetary claims	185,805	0.68	179,214	0.64
Tangible fixed assets	353,591	1.30	356,235	1.26
Intangible fixed assets	2,753	0.01	2,757	0.01
Other claims	6,174	0.02	5,987	0.02
Due from banking account	1,056,058	3.88	1,102,893	3.92
Cash and due from banks	16,420	0.06	27,105	0.10
Total assets	¥ 27,252,547	100.00	¥ 28,160,980	100.00

Liabilities				
	March 31, 2018		September 30, 2018	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Money trusts	¥ 10,012,007	36.74	¥ 10,956,197	38.91
Pension trusts	2,472,020	9.07	2,491,622	8.85
Property formation benefit trusts	1,053	0.00	1,064	0.00
Securities investment trusts	13,643,163	50.06	13,503,867	47.95
Money entrusted, other than money trusts	307,582	1.13	387,687	1.38
Securities trusts	17,200	0.07	17,539	0.06
Monetary claims trusts	191,249	0.70	183,566	0.65
Land and fixtures trusts	21,945	0.08	21,910	0.08
Composite trusts	586,325	2.15	597,523	2.12
Total liabilities	¥ 27,252,547	100.00	¥ 28,160,980	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 JPY132,557 million as of March 31, 2018 and JPY134,418 million as of September 30, 2018, respectively.

Financial Results Report for the First Half of FY2018

<Contents >

I. Highlights of Financial Results for the First Half of Fiscal Year 2018

1	Statements of income	I	1-3
2	Net operating profit per employee	I	4
3	ROE	I	4
4	Interest rate spreads (Domestic operations)	I	5
5	Use and source of funds	I	6-9
6	Retirement benefit obligation and expenses	I	10
7	Gains /(losses) on bonds and stocks	I	11
8	Unrealized gains/(losses) on marketable securities	I	12
9	Breakdown of securities by remaining period to maturity	I	13
10	Capital adequacy ratio	I	14
11	Stock holdings	I	15
12	Number of employees and offices	I	15

II. Loans and Bills Discounted and Other

1	Risk-managed loans	II	1-2
2	Percentage of loan loss reserves to total risk-managed loans	II	2
3	Reserve for possible loan losses	II	3
4	Claims disclosure according to the Financial Reconstruction Act	II	4
5	Coverage ratios by type of borrower	II	5
6	Results of self-assessment of asset quality	II	6-7
7	Progress in off-balancing of claims	II	8
8	Loans and bills discounted by industry	II	9-12
	(1) Industry breakdown of total loans and bills discounted	II	9
	(2) Risk-managed loans by industry	II	10
	(3) Loans to consumers	II	11
	(4) Loans to small and medium-sized enterprises and consumers	II	12
9	Balance of deposits and loans	II	13
	<Reference> Domestic breakdown of individual, corporate and other deposits	II	14
	<Reference> Balance of investment trust and other investment products for individual customers	II	14

III. Computation of Deferred Tax Assets

III 1

IV. Reference Materials (Group Banks' Financial Statements)

	Resona Bank <Non-consolidated>	IV	1-4
	Saitama Resona Bank <Non-consolidated>	IV	5-8

Note: [Total of five group banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and Kansai Mirai Financial Group (total of 3 group banks)

Note: [Consolidated] Kansai Mirai Financial Group (KMFG), a consolidated subsidiary of Resona Holdings (HD), implemented the share exchanges of its shares with the shares of Kansai Urban Banking Corp. (KU) and Minato Bank (MB) on April 1, 2018, thus making these two banks its consolidated subsidiaries.

As a result, from 1Q of FY2018, HD's consolidated statements include KU and MB and their 14 subsidiaries.

I. Highlights of Financial Results for the First Half of Fiscal Year 2018

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Ordinary income	1	435,040	69,697	365,342
Gross operating profit	2	336,896	58,074	278,821
Interest income	3	222,095	38,119	183,975
Trust fees (after disposal of problem loans in the trust account)	4	9,628	546	9,082
<Disposal of problem loans in the trust account>	5	30	30	0
Fees and commissions	6	90,383	14,923	75,459
Trading income	7	3,098	(95)	3,193
Other operating income	8	11,690	4,578	7,111
Expenses(excluding non-recurring items)	9	(211,182)	(40,805)	(170,377)
Personnel expenses	10	(103,670)	(21,069)	(82,601)
Non-personnel expenses	11	(92,426)	(16,068)	(76,358)
Taxes	12	(15,084)	(3,666)	(11,417)
Actual net operating profit (2-5+9+19)	13	127,591	18,982	108,609
Provision to general reserve for possible loan losses	14	—	—	—
Other gains/(losses), net	15	(2,453)	(8,203)	5,749
Net gains/(losses) on stocks	16	8,051	(2,614)	10,666
Disposal of problem loans	17	(8,126)	(2,803)	(5,323)
Reversal of credit expenses	18	13,212	293	12,919
Equity in earnings of investments in affiliates	19	1,907	1,743	164
Ordinary profit	20	123,260	9,065	114,194
Extraordinary gains	21	39,899	38,907	991
Extraordinary losses	22	(2,423)	(859)	(1,564)
Net income before income taxes	23	160,737	47,114	113,622
Income taxes-current	24	(23,952)	(7,610)	(16,342)
Income taxes-deferred	25	(10,269)	(7,883)	(2,385)
Net income	26	126,514	31,620	94,894
Net income attributable to non-controlling interests	27	(4,377)	(3,576)	(800)
Kansai Mirai Financial Group	28	(4,465)	(4,465)	-
Net income attributable to owners of the parent	29	122,137	28,043	94,093

Credit expense (5+14+17+18)	30	5,116	(2,479)	7,595
Disposal of problem loans in the trust account	31	30	30	0
Provision to general reserve for possible loan losses	32	12,888	8,373	4,514
Write-off of loans	33	(7,917)	(2,610)	(5,307)
Provision to specific reserve for possible loan losses	34	(2,963)	(3,929)	965
Provision to special reserve for certain overseas loans	35	(0)	(0)	0
Other disposal of problem loans	36	(209)	(192)	(16)
Gains on recoveries of written-off loans	37	3,288	(4,150)	7,439

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Number of consolidated subsidiaries	38	31	17	14
Number of affiliated companies accounted for by the equity method	39	5	4	1
Total	40	36	21	15

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

(Millions of yen)

		Total of five group banks [Non-consolidated]			Resona Bank			
		1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	
Gross operating profit	(7+15)	1	309,836	(1,286)	311,123	176,790	3,028	173,762
Interest income		2	220,035	(9,646)	229,681	114,708	(2,057)	116,765
Fees and commissions(including trust fees)		3	76,536	6,737	69,799	53,032	4,738	48,294
Trading income		4	3,056	(120)	3,176	3,056	(120)	3,176
Other operating income		5	10,208	1,742	8,465	5,993	468	5,524
Net gains/(losses) on bonds		6	781	(5,068)	5,849	464	(3,913)	4,377
Gross operating profit from domestic operations (8+9+11+12+13)		7	289,875	1,286	288,589	159,196	3,779	155,417
Interest income		8	209,266	(9,196)	218,462	105,490	(1,647)	107,137
Trust fees (after disposal of problem loans in the trust account)		9	9,629	524	9,105	9,629	524	9,105
<Disposal of problem loans in the trust account>		10	30	30	0	30	30	0
Fees and commissions		11	65,660	6,175	59,484	42,467	4,200	38,266
Trading income		12	565	535	29	565	535	29
Other operating income		13	4,754	3,247	1,507	1,044	166	877
Net gains/(losses) on bonds		14	1,497	1,019	477	268	142	126
Gross operating profit from international operations(16+17+18+19)		15	19,960	(2,573)	22,533	17,593	(750)	18,344
Interest income		16	10,769	(449)	11,218	9,217	(410)	9,628
Fees and commissions		17	1,246	37	1,209	935	13	922
Trading income		18	2,491	(656)	3,147	2,491	(656)	3,147
Other operating income		19	5,453	(1,504)	6,958	4,949	302	4,647
Net gains/(losses) on bonds		20	(715)	(6,087)	5,371	195	(4,055)	4,251
Expenses (excluding non-recurring items and amortization of goodwill)		21	(199,666)	(995)	(198,670)	(105,739)	(197)	(105,541)
Personnel expenses		22	(91,318)	2,119	(93,438)	(45,743)	1,030	(46,774)
Non-personnel expenses		23	(94,247)	(2,108)	(92,139)	(52,643)	(561)	(52,082)
Taxes		24	(14,100)	(1,007)	(13,093)	(7,351)	(666)	(6,684)
Actual net operating profit	(1+21-10)	25	110,139	(2,312)	112,452	71,021	2,801	68,220
Core net operating profit	(25-6)	26	109,358	2,755	106,603	70,557	6,714	63,842
Amortization of goodwill		27	(368)	-	(368)	-	-	-
Provision to general reserve for possible loan losses		28	(2,277)	(2,705)	428	-	-	-
Net operating profit	(1+21+27+28)	29	107,524	(4,988)	112,512	71,051	2,831	68,220
Other gains/(losses), net		30	743	(59,813)	60,557	4,021	(41,598)	45,619
Net gains/(losses) on stocks		31	10,219	(54,269)	64,488	7,585	(39,911)	47,496
Disposal of problem loans		32	(6,993)	(1,984)	(5,009)	(3,481)	(205)	(3,275)
Reversal of credit expenses		33	14,512	305	14,206	10,499	1,092	9,406
Other		34	(16,994)	(3,865)	(13,128)	(10,581)	(2,573)	(8,007)
Ordinary profit	(29+30)	35	108,267	(64,802)	173,069	75,073	(38,767)	113,840
Extraordinary gains/(losses), net		36	(1,945)	(1,755)	(189)	(2,015)	(916)	(1,098)
Gains/(losses) on disposal of fixed assets		37	(413)	(888)	474	(219)	130	(349)
Impairment losses on fixed assets		38	(1,850)	(577)	(1,272)	(1,795)	(1,046)	(748)
Other		39	318	(289)	608	-	-	-
Net income before income taxes	(35+36)	40	106,322	(66,557)	172,880	73,057	(39,683)	112,741
Income taxes-current		41	(32,833)	(18,625)	(14,207)	(24,109)	(17,413)	(6,696)
Income taxes-deferred		42	2,386	5,522	(3,136)	3,245	3,188	57
Net income	(40+41+42)	43	75,875	(79,661)	155,536	52,194	(53,908)	106,102
Credit expense	(10+28+32+33)	44	5,271	(4,354)	9,625	7,047	916	6,130
Disposal of problem loans in the trust account		45	30	30	0	30	30	0
Provision to general reserve for possible loan losses		46	7,912	4,563	3,349	9,611	9,134	477
Write-off of loans		47	(5,651)	(1,449)	(4,201)	(3,292)	(288)	(3,004)
Provision to specific reserve for possible loan losses		48	(110)	(3,424)	3,314	(1,786)	(5,135)	3,349
Provision to special reserve for certain overseas loans		49	(0)	(0)	0	(0)	(0)	0
Other disposal of problem loans		50	(127)	200	(328)	(189)	82	(271)
Gains on recoveries of written-off loans		51	3,217	(4,273)	7,491	2,674	(2,905)	5,580

Note: Net income does not exclude income attributable to non-controlling interests

(Millions of yen)

		Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)			
		1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	
Gross operating profit	(7+15)	1	63,167	1,133	62,033	69,878	(5,449)	75,327
Interest income		2	47,071	(2,589)	49,660	58,256	(4,999)	63,255
Fees and commissions(including trust fees)		3	13,575	1,861	11,713	9,928	136	9,791
Trading income		4	-	-	-	-	-	-
Other operating income		5	2,520	1,860	659	1,694	(587)	2,281
Net gains/(losses) on bonds		6	(67)	(490)	423	383	(664)	1,047
Gross operating profit from domestic operations (8+9+11+12+13)		7	60,757	995	59,762	69,921	(3,488)	73,409
Interest income		8	46,517	(2,705)	49,223	57,258	(4,843)	62,101
Trust fees (after disposal of problem loans in the trust account)		9	-	-	-	-	-	-
<Disposal of problem loans in the trust account>		10	-	-	-	-	-	-
Fees and commissions		11	13,479	1,844	11,635	9,713	131	9,582
Trading income		12	-	-	-	-	-	-
Other operating income		13	760	1,856	(1,095)	2,949	1,224	1,725
Net gains/(losses) on bonds		14	(730)	(337)	(393)	1,959	1,214	744
Gross operating profit from international operations(16+17+18+19)		15	2,409	138	2,270	(42)	(1,961)	1,918
Interest income		16	553	116	437	997	(155)	1,153
Fees and commissions		17	96	17	78	214	5	208
Trading income		18	-	-	-	-	-	-
Other operating income		19	1,759	4	1,755	(1,255)	(1,811)	556
Net gains/(losses) on bonds		20	663	(153)	817	(1,575)	(1,878)	303
Expenses (excluding non-recurring items and amortization of goodwill)		21	(37,720)	(709)	(37,011)	(56,206)	(88)	(56,118)
Personnel expenses		22	(16,195)	311	(16,507)	(29,379)	777	(30,156)
Non-personnel expenses		23	(18,510)	(850)	(17,659)	(23,093)	(695)	(22,397)
Taxes		24	(3,015)	(170)	(2,844)	(3,733)	(169)	(3,564)
Actual net operating profit	(1+21-10)	25	25,446	423	25,022	13,671	(5,537)	19,209
Core net operating profit	(25-6)	26	25,513	914	24,598	13,288	(4,873)	18,161
Amortization of goodwill		27	-	-	-	(368)	-	(368)
Provision to general reserve for possible loan losses		28	-	-	-	(2,277)	(2,705)	428
Net operating profit	(1+21+27+28)	29	25,446	423	25,022	11,026	(8,243)	19,269
Other gains/(losses), net		30	(2,197)	(16,485)	14,288	(1,080)	(1,730)	649
Net gains/(losses) on stocks		31	189	(14,748)	14,937	2,443	389	2,054
Disposal of problem loans		32	(1,530)	(1,066)	(464)	(1,981)	(711)	(1,269)
Reversal of credit expenses		33	2,081	(548)	2,629	1,932	(238)	2,170
Other		34	(2,937)	(121)	(2,815)	(3,475)	(1,169)	(2,305)
Ordinary profit	(29+30)	35	23,249	(16,061)	39,310	9,945	(9,973)	19,919
Extraordinary gains/(losses), net		36	(124)	125	(249)	194	(964)	1,158
Gains/(losses) on disposal of fixed assets		37	(72)	(25)	(46)	(122)	(993)	871
Impairment losses on fixed assets		38	(52)	150	(202)	(2)	318	(320)
Other		39	-	-	-	318	(289)	608
Net income before income taxes	(35+36)	40	23,124	(15,936)	39,060	10,140	(10,937)	21,077
Income taxes-current		41	(6,820)	(127)	(6,692)	(1,904)	(1,084)	(819)
Income taxes-deferred		42	(390)	660	(1,050)	(469)	1,674	(2,143)
Net income	(40+41+42)	43	15,914	(15,403)	31,318	7,766	(10,348)	18,115
Credit expense	(10+28+32+33)	44	550	(1,615)	2,165	(2,326)	(3,655)	1,329
Disposal of problem loans in the trust account		45	-	-	-	-	-	-
Provision to general reserve for possible loan losses		46	864	(567)	1,431	(2,562)	(4,003)	1,441
Write-off of loans		47	(1,874)	(1,146)	(727)	(483)	(14)	(469)
Provision to specific reserve for possible loan losses		48	903	906	(3)	772	803	(31)
Provision to special reserve for certain overseas loans		49	-	-	-	-	-	-
Other disposal of problem loans		50	343	80	263	(281)	37	(319)
Gains on recoveries of written-off loans		51	313	(888)	1,201	229	(479)	709

Note: Net income does not exclude income attributable to non-controlling interests

2. Net operating profit per employee

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

(Millions of yen)

	Total of five group banks			Resona Bank		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Actual net operating profit	110,139	(2,312)	112,452	71,021	2,801	68,220
Actual net operating profit per employee (thousands of yen)	5,377	(46)	5,424	7,229	421	6,807
Net operating profit	107,524	(4,988)	112,512	71,051	2,831	68,220
Net operating profit per employee (thousands of yen)	5,250	(177)	5,427	7,232	424	6,807

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Actual net operating profit	25,446	423	25,022	13,671	(5,537)	19,209
Actual net operating profit per employee (thousands of yen)	7,713	205	7,507	1,857	(746)	2,604
Net operating profit	25,446	423	25,022	11,026	(8,243)	19,269
Net operating profit per employee (thousands of yen)	7,713	205	7,507	1,498	(1,114)	2,612

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Net income ROE	15.23	2.25	12.97

(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 five group banks, Non-consolidated figures of each bank>

(%)

	Total of five group banks			Resona Bank		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Average interest rate on funds invested (a)	0.86	(0.06)	0.92	0.82	(0.04)	0.86
Average interest rate of loans and bills discounted (c)	1.04	(0.06)	1.11	0.96	(0.06)	1.02
Average interest rate on securities	1.10	(0.20)	1.30	1.10	(0.05)	1.15
Average interest rate on procured funds (b)	0.72	(0.03)	0.76	0.70	(0.03)	0.74
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.02	0.00	(0.00)	0.01
Average interest rate on external debt	0.03	(0.02)	0.05	(0.04)	(0.00)	(0.03)
Gross interest margin (a) - (b)	0.13	(0.02)	0.16	0.11	(0.00)	0.12
Loan-to-deposit spread (c) - (d)	1.02	(0.06)	1.09	0.95	(0.05)	1.01

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Average interest rate on funds invested (a)	0.75	(0.06)	0.82	1.09	(0.10)	1.19
Average interest rate of loans and bills discounted (c)	1.06	(0.07)	1.13	1.20	(0.07)	1.27
Average interest rate on securities	1.05	(0.29)	1.34	1.15	(0.43)	1.58
Average interest rate on procured funds (b)	0.53	(0.01)	0.55	1.03	(0.02)	1.06
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.01	0.04	(0.00)	0.05
Average interest rate on external debt	0.20	0.04	0.16	0.01	(0.06)	0.08
Gross interest margin (a) - (b)	0.22	(0.04)	0.26	0.05	(0.07)	0.13
Loan-to-deposit spread (c) - (d)	1.05	(0.07)	1.12	1.15	(0.06)	1.22

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

5. Use and source of funds

<Total of five group banks>

(Millions of yen, %)

1. Total operations	1st half of FY 2018 (A)			(A)-(B)			1st half of FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	51,353,479	241,231	0.93	1,034,440	(6,055)	(0.04)	50,319,039	247,287	0.98
Loans and bills discounted	35,237,861	188,699	1.06	882,684	(4,940)	(0.05)	34,355,176	193,640	1.12
Securities	5,802,895	36,946	1.26	291,857	(850)	(0.09)	5,511,038	37,797	1.36
Source of Funds	55,340,437	21,196	0.07	2,187,475	3,590	0.01	53,152,962	17,606	0.06
Deposits	49,858,684	8,849	0.03	2,042,836	576	0.00	47,815,847	8,273	0.03
Negotiable certificates of deposit	1,517,054	67	0.00	(185,793)	(6)	0.00	1,702,848	74	0.00
Call money	741,134	1,571	0.42	128,383	50	(0.07)	612,751	1,520	0.49
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	792,356	2,048	0.51	(68,441)	651	0.19	860,798	1,396	0.32

2. Domestic operations

Use of Funds	50,029,678	216,964	0.86	1,154,644	(10,391)	(0.06)	48,875,033	227,356	0.92
Loans and bills discounted	34,702,744	182,047	1.04	946,338	(6,402)	(0.06)	33,756,406	188,449	1.11
Securities	5,234,888	28,922	1.10	201,068	(4,038)	(0.20)	5,033,819	32,960	1.30
Source of Funds	54,016,116	7,698	0.02	2,315,931	(1,195)	(0.00)	51,700,185	8,893	0.03
Deposits	49,137,281	4,100	0.01	2,094,772	(814)	(0.00)	47,042,508	4,915	0.02
Negotiable certificates of deposit	1,517,054	67	0.00	(185,793)	(6)	0.00	1,702,848	74	0.00
Call money	574,746	(205)	(0.07)	187,549	(92)	(0.01)	387,197	(113)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	656,254	394	0.11	(74,738)	(38)	0.00	730,993	432	0.11

3. International operations

Use of Funds	1,641,065	24,326	2.95	(31,777)	4,334	0.57	1,672,842	19,992	2.38
Loans and bills discounted	535,116	6,652	2.47	(63,654)	1,461	0.75	598,770	5,190	1.72
Securities	568,007	8,024	2.81	90,788	3,188	0.79	477,218	4,836	2.02
Source of Funds	1,641,584	13,557	1.64	(40,030)	4,784	0.60	1,681,614	8,773	1.04
Deposits	721,402	4,749	1.31	(51,935)	1,390	0.44	773,338	3,358	0.86
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	166,388	1,777	2.13	(59,165)	142	0.68	225,553	1,634	1.44
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	136,101	1,654	2.42	6,296	690	0.94	129,804	964	1.48

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2018 (A)			(A)-(B)			1st half of FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	27,704,774	130,790	0.94	691,689	1,778	(0.01)	27,013,084	129,011	0.95
Loans and bills discounted	19,190,752	96,457	1.00	624,920	(896)	(0.04)	18,565,832	97,354	1.04
Securities	3,209,923	21,811	1.35	252,673	3,020	0.08	2,957,250	18,790	1.26
Source of Funds	29,986,558	16,082	0.10	1,400,950	3,836	0.02	28,585,608	12,245	0.08
Deposits	25,978,136	5,489	0.04	1,232,986	961	0.00	24,745,150	4,527	0.03
Negotiable certificates of deposit	1,006,019	41	0.00	(115,038)	(11)	(0.00)	1,121,057	53	0.00
Call money	514,832	1,520	0.58	34,430	186	0.03	480,401	1,333	0.55
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	408,313	1,528	0.74	56,401	667	0.25	351,911	860	0.48

2. Domestic operations

Use of Funds	26,623,951	109,582	0.82	803,326	(2,032)	(0.04)	25,820,625	111,615	0.86
Loans and bills discounted	18,756,656	90,876	0.96	682,177	(2,156)	(0.06)	18,074,478	93,032	1.02
Securities	2,806,225	15,546	1.10	150,517	116	(0.05)	2,655,707	15,429	1.15
Source of Funds	28,905,350	4,092	0.02	1,519,806	(385)	(0.00)	27,385,544	4,477	0.03
Deposits	25,348,258	1,056	0.00	1,283,734	(291)	(0.00)	24,064,524	1,348	0.01
Negotiable certificates of deposit	1,006,019	41	0.00	(115,038)	(11)	(0.00)	1,121,057	53	0.00
Call money	359,284	(133)	(0.07)	77,877	(47)	(0.01)	281,407	(85)	(0.06)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	283,158	0	0.00	45,447	(0)	(0.00)	237,710	1	0.00

3. International operations

Use of Funds	1,321,323	21,236	3.20	(12,634)	3,816	0.60	1,333,958	17,419	2.60
Loans and bills discounted	434,096	5,581	2.56	(57,257)	1,260	0.81	491,353	4,321	1.75
Securities	403,698	6,264	3.09	102,155	2,903	0.87	301,542	3,360	2.22
Source of Funds	1,321,708	12,018	1.81	(19,853)	4,227	0.65	1,341,562	7,791	1.15
Deposits	629,877	4,432	1.40	(50,747)	1,253	0.47	680,625	3,179	0.93
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	155,547	1,653	2.12	(43,446)	234	0.69	198,994	1,419	1.42
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	125,154	1,527	2.43	10,954	668	0.93	114,200	858	1.50

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2018 (A)			(A)-(B)			1st half of FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	12,535,687	48,727	0.77	275,606	(2,378)	(0.05)	12,260,081	51,105	0.83
Loans and bills discounted	7,186,897	38,543	1.06	107,642	(1,924)	(0.07)	7,079,255	40,468	1.14
Securities	1,339,966	7,741	1.15	152,222	(543)	(0.23)	1,187,744	8,284	1.39
Source of Funds	14,036,429	1,656	0.02	604,700	211	0.00	13,431,728	1,444	0.02
Deposits	13,143,642	617	0.00	557,702	(115)	(0.00)	12,585,940	733	0.01
Negotiable certificates of deposit	331,870	3	0.00	(20,380)	(1)	(0.00)	352,250	4	0.00
Call money	67,528	97	0.28	(16,483)	(100)	(0.18)	84,011	198	0.47
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	229,301	317	0.27	(81,736)	(3)	0.07	311,037	321	0.20

2. Domestic operations

Use of Funds	12,421,298	47,319	0.75	249,837	(2,997)	(0.06)	12,171,460	50,316	0.82
Loans and bills discounted	7,167,250	38,294	1.06	98,177	(2,073)	(0.07)	7,069,073	40,367	1.13
Securities	1,266,824	6,670	1.05	128,929	(1,019)	(0.29)	1,137,894	7,689	1.34
Source of Funds	13,922,222	801	0.01	578,921	(291)	(0.00)	13,343,300	1,093	0.01
Deposits	13,099,719	489	0.00	555,930	(187)	(0.00)	12,543,789	677	0.01
Negotiable certificates of deposit	331,870	3	0.00	(20,380)	(1)	(0.00)	352,250	4	0.00
Call money	57,319	(19)	(0.06)	(261)	(4)	(0.01)	57,580	(15)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	229,301	317	0.27	(81,736)	(3)	0.07	311,037	321	0.20

3. International operations

Use of Funds	120,270	1,408	2.33	30,855	619	0.57	89,414	788	1.75
Loans and bills discounted	19,646	248	2.52	9,464	148	0.56	10,181	100	1.96
Securities	73,142	1,070	2.91	23,292	475	0.53	49,849	595	2.38
Source of Funds	120,088	854	1.41	30,866	503	0.63	89,222	351	0.78
Deposits	43,923	127	0.58	1,771	72	0.31	42,151	55	0.26
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	10,209	117	2.29	(16,222)	(96)	0.68	26,431	213	1.61
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

<Kansai Mirai Financial Group(Total of 3 banks)>

(Millions of yen, %)

1. Total operations	1st half of FY 2018 (A)			(A)-(B)			1st half of FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	11,113,017	61,714	1.10	67,144	(5,456)	(0.10)	11,045,873	67,171	1.21
Loans and bills discounted	8,860,210	53,698	1.20	150,122	(2,119)	(0.06)	8,710,088	55,818	1.27
Securities	1,253,005	7,394	1.17	(113,038)	(3,327)	(0.38)	1,366,043	10,721	1.56
Source of Funds	11,317,449	3,458	0.06	181,824	(457)	(0.00)	11,135,625	3,915	0.07
Deposits	10,736,904	2,742	0.05	252,148	(269)	(0.00)	10,484,756	3,012	0.05
Negotiable certificates of deposit	179,164	22	0.02	(50,374)	6	0.01	229,539	16	0.01
Call money	158,774	(46)	(0.05)	110,436	(35)	(0.01)	48,337	(11)	(0.04)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	154,741	202	0.26	(43,107)	(12)	0.04	197,849	214	0.21

2. Domestic operations

Use of Funds	10,984,427	60,061	1.09	101,480	(5,362)	(0.10)	10,882,947	65,424	1.19
Loans and bills discounted	8,778,837	52,876	1.20	165,983	(2,172)	(0.07)	8,612,853	55,048	1.27
Securities	1,161,837	6,705	1.15	(78,379)	(3,135)	(0.43)	1,240,216	9,841	1.58
Source of Funds	11,188,544	2,803	0.04	217,203	(518)	(0.01)	10,971,340	3,322	0.06
Deposits	10,689,302	2,554	0.04	255,107	(334)	(0.00)	10,434,194	2,889	0.05
Negotiable certificates of deposit	179,164	22	0.02	(50,374)	6	0.01	229,539	16	0.01
Call money	158,142	(52)	(0.06)	109,932	(40)	(0.01)	48,209	(12)	(0.05)
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	143,794	75	0.10	(38,450)	(34)	(0.01)	182,244	109	0.12

3. International operations

Use of Funds	199,471	1,682	1.68	(49,999)	(101)	0.25	249,470	1,783	1.42
Loans and bills discounted	81,373	822	2.01	(15,861)	52	0.43	97,235	769	1.57
Securities	91,167	689	1.50	(34,659)	(191)	0.11	125,826	880	1.39
Source of Funds	199,787	684	0.68	(51,042)	54	0.18	250,830	630	0.50
Deposits	47,602	188	0.78	(2,959)	65	0.30	50,561	123	0.48
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	631	5	1.87	503	5	0.42	128	0	1.45
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,947	126	2.30	(4,657)	21	0.96	15,604	105	1.34

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of five group banks			Resona Bank		
	End of Sep. 2018 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	458,259	(3,862)	462,122	306,192	(3,347)	309,540
Discount rate (%)	0.48~0.75	-	0.48~0.75	0.48	-	0.48
Pension plan assets at fair value	473,523	1,047	472,476	326,214	(1,073)	327,288
Prepaid pension cost	77,651	(4,084)	81,735	49,535	(3,983)	53,518
Provision for retirement benefits	6,606	(242)	6,848	-	-	-
Amount to be amortized	55,780	(8,752)	64,532	29,513	(6,257)	35,770

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Sep. 2018 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	59,558	(132)	59,691	92,507	(382)	92,890
Discount rate (%)	0.48	-	0.48	0.48~0.75	-	0.48~0.75
Pension plan assets at fair value	57,120	1,034	56,086	90,188	1,087	89,100
Prepaid pension cost	12,600	(182)	12,782	15,515	81	15,434
Provision for retirement benefits	-	-	-	6,606	(242)	6,848
Amount to be amortized	15,038	(1,348)	16,387	11,228	(1,146)	12,374

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of five group banks			Resona Bank		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Retirement benefit expenses	(12,544)	1,605	(14,150)	(8,420)	1,014	(9,434)
Service cost	(6,337)	213	(6,551)	(3,735)	146	(3,882)
Interest cost	(1,133)	148	(1,282)	(742)	116	(859)
Expected return on pension plan assets	3,679	151	3,528	2,315	73	2,241
Unrecognized actuarial loss	(8,756)	1,091	(9,848)	(6,257)	677	(6,935)
Other	4	-	4	-	-	-

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Retirement benefit expenses	(2,233)	149	(2,382)	(1,891)	441	(2,332)
Service cost	(1,134)	53	(1,188)	(1,467)	13	(1,481)
Interest cost	(143)	17	(160)	(247)	14	(262)
Expected return on pension plan assets	393	26	366	970	50	920
Unrecognized actuarial loss	(1,348)	51	(1,400)	(1,150)	362	(1,513)
Other	-	-	-	4	-	4

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of five group banks			Resona Bank		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Net gains/(losses) on bonds	781	(5,068)	5,849	464	(3,913)	4,377
Gains on sale	7,750	(2,511)	10,262	2,591	(3,006)	5,598
Gains on redemption	-	-	-	-	-	-
Losses on sale	(6,751)	(3,304)	(3,446)	(2,073)	(1,374)	(698)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(218)	747	(965)	(53)	468	(522)
Net gains/(losses) on stocks	10,219	(54,269)	64,488	7,585	(39,911)	47,496
Gains on sale	15,032	(50,927)	65,960	11,090	(37,072)	48,163
Losses on sale	(3,881)	(2,428)	(1,452)	(2,980)	(2,317)	(662)
Losses on devaluation	(931)	(913)	(18)	(525)	(520)	(4)

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)	1st half of FY 2018 (A)	(A)-(B)	1st half of FY 2017 (B)
Net gains/(losses) on bonds	(67)	(490)	423	383	(664)	1,047
Gains on sale	2,675	(295)	2,970	2,483	790	1,693
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,742)	(255)	(2,486)	(1,935)	(1,673)	(261)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	-	60	(60)	(164)	219	(383)
Net gains/(losses) on stocks	189	(14,748)	14,937	2,443	389	2,054
Gains on sale	1,452	(14,264)	15,717	2,488	409	2,079
Losses on sale	(862)	(82)	(779)	(39)	(28)	(11)
Losses on devaluation	(400)	(400)	(0)	(5)	8	(13)

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. 2018)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Sep. 2018)	Gain	Loss	
Bonds held to maturity	2,185,171	138,383	40,525	42,175	(1,650)	(11,467)
Available-for-sale securities	4,670,456	1,500,959	664,900	701,948	(37,047)	6,700
Stocks	1,073,825	(44,126)	685,646	690,205	(4,558)	16,169
Bonds	2,278,017	1,062,555	(3,259)	3,633	(6,892)	(4,242)
JGB	1,108,586	895,478	(4,376)	-	(4,376)	(3,145)
Other	1,318,613	482,530	(17,486)	8,109	(25,596)	(5,226)

Note: 1. 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."
2. 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, 2018 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	664,900
Fair value hedge gains recorded as income	(less) 7,662
Deferred tax liabilities	(less) 165,477
Unrealized gains on available-for-sale securities (before adjustment)	491,761
Amounts attributable to non-controlling interests	(less) 3,900
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	(less) 1
Amount reported on the Consolidated Balance Sheet	487,859

(Millions of yen)

<Total of five group banks>	B/S Amount (End of Sep. 2018)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Sep. 2018)	Gain	Loss	
Bonds held to maturity	2,185,165	128,027	40,531	42,181	(1,650)	(11,473)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,662,915	1,071,897	687,129	725,395	(38,265)	14,266
Stocks	1,073,038	19,595	710,958	712,787	(1,829)	23,004
Bonds	2,278,014	742,371	(2,053)	4,833	(6,887)	(4,990)
Other	1,311,862	309,930	(21,774)	7,774	(29,549)	(3,748)

<Resona Bank>

Bonds held to maturity	1,353,525	46,620	27,951	28,289	(338)	(7,673)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,715,213	757,734	534,217	556,733	(22,516)	(5,227)
Stocks	825,512	2,918	548,019	549,552	(1,532)	3,776
Bonds	1,037,698	464,873	8	3,125	(3,117)	(2,010)
Other	852,002	289,942	(13,810)	4,055	(17,866)	(6,993)

<Saitama Resona Bank>

Bonds held to maturity	614,567	81,718	10,574	10,885	(311)	(2,503)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	973,266	419,217	119,281	127,720	(8,438)	19,326
Stocks	188,228	20,503	127,293	127,343	(49)	21,053
Bonds	533,970	343,943	(2,325)	350	(2,676)	(1,715)
Other	251,067	54,769	(5,686)	25	(5,712)	(11)

<Kansai Mirai Financial Group(Total of 3 banks)>

Bonds held to maturity	217,071	(312)	2,006	3,005	(999)	(1,295)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	974,434	(105,054)	33,630	40,941	(7,310)	167
Stocks	59,297	(3,826)	35,644	35,891	(246)	(1,825)
Bonds	706,344	(66,446)	263	1,356	(1,093)	(1,263)
Other	208,792	(34,781)	(2,277)	3,693	(5,970)	3,256

Note: 1. 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."
2. 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. 2018							End of Mar. 2018						
	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 five group banks>														
Bonds held to maturity	467.7	717.9	299.5	446.6	137.4	117.9	2,187.4	138.6	1,055.8	242.1	501.6	51.2	68.5	2,058.1
Japanese government bonds	417.0	599.7	180.0	350.0	-	62.1	1,608.8	79.0	945.2	130.0	400.0	-	12.1	1,566.3
Floating-rate JGBs	105.0	200.2	-	-	-	-	305.2	17.0	294.7	-	-	-	-	311.7
Japanese local government bonds	34.8	98.6	105.0	95.0	135.9	4.6	474.0	45.4	93.1	100.0	100.0	49.6	4.8	393.0
Japanese corporate bonds	15.9	19.6	14.5	1.6	1.5	51.2	104.5	14.1	17.5	12.1	1.6	1.6	51.6	98.7
Available-for-sale securities	262.1	514.2	827.9	354.5	1,083.3	466.9	3,509.2	293.2	406.5	570.3	219.6	621.4	224.2	2,335.4
Bonds	246.2	452.8	726.0	107.2	611.4	125.6	2,269.4	276.0	360.0	503.9	123.0	191.1	69.6	1,523.7
Japanese government bonds	32.0	80.0	360.0	40.0	507.3	86.0	1,105.3	62.0	20.0	70.0	40.0	78.5	49.5	320.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	5.1	13.4	75.9	10.9	82.6	-	188.0	5.8	5.4	77.5	8.0	86.9	-	183.7
Japanese corporate bonds	209.0	359.4	290.1	56.3	21.4	39.6	976.0	208.1	334.5	356.3	75.0	25.7	20.1	1,019.9
Other	15.9	61.3	101.9	247.2	471.9	341.3	1,239.8	17.2	46.5	66.3	96.5	430.3	154.6	811.6
Total	729.9	1,232.1	1,127.5	801.1	1,220.8	584.9	5,696.7	431.8	1,462.4	812.5	721.2	672.7	292.7	4,393.5

<Resona Bank>

Bonds held to maturity	358.0	400.4	180.9	350.9	1.4	60.4	1,352.3	62.5	696.9	130.9	401.0	1.5	10.8	1,303.8
Japanese government bonds	357.5	399.5	180.0	350.0	-	50.0	1,337.0	62.0	696.0	130.0	400.0	-	-	1,288.0
Floating-rate JGBs	45.5	-	-	-	-	-	45.5	-	45.5	-	-	-	-	45.5
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.5	0.9	0.9	0.9	1.4	10.4	15.3	0.5	0.9	0.9	1.0	1.5	10.8	15.8
Available-for-sale securities	99.4	262.2	324.5	248.9	663.4	271.1	1,869.8	94.3	169.4	196.7	104.2	343.1	121.2	1,029.1
Bonds	98.7	232.0	271.3	59.5	361.5	10.0	1,033.2	94.2	165.4	163.8	56.2	88.3	-	568.1
Japanese government bonds	-	60.0	160.0	40.0	313.8	10.0	583.8	-	-	60.0	40.0	40.0	-	140.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	24.2	-	39.8	-	64.0	-	-	16.8	-	36.9	-	53.8
Japanese corporate bonds	98.7	172.0	87.0	19.5	7.9	-	385.3	94.2	165.4	86.9	16.2	11.3	-	374.2
Other	0.7	30.2	53.1	189.3	301.9	261.1	836.6	0.1	3.9	32.9	47.9	254.8	121.2	461.0
Total	457.5	662.7	505.4	599.9	664.9	331.5	3,222.1	156.9	866.3	327.7	505.2	344.6	132.0	2,332.9

<Saitama Resona Bank>

Bonds held to maturity	74.8	205.3	105.0	95.0	135.9	-	616.1	44.2	240.9	100.0	100.0	49.6	-	534.8
Japanese government bonds	41.0	111.2	-	-	-	-	152.2	-	152.2	-	-	-	-	152.2
Floating-rate JGBs	41.0	111.2	-	-	-	-	152.2	-	152.2	-	-	-	-	152.2
Japanese local government bonds	33.8	94.1	105.0	95.0	135.9	-	463.9	44.2	88.7	100.0	100.0	49.6	-	382.6
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	23.8	37.5	241.7	61.1	291.7	132.8	788.9	30.1	49.5	31.9	45.0	167.0	48.4	372.1
Bonds	23.8	24.3	202.9	13.5	204.0	65.0	533.7	26.9	25.0	11.3	9.2	85.9	30.0	188.6
Japanese government bonds	-	-	190.0	-	160.0	65.0	415.0	-	-	-	-	35.0	30.0	65.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	10.5	42.7	-	53.3	-	-	-	6.8	49.9	-	56.7
Japanese corporate bonds	23.8	24.3	12.9	2.9	1.2	-	65.4	26.9	25.0	11.3	2.4	1.0	-	66.8
Other	-	13.2	38.7	47.6	87.6	67.8	255.1	3.1	24.4	20.5	35.7	81.0	18.4	183.5
Total	98.6	242.9	346.7	156.1	427.6	132.8	1,405.0	74.3	290.4	131.9	145.0	216.6	48.4	906.9

<Kansai Mirai Financial Group (Total of 3 banks)>

Bonds held to maturity	34.8	112.0	13.6	0.6	0.1	57.5	218.8	31.8	117.9	11.1	0.6	0.1	57.7	219.5
Japanese government bonds	18.5	89.0	-	-	-	12.1	119.6	17.0	97.0	-	-	-	12.1	126.1
Floating-rate JGBs	18.5	89.0	-	-	-	-	107.5	17.0	97.0	-	-	-	-	114.0
Japanese local government bonds	0.9	4.4	-	-	-	4.6	10.0	1.2	4.4	-	-	-	4.8	10.4
Japanese corporate bonds	15.4	18.6	13.6	0.6	0.1	40.8	89.2	13.6	16.5	11.1	0.6	0.1	40.8	82.9
Available-for-sale securities	138.8	214.3	261.7	44.4	128.1	62.9	850.5	168.7	187.5	341.6	70.4	111.2	54.5	934.1
Bonds	123.6	196.5	251.6	34.1	45.8	50.6	702.5	154.8	169.5	328.7	57.4	16.8	39.6	767.0
Japanese government bonds	32.0	20.0	10.0	-	33.5	11.0	106.5	62.0	20.0	10.0	-	3.5	19.5	115.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	5.1	13.4	51.6	0.4	-	-	70.6	5.8	5.4	60.6	1.2	-	-	73.1
Japanese corporate bonds	86.4	163.0	190.0	33.7	12.3	39.6	525.3	86.9	144.0	258.0	56.2	13.3	20.1	578.8
Other	15.2	17.8	10.0	10.2	82.3	12.2	147.9	13.9	18.0	12.8	12.9	94.4	14.9	167.1
Total	173.7	326.4	275.3	45.0	128.2	120.5	1,069.4	200.6	305.5	352.8	71.0	111.3	112.2	1,153.6

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>	End of Sep.		End of Mar.
	2018 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	10.17	(0.48)	10.65
Total qualifying capital	1,939.2	313.1	1,626.0
Core Capital: instruments and reserves	1,991.8	301.8	1,689.9
Core Capital: regulatory adjustments	52.6	(11.2)	63.8
Risk weighted assets	19,067.4	3,805.2	15,262.1
Credit risk weighted assets	17,823.1	4,030.6	13,792.5
Amount equivalent to market risk / 8%	96.7	16.7	79.9
Amount equivalent to operational risk / 8%	1,147.4	173.4	974.0
Credit risk weighted assets adjustments	-	(415.6)	415.6
Total required capital	1,525.3	304.4	1,220.9

(Reference) International Standard			
Common Equity Tier 1 ratio	11.44	(1.14)	12.58
Excluding unrealized gain/loss on securities	8.97	(0.53)	9.50
Tier 1 ratio	11.54	(1.06)	12.60
Total capital adequacy ratio	12.34	(1.22)	13.56

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

(Billions of yen, %)

<Resona Bank>	Consolidated			Non-consolidated		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2018 (A)	(A)-(B)	2018 (B)	2018 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	10.80	0.77	10.03	10.80	0.80	10.00
Total qualifying capital	1,134.2	40.8	1,093.3	1,124.9	44.2	1,080.6
Core Capital: instruments and reserves	1,164.5	41.6	1,122.8	1,167.1	41.6	1,125.5
Core Capital: regulatory adjustments	30.3	0.7	29.5	42.2	(2.6)	44.8
Risk weighted assets	10,495.3	(404.0)	10,899.3	10,411.7	(393.9)	10,805.7
Credit risk weighted assets	8,903.9	(584.8)	9,488.7	8,867.9	(588.9)	9,456.9
Amount equivalent to market risk / 8%	77.6	31.9	45.7	77.1	33.2	43.9
Amount equivalent to operational risk / 8%	654.5	(2.8)	657.4	630.2	(2.0)	632.2
Credit risk weighted assets adjustments	859.1	151.7	707.4	836.4	163.7	672.6
Total required capital	839.6	(32.3)	871.9	832.9	(31.5)	864.4

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep.		End of Mar.
	2018 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	12.94	1.57	11.37
Total qualifying capital	350.6	19.2	331.4
Core Capital: instruments and reserves	364.0	15.9	348.0
Core Capital: regulatory adjustments	13.3	(3.2)	16.6
Risk weighted assets	2,708.0	(204.8)	2,912.8
Credit risk weighted assets	2,292.9	(241.1)	2,534.0
Amount equivalent to market risk / 8%	14.4	(19.5)	33.9
Amount equivalent to operational risk / 8%	208.3	(0.4)	208.7
Credit risk weighted assets adjustments	192.3	56.2	136.1
Total required capital	216.6	(16.3)	233.0

(Billions of yen, %)

<Kansai Mirai Financial Group> (Total of 3 banks)	Consolidated		
	End of Sep.		End of Mar.
	2018 (A)	(A)-(B)	2018 (B)
Capital adequacy ratio	7.15	(1.56)	8.71
Total qualifying capital	472.0	353.0	118.9
Core Capital: instruments and reserves	492.0	366.0	126.0
Core Capital: regulatory adjustments	20.0	12.9	7.0
Risk weighted assets	6,596.3	5,231.1	1,365.1
Credit risk weighted assets	6,340.1	5,050.5	1,289.6
Amount equivalent to market risk / 8%	4.5	4.3	0.2
Amount equivalent to operational risk / 8%	251.5	176.2	75.2
Credit risk weighted assets adjustments	-	-	-
Total required capital	527.7	418.4	109.2

11. Stock holdings

<Total of five group banks>

(Billions of yen)

	End of Sep. 2018	Change	End of Mar. 2018
Acquisition cost	362.0	(3.4)	365.4
Market value	1,073.0	19.5	1,053.4
Book value of stocks sold outright	2.1	(3.7)	5.8

<Non-consolidated figures of Resona Bank, Saitama Resona Bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kansai Mirai Financial Group (Total of 3 banks)
	End of Sep. 2018	End of Sep. 2018	End of Sep. 2018
Acquisition cost	277.4	60.9	23.6
Market value	825.5	188.2	59.2
Book value of stocks sold outright	0.3	0.1	1.6

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. 2018	Change	End of Mar. 2018
Directors	22	(1)	23
Executive officers	12	(2)	14

Notes: 1. Above figures include 12 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 the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of five group banks>

(People/ branch offices)

	End of Sep. 2018	Change	End of Mar. 2018
Directors	56	(2)	58
Non-board executive officers	99	(3)	102
Employees	20,381	354	20,027
Manned domestic offices	837	(2)	839
Non-manned domestic offices	1,037	3	1,034
Total domestic offices	1,874	1	1,873

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kansai Mirai Financial Group (Total of 3 banks)
	End of Sep. 2018	End of Sep. 2018	End of Sep. 2018
Directors	9	12	35
Non-board executive officers	31	10	60
Employees	9,793	3,289	7,299
Manned domestic offices	326	132	379
Non-manned domestic offices	561	312	164
Total domestic offices	887	444	543

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 do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

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 2,131 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 five group banks>	End of Sep.			End of Mar.	End of Sep.
	2018 (A)	(A)-(B)	(A)-(C)	2018 (B)	2017 (C)
Loans to borrowers in legal bankruptcy	11,765	166	(1,985)	11,599	13,751
Past due loans	338,683	(5,199)	(26,643)	343,882	365,327
Loans past due 3 months or more	3,001	(964)	1,595	3,965	1,406
Restructured loans	73,067	(23,496)	(29,662)	96,563	102,729
Risk-managed loans, total	426,518	(29,493)	(56,696)	456,011	483,214
Partial direct write-offs	183,677	(559)	(18,407)	184,236	202,084
Balance of loans (Term-end)	35,925,345	449,125	1,024,755	35,476,219	34,900,589

<Resona Bank>

Loans to borrowers in legal bankruptcy	6,948	(148)	(3,380)	7,097	10,329
Past due loans	117,689	(2,061)	(15,022)	119,750	132,711
Loans past due 3 months or more	1,316	(1,456)	552	2,772	763
Restructured loans	40,996	(25,461)	(27,427)	66,458	68,424
Risk-managed loans, total	166,950	(29,128)	(45,277)	196,079	212,228
Partial direct write-offs	86,360	(731)	(10,416)	87,091	96,776
Balance of loans (Term-end)	19,609,320	242,607	704,460	19,366,713	18,904,860

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,596	48	104	1,547	1,492
Past due loans	79,513	(3,704)	(5,909)	83,218	85,423
Loans past due 3 months or more	185	(378)	34	564	151
Restructured loans	14,266	(303)	(1,008)	14,570	15,274
Risk-managed loans, total	95,563	(4,337)	(6,779)	99,900	102,342
Partial direct write-offs	19,413	449	2,644	18,963	16,769
Balance of loans (Term-end)	7,257,997	47,697	122,834	7,210,299	7,135,163

<Kansai Mirai Financial Group(Total of 3 banks)>

Loans to borrowers in legal bankruptcy	3,219	266	1,290	2,953	1,929
Past due loans	141,480	566	(5,711)	140,913	147,191
Loans past due 3 months or more	1,499	871	1,008	628	491
Restructured loans	17,804	2,269	(1,226)	15,534	19,030
Risk-managed loans, total	164,004	3,972	(4,638)	160,031	168,643
Partial direct write-offs	77,903	(277)	(10,635)	78,181	88,538
Balance of loans (Term-end)	9,058,027	158,820	197,461	8,899,206	8,860,566

Note: The figures of Kansai Mirai Financial Group do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Urban Banking Corporation on March 1, 2010

(2) Ratio to total balance of loans

(%)

<Total of five group banks>	End of Sep.			End of Mar.	End of Sep.
	2018 (A)	(A)-(B)	(A)-(C)	2018 (B)	2017 (C)
Loans to borrowers in legal bankruptcy	0.03	0.00	(0.00)	0.03	0.03
Past due loans	0.94	(0.02)	(0.10)	0.96	1.04
Loans past due 3 months or more	0.00	(0.00)	0.00	0.01	0.00
Restructured loans	0.20	(0.06)	(0.09)	0.27	0.29
Risk-managed loans, total	1.18	(0.09)	(0.19)	1.28	1.38

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.01)	0.03	0.05
Past due loans	0.60	(0.01)	(0.10)	0.61	0.70
Loans past due 3 months or more	0.00	(0.00)	0.00	0.01	0.00
Restructured loans	0.20	(0.13)	(0.15)	0.34	0.36
Risk-managed loans, total	0.85	(0.16)	(0.27)	1.01	1.12

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.02	0.00	0.00	0.02	0.02
Past due loans	1.09	(0.05)	(0.10)	1.15	1.19
Loans past due 3 months or more	0.00	(0.00)	0.00	0.00	0.00
Restructured loans	0.19	(0.00)	(0.01)	0.20	0.21
Risk-managed loans, total	1.31	(0.06)	(0.11)	1.38	1.43

<Kansai Mirai Financial Group(Total of 3 banks)>

Loans to borrowers in legal bankruptcy	0.03	0.00	0.01	0.03	0.02
Past due loans	1.56	(0.02)	(0.09)	1.58	1.66
Loans past due 3 months or more	0.01	0.00	0.01	0.00	0.00
Restructured loans	0.19	0.02	(0.01)	0.17	0.21
Risk-managed loans, total	1.81	0.01	(0.09)	1.79	1.90

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

(%)

<Total of five group banks>	End of Sep.			End of Mar.	End of Sep.
	2018 (A)	(A)-(B)	(A)-(C)	2018 (B)	2017 (C)
Before partial direct write-off	50.37	0.29	(0.65)	50.08	51.03
After partial direct write-off	29.00	(0.90)	(1.55)	29.91	30.55

<Resona Bank>

Before partial direct write-off	57.37	2.56	1.12	54.80	56.25
After partial direct write-off	35.32	0.59	(0.98)	34.73	36.30

<Saitama Resona Bank>

Before partial direct write-off	32.68	(0.28)	(1.39)	32.97	34.07
After partial direct write-off	19.01	(1.23)	(4.26)	20.24	23.27

<Kansai Mirai Financial Group(Total of 3 banks)>

Before partial direct write-off	51.45	(1.55)	(1.16)	53.00	52.61
After partial direct write-off	28.38	(1.65)	0.65	30.04	27.73

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.
	2018 (A)	(A)-(B)	(A)-(C)	2018 (B)	2017 (C)
General reserve for possible loan losses	98,888	1,179	(8,429)	97,708	107,317
Specific reserve for possible loan losses	64,095	22,136	13,434	41,959	50,661
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	162,983	23,315	5,004	139,668	157,979
Reserve for write-off of loans in the trust account	82	(9)	(3)	91	85

<Total of five group banks>

General reserve for possible loan losses	66,783	(7,912)	(13,584)	74,695	80,367
Specific reserve for possible loan losses	56,838	(4,780)	(10,350)	61,619	67,189
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	123,622	(12,693)	(23,934)	136,315	147,556
Reserve for write-off of loans in the trust account	82	(9)	(3)	91	85

<Resona Bank>

General reserve for possible loan losses	39,590	(9,611)	(13,132)	49,201	52,722
Specific reserve for possible loan losses	19,301	494	(4,939)	18,807	24,241
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	58,892	(9,116)	(18,071)	68,008	76,963
Reserve for write-off of loans in the trust account	82	(9)	(3)	91	85

<Saitama Resona Bank>

General reserve for possible loan losses	9,183	(864)	(1,390)	10,047	10,573
Specific reserve for possible loan losses	8,987	(1,192)	(4,262)	10,180	13,250
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	18,170	(2,056)	(5,652)	20,227	23,823
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kansai Mirai Financial Group(Total of 3 banks)>

General reserve for possible loan losses	18,010	2,562	937	15,447	17,072
Specific reserve for possible loan losses	28,549	(4,082)	(1,148)	32,631	29,697
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	46,559	(1,520)	(210)	48,079	46,769
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of five group banks>		End of Sep.			End of Mar. 2018 (B)	End of Sep. 2017 (C)
		2018 (A)	(A)-(B)	(A)-(C)		
	Unrecoverable or valueless claims	75,175	2,900	(2,675)	72,274	77,851
	Risk claims	278,925	(8,217)	(26,747)	287,142	305,672
	Special attention loans	76,069	(24,460)	(28,066)	100,529	104,135
	Financial Reconstruction Act subtotal [A]	430,169	(29,777)	(57,489)	459,946	487,659
	Normal claims	36,414,218	503,817	1,151,755	35,910,401	35,262,463
	Financial Reconstruction Act total [B]	36,844,388	474,040	1,094,265	36,370,347	35,750,122
	Partial direct write-offs	185,535	(326)	(19,068)	185,861	204,604
	NPL Ratio [A] / [B]	1.16	(0.09)	(0.19)	1.26	1.36

<Resona Bank>

	Unrecoverable or valueless claims	20,157	(903)	(6,194)	21,061	26,352
	Risk claims	106,207	(1,183)	(12,726)	107,390	118,934
	Special attention loans	42,312	(26,918)	(26,874)	69,230	69,187
	Financial Reconstruction Act subtotal [A]	168,677	(29,005)	(45,796)	197,683	214,474
	Normal claims	20,140,749	282,369	789,909	19,858,379	19,350,839
	Financial Reconstruction Act total [B]	20,309,427	253,364	744,113	20,056,062	19,565,313
	Partial direct write-offs	87,789	(702)	(10,970)	88,491	98,759
	NPL Ratio [A] / [B]	0.83	(0.15)	(0.26)	0.98	1.09

<Saitama Resona Bank>

	Unrecoverable or valueless claims	19,103	(1,533)	(957)	20,636	20,060
	Risk claims	62,961	(2,192)	(4,891)	65,154	67,853
	Special attention loans	14,452	(682)	(974)	15,134	15,426
	Financial Reconstruction Act subtotal [A]	96,517	(4,408)	(6,823)	100,925	103,341
	Normal claims	7,245,856	61,286	143,697	7,184,569	7,102,159
	Financial Reconstruction Act total [B]	7,342,374	56,878	136,873	7,285,495	7,205,500
	Partial direct write-offs	19,486	477	2,672	19,009	16,814
	NPL Ratio [A] / [B]	1.31	(0.07)	(0.11)	1.38	1.43

<Kansai Mirai Financial Group(Total of 3 banks)>

	Unrecoverable or valueless claims	35,914	5,337	4,476	30,577	31,437
	Risk claims	109,755	(4,841)	(9,128)	114,597	118,884
	Special attention loans	19,304	3,140	(217)	16,163	19,521
	Financial Reconstruction Act subtotal [A]	164,974	3,636	(4,869)	161,337	169,843
	Normal claims	9,027,612	160,160	218,148	8,867,451	8,809,463
	Financial Reconstruction Act total [B]	9,192,586	163,796	213,279	9,028,789	8,979,307
	Partial direct write-offs	78,259	(101)	(10,770)	78,361	89,030
	NPL Ratio [A] / [B]	1.79	0.00	(0.09)	1.78	1.89

5. Coverage ratios by type of borrower

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

(%)

	Total of five group banks			Resona Bank		
	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	90.36	(0.20)	90.57	98.25	(0.43)	98.68
Covered by reserves	9.63	0.20	9.42	1.74	0.43	1.31
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.64	0.12	87.52	82.46	(0.47)	82.94
Covered by collateral, guarantees, etc.	70.98	1.33	69.64	65.72	(1.21)	66.94
Covered by reserves	16.66	(1.21)	17.87	16.74	0.74	16.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	57.43	(1.46)	58.89	48.85	0.44	48.40
Special Attention Obligors	49.15	0.16	48.99	35.04	(6.35)	41.39
Covered by collateral, guarantees, etc.	34.42	2.81	31.60	22.79	(1.59)	24.39
Covered by reserves	14.73	(2.65)	17.38	12.24	(4.75)	17.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.47	(2.95)	25.42	15.86	(6.62)	22.48
Other Watch Obligors	70.60	0.30	70.29	63.84	0.15	63.68
Covered by collateral, guarantees, etc.	69.28	0.31	68.96	63.09	0.30	62.78
Covered by reserves	1.32	(0.01)	1.33	0.75	(0.14)	0.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.30	0.01	4.29	2.03	(0.38)	2.41
Normal Obligors	0.09	0.00	0.09	0.14	0.00	0.14

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.39	0.17	97.22	82.19	1.70	80.49
Covered by reserves	2.60	(0.17)	2.77	17.80	(1.70)	19.50
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.18	0.64	91.54	90.05	0.52	89.52
Covered by collateral, guarantees, etc.	78.73	1.90	76.82	71.63	3.52	68.10
Covered by reserves	13.45	(1.26)	14.72	18.42	(3.00)	21.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.26	(0.25)	63.52	64.95	(2.21)	67.17
Special Attention Obligors	56.22	(0.48)	56.70	73.38	(2.55)	75.94
Covered by collateral, guarantees, etc.	37.19	(0.07)	37.27	57.15	(2.06)	59.21
Covered by reserves	19.02	(0.40)	19.43	16.23	(0.49)	16.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.29	(0.68)	30.98	37.89	(3.13)	41.02
Other Watch Obligors	76.93	2.23	74.69	77.70	(1.25)	78.95
Covered by collateral, guarantees, etc.	75.51	2.38	73.12	75.59	(1.44)	77.03
Covered by reserves	1.42	(0.15)	1.57	2.10	0.18	1.92
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.80	(0.05)	5.86	8.64	0.28	8.36
Normal Obligors	0.02	(0.00)	0.02	0.04	0.00	0.04

6. Results of self-assessment of asset quality

(1) Total of five group 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 75.1		Unrecoverable or Valueless Claims 75.1	39.6	35.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.2 Collateral /Guarantee 67.9	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 278.9		Risk Claims 278.9	135.9	108.6	34.3 Reserve Ratio 57.43%		Reserves 46.4 Collateral /Guarantee 197.9	Risk Claims 87.64%
Watch Obligors	Special Attention Obligors 94.2	Special Attention Loans 76.0	14.3	79.8			Reserves 11.1 Collateral /Guarantee 24.7	Special Attention Loans 47.24%
	Other Watch Obligors 1,523.5	Subtotal 430.1						
Normal Obligors 34,872.4			34,872.4					
Total Exposures 36,844.3		Total 36,844.3	Normal 35,434.2	Category II 1,375.8	Category III 34.3	Category IV -		Total Coverage Ratio 82.66%

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 20.1		Unrecoverable or Valueless Claims 20.1	13.2	6.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 19.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 106.2		Risk Claims 106.2	50.1	37.5	18.4 Reserve Ratio 48.85%		Reserves 17.7 Collateral /Guarantee 69.8	Risk Claims 82.46%
Watch Obligors	Special Attention Obligors 50.1	Special Attention Loans 42.3	6.6	43.4			Reserves 5.1 Collateral /Guarantee 8.7	Special Attention Loans 32.90%
	Other Watch Obligors 767.7	Subtotal 168.6						
Normal Obligors 19,365.1			19,365.1					Total Coverage Ratio 72.13%
Total Exposures 20,309.4		Total 20,309.4	Normal 19,598.5	Category II 692.4	Category III 18.4	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 Obligor 19.1		Unrecoverable or Valueless Claims 19.1	11.4	7.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.4 Collateral /Guarantee 18.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 62.9		Risk Claims 62.9	26.3	31.6	4.9 Reserve Ratio 63.26%		Reserves 8.4 Collateral /Guarantee 49.5	Risk Claims 92.18%
Watch Obligor	Special Attention Obligor 21.0	Special Attention Loans 14.4	3.0	17.9			Reserves 2.7 Collateral /Guarantee 5.3	Special Attention Loans 56.22%
	Other Watch Obligor 228.2	Subtotal 96.5						
Normal Obligor 7,010.9		Normal Claims 7,245.8	56.6	171.6				
			7,010.9					
								Total Coverage Ratio 88.34%
Total Exposures 7,342.3		Total 7,342.3	Normal 7,108.6	Category II 228.8	Category III 4.9	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) Kansai Mirai Financial Group (Total of 3 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 Obligor 35.9		Unrecoverable or Valueless Claims 35.9	14.9	20.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 6.3 Collateral /Guarantee 29.5	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 109.7		Risk Claims 109.7	59.3	39.4	10.9 Reserve Ratio 64.95%		Reserves 20.2 Collateral /Guarantee 78.6	Risk Claims 90.05%
Watch Obligor	Special Attention Obligor 23.0	Special Attention Loans 19.3	4.6	18.4			Reserves 3.2 Collateral /Guarantee 10.6	Special Attention Loans 71.96%
	Other Watch Obligor 527.5	Subtotal 164.9						
Normal Obligor 8,496.2		Normal Claims 9,027.6	151.9	375.6				
			8,496.2					Total Coverage Ratio 90.10%
Total Exposures 9,192.5		Total 9,192.5	Normal 8,727.1	Category II 454.5	Category III 10.9	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)

(1) Performance of 1st half of FY2018

(Billions of yen)

<Total of two banks>	End of Sep. 2018 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
	Unrecoverable or valueless claims	39.2	(2.4)	7.3	(9.7)
Risk claims	169.1	(3.3)	32.7	(36.1)	172.5
Total	208.4	(5.8)	40.0	(45.8)	214.2
Result of measures connected to off-balancing	32.4				33.8

<Resona Bank>					
	End of Sep. 2018 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
Unrecoverable or valueless claims	20.1	(0.9)	4.7	(5.6)	21.0
Risk claims	106.2	(1.1)	25.4	(26.6)	107.3
Total	126.3	(2.0)	30.1	(32.2)	128.4
Result of measures connected to off-balancing	14.9				15.2

<Saitama Resona Bank>					
	End of Sep. 2018 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
Unrecoverable or valueless claims	19.1	(1.5)	2.5	(4.1)	20.6
Risk claims	62.9	(2.1)	7.2	(9.4)	65.1
Total	82.0	(3.7)	9.8	(13.6)	85.7
Result of measures connected to off-balancing	17.5				18.6

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
Disposition by borrowers' liquidation	(0.0)	(0.0)	(0.0)
Reconstructive disposition	(0.3)	(0.3)	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(2.0)	(0.0)	(1.9)
Direct write-offs	(0.9)	(1.5)	0.5
Others	(42.5)	(30.2)	(12.2)
Collection/repayment, etc.	(25.1)	(17.7)	(7.4)
Improvement in debtors' performance	(17.3)	(12.4)	(4.8)
Total	(45.8)	(32.2)	(13.6)

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 five group banks, Non-consolidated figures of each bank>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of five group banks			Resona Bank		
	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)
	Manufacturing	2,902.9	60.2	2,842.7	1,944.7	68.5
Agriculture, forestry	19.2	0.7	18.5	8.0	(0.1)	8.2
Fishery	2.0	(0.0)	2.0	1.2	(0.0)	1.3
Mining, quarrying of stone, gravel extraction	14.4	(0.3)	14.8	9.0	0.5	8.4
Construction	838.0	15.5	822.4	395.2	22.0	373.1
Electricity, gas, heating, water	312.2	26.6	285.5	247.0	27.3	219.7
Information and communication	334.3	8.2	326.0	268.6	6.0	262.5
Transportation, postal service	863.3	99.1	764.2	505.0	98.7	406.3
Wholesale and retail trade	2,765.3	43.5	2,721.8	1,757.6	42.7	1,714.9
Finance and insurance	1,096.1	(29.0)	1,125.2	856.1	(100.5)	956.6
Real estate	9,516.0	183.8	9,332.2	5,286.3	110.1	5,176.2
Apartment loans	3,564.4	(29.3)	3,593.7	1,886.2	(27.0)	1,913.3
Real estate brokerage	4,514.2	162.0	4,352.2	2,815.9	124.6	2,691.3
Goods rental and leasing	436.0	7.6	428.3	271.4	5.5	265.9
Services	2,328.2	24.2	2,304.0	1,231.9	21.6	1,210.3
Government, local government	1,082.5	(90.7)	1,173.3	179.6	(123.4)	303.0
Others	13,414.1	99.6	13,314.5	6,646.9	63.5	6,583.3
Residential housing loans	12,477.0	102.2	12,374.7	6,102.0	51.8	6,050.2
Domestic total	35,925.3	449.1	35,476.2	19,609.3	242.6	19,366.7
Japan offshore banking account	-	-	-	-	-	-
Total	35,925.3	449.1	35,476.2	19,609.3	242.6	19,366.7

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)
	Manufacturing	424.2	(9.7)	434.0	533.8	1.3
Agriculture, forestry	6.2	0.5	5.7	4.8	0.3	4.5
Fishery	0.0	(0.0)	0.0	0.8	0.0	0.7
Mining, quarrying of stone, gravel extraction	3.3	(0.4)	3.8	2.1	(0.4)	2.5
Construction	157.2	(8.3)	165.5	285.5	1.8	283.7
Electricity, gas, heating, water	19.3	0.3	19.0	45.7	(0.9)	46.7
Information and communication	21.8	4.1	17.7	43.7	(2.0)	45.7
Transportation, postal service	123.3	(3.2)	126.6	234.9	3.7	231.2
Wholesale and retail trade	360.8	(1.0)	361.9	646.8	1.9	644.9
Finance and insurance	42.8	5.2	37.6	197.1	66.2	130.8
Real estate	1,623.9	15.2	1,608.6	2,605.7	58.4	2,547.3
Apartment loans	970.0	(3.7)	973.8	708.0	1.5	706.5
Real estate brokerage	446.9	4.2	442.6	1,251.3	33.1	1,218.2
Goods rental and leasing	44.2	3.9	40.2	120.3	(1.7)	122.0
Services	378.8	(1.8)	380.7	717.4	4.4	713.0
Government, local government	590.2	23.3	566.9	312.7	9.3	303.3
Others	3,461.2	19.6	3,441.6	3,305.9	16.4	3,289.5
Residential housing loans	3,242.8	18.9	3,223.9	3,132.0	31.5	3,100.5
Domestic total	7,257.9	47.6	7,210.2	9,058.0	158.8	8,899.2
Japan offshore banking account	-	-	-	-	-	-
Total	7,257.9	47.6	7,210.2	9,058.0	158.8	8,899.2

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

2. The figures of Kansai Mirai Financial Group do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Urban Banking Corporation on March 1, 2010

(2) Risk-managed loans by industry

(Billions of yen)

	Total of five group banks			Resona Bank		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2018 (A)	(A) - (B)	2018 (B)	2018 (A)	(A) - (B)	2018 (B)
Manufacturing	69.3	(23.3)	92.6	22.5	(22.4)	45.0
Agriculture, forestry	0.2	(0.0)	0.3	0.0	(0.0)	0.1
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	1.3	(0.0)	1.4	0.0	-	0.0
Construction	19.7	0.1	19.5	5.6	(0.0)	5.6
Electricity, gas, heating, water	0.2	(0.0)	0.3	-	-	-
Information and communication	10.8	0.4	10.3	7.3	0.3	6.9
Transportation, postal service	16.4	1.0	15.4	4.6	(0.0)	4.7
Wholesale and retail trade	100.4	(9.3)	109.8	55.6	(5.8)	61.5
Finance and insurance	0.8	(0.6)	1.4	0.2	(0.0)	0.3
Real estate	46.9	(0.4)	47.4	12.9	(2.3)	15.2
Apartment loans	18.3	(0.8)	19.1	7.6	(1.2)	8.9
Real estate brokerage	22.3	0.5	21.7	4.6	(0.9)	5.6
Goods rental and leasing	1.3	0.2	1.0	0.6	0.1	0.5
Services	53.5	1.6	51.9	19.0	1.8	17.2
Government, local government	-	-	-	-	-	-
Others	104.9	0.8	104.1	37.9	(0.6)	38.5
Residential housing loans	90.6	1.0	89.6	29.2	(0.2)	29.5
Domestic total	426.5	(29.4)	456.0	166.9	(29.1)	196.0
Japan offshore banking account	-	-	-	-	-	-
Total	426.5	(29.4)	456.0	166.9	(29.1)	196.0

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2018 (A)	(A) - (B)	2018 (B)	2018 (A)	(A) - (B)	2018 (B)
Manufacturing	21.0	(0.8)	21.9	25.6	(0.0)	25.6
Agriculture, forestry	0.1	(0.0)	0.1	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	1.3	(0.0)	1.3
Construction	5.2	(0.4)	5.6	8.8	0.6	8.2
Electricity, gas, heating, water	0.0	0.0	-	0.2	(0.0)	0.3
Information and communication	1.2	0.0	1.1	2.2	0.0	2.2
Transportation, postal service	3.7	0.2	3.4	7.9	0.7	7.2
Wholesale and retail trade	17.0	(1.6)	18.7	27.7	(1.8)	29.5
Finance and insurance	0.0	(0.0)	0.0	0.4	(0.6)	1.0
Real estate	12.2	(0.1)	12.3	21.8	1.9	19.8
Apartment loans	6.6	0.6	6.0	3.9	(0.2)	4.1
Real estate brokerage	4.8	(0.5)	5.3	12.8	1.9	10.8
Goods rental and leasing	0.5	0.0	0.4	0.1	0.0	0.1
Services	8.9	(1.1)	10.0	25.5	0.9	24.5
Government, local government	-	-	-	-	-	-
Others	25.2	(0.5)	25.8	41.7	2.0	39.7
Residential housing loans	23.6	(0.5)	24.1	37.7	1.7	35.9
Domestic total	95.5	(4.3)	99.9	164.0	3.9	160.0
Japan offshore banking account	-	-	-	-	-	-
Total	95.5	(4.3)	99.9	164.0	3.9	160.0

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

2. The figures of Kansai Mirai Financial Group do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Urban Banking Corporation on March 1, 2010

(3) Loans to consumers

(Millions of yen)

<Total of five group banks>		End of Sep.			End of Mar.	End of Sep.
		2018 (A)	(A) - (B)	(A) - (C)	2018 (B)	2017 (C)
Housing loans		16,041,455	72,935	153,826	15,968,520	15,887,629
Before securitization		16,124,378	67,953	120,169	16,056,424	16,004,209
Residential housing loans		12,477,019	102,257	205,340	12,374,762	12,271,679
Before securitization		12,539,035	98,182	173,508	12,440,853	12,365,527
Other consumer loans		404,595	(1,515)	(2,489)	406,110	407,084
Total loans to consumers		16,446,050	71,419	151,336	16,374,630	16,294,714
Before securitization of housing loans		16,528,973	66,438	117,679	16,462,534	16,411,294

<Resona Bank>

Housing loans		7,988,383	24,740	66,144	7,963,642	7,922,239
Before securitization		8,043,181	21,639	38,651	8,021,542	8,004,530
Residential housing loans		6,102,084	51,814	116,839	6,050,270	5,985,244
Before securitization		6,135,975	49,618	91,172	6,086,356	6,044,802
Other consumer loans		149,468	(3,011)	(6,001)	152,480	155,469
Total loans to consumers		8,137,851	21,729	60,142	8,116,122	8,077,709
Before securitization of housing loans		8,192,649	18,627	32,649	8,174,022	8,159,999

<Saitama Resona Bank>

Housing loans		4,212,926	15,138	28,012	4,197,787	4,184,913
Before securitization		4,241,051	13,258	21,848	4,227,792	4,219,203
Residential housing loans		3,242,876	18,918	30,367	3,223,958	3,212,509
Before securitization		3,271,001	17,038	24,202	3,253,963	3,246,799
Other consumer loans		128,235	(9)	(966)	128,244	129,202
Total loans to consumers		4,341,162	15,129	27,046	4,326,032	4,314,116
Before securitization of housing loans		4,369,287	13,249	20,881	4,356,037	4,348,405

<Kansai Mirai Financial Group(Total of 3 banks)>

Housing loans		3,840,145	33,055	59,669	3,807,089	3,780,475
Before securitization		3,840,145	33,055	59,669	3,807,089	3,780,475
Residential housing loans		3,132,058	31,524	58,132	3,100,533	3,073,925
Before securitization		3,132,058	31,524	58,132	3,100,533	3,073,925
Other consumer loans		126,891	1,505	4,478	125,385	122,412
Total loans to consumers		3,967,036	34,561	64,147	3,932,474	3,902,888
Before securitization of housing loans		3,967,036	34,561	64,147	3,932,474	3,902,888

Note: The figures of Kansai Mirai Financial Group do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Urban Banking Corporation on March 1, 2010

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

<Total of five group banks>	End of Sep. 2018 (A)	(A) - (B)	(A) - (C)	End of Mar. 2018 (B)	End of Sep. 2017 (C)
Loans to SMEs and consumers	30,756,520	283,121	765,944	30,473,398	29,990,576
Ratio of loans to SMEs and consumers	85.61	(0.28)	(0.31)	85.89	85.93

<Resona Bank>

Loans to SMEs and consumers	16,414,788	154,819	500,827	16,259,969	15,913,961
Ratio of loans to SMEs and consumers	83.70	(0.24)	(0.47)	83.95	84.17

<Saitama Resona Bank>

Loans to SMEs and consumers	6,255,306	21,926	58,996	6,233,379	6,196,310
Ratio of loans to SMEs and consumers	86.18	(0.26)	(0.65)	86.45	86.84

<Kansai Mirai Financial Group(Total of 3 banks)>

Loans to SMEs and consumers	8,086,425	106,376	206,120	7,980,049	7,880,304
Ratio of loans to SMEs and consumers	89.27	(0.39)	0.33	89.67	88.93

Notes: 1. Figures are based on the reports submitted to Bank of Japan(Excluding overseas loans and loans in Japan offshore banking account)

2. The figures of Kansai Mirai Financial Group do not reflect the current price valuation of `loans and bills discounted` which was calculated at the business combination of Kansai Urban Banking Corporation on March 1, 2010

9. Balance of deposits and loans

(Millions of yen)

<Total of five group banks>	End of Sep.			End of Mar.	End of Sep.
	2018 (A)	(A) - (B)	(A) - (C)	2018 (B)	2017 (C)
Deposits (Term-end)	50,397,563	236,295	1,756,926	50,161,267	48,640,636
Deposits (Average balance)	49,858,684	1,670,706	2,042,836	48,187,978	47,815,847
Trust principal (Term-end)	1,125,041	45,148	117,012	1,079,892	1,008,028
Trust principal (Average balance)	931,971	8,189	50,540	923,781	881,430
Loans and bills discounted (Term-end)	35,927,478	448,947	1,024,400	35,478,530	34,903,078
Banking account	35,900,023	451,688	1,025,397	35,448,335	34,874,626
Trust account	27,454	(2,740)	(997)	30,195	28,452
Loans and bills discounted (Average balance)	35,266,666	729,859	881,638	34,536,807	34,385,027
Banking account	35,237,861	731,449	882,684	34,506,411	34,355,176
Trust account	28,805	(1,590)	(1,045)	30,395	29,850

<Resona Bank>

Deposits (Term-end)	26,264,073	(209,217)	864,514	26,473,290	25,399,559
Deposits (Average balance)	25,978,136	976,214	1,232,986	25,001,922	24,745,150
Trust principal (Term-end)	1,125,041	45,148	117,012	1,079,892	1,008,028
Trust principal (Average balance)	931,971	8,189	50,540	923,781	881,430
Loans and bills discounted (Term-end)	19,609,320	242,607	704,460	19,366,713	18,904,860
Banking account	19,581,866	245,347	705,457	19,336,518	18,876,408
Trust account	27,454	(2,740)	(997)	30,195	28,452
Loans and bills discounted (Average balance)	19,219,558	505,074	623,874	18,714,483	18,595,683
Banking account	19,190,752	506,665	624,920	18,684,087	18,565,832
Trust account	28,805	(1,590)	(1,045)	30,395	29,850

<Saitama Resona Bank>

Deposits (Term-end)	13,217,210	93,908	576,711	13,123,301	12,640,498
Deposits (Average balance)	13,143,642	484,661	557,702	12,658,981	12,585,940
Loans and bills discounted (Term-end)	7,257,997	47,697	122,834	7,210,299	7,135,163
Loans and bills discounted (Average balance)	7,186,897	97,988	107,642	7,088,908	7,079,255

<Kansai Mirai Financial Group(Total of 3 banks)>

Deposits (Term-end)	10,916,279	351,604	315,700	10,564,675	10,600,578
Deposits (Average balance)	10,736,904	209,830	252,148	10,527,074	10,484,756
Loans and bills discounted (Term-end)	9,060,160	158,643	197,105	8,901,517	8,863,054
Loans and bills discounted (Average balance)	8,860,210	126,796	150,122	8,733,414	8,710,088

<Reference> Domestic breakdown of individual, corporate and other deposits

(Millions of yen)

	End of Sep. 2018 (A)	(A) - (B)	(A) - (C)	End of Mar. 2018 (B)	End of Sep. 2017 (C)
<Total of five group banks>					
Domestic individual deposits (Term-end)	32,121,632	533,841	961,720	31,587,791	31,159,911
Liquid deposits	21,368,940	566,402	1,120,415	20,802,537	20,248,524
Time deposits	10,512,655	(14,266)	(166,016)	10,526,922	10,678,672
Domestic corporate deposits (Term-end)	15,164,747	1,737	387,910	15,163,010	14,776,837
Liquid deposits	11,433,054	(9,411)	271,172	11,442,465	11,161,881
Time deposits	3,260,913	(44,016)	73,068	3,304,929	3,187,844

<Resona Bank>

Domestic individual deposits (Term-end)	14,052,007	222,753	445,989	13,829,253	13,606,017
Liquid deposits	10,118,860	273,296	532,157	9,845,563	9,586,703
Time deposits	3,749,061	(35,334)	(91,525)	3,784,396	3,840,587
Domestic corporate deposits (Term-end)	10,167,822	(147,088)	153,982	10,314,911	10,013,840
Liquid deposits	8,036,703	(150,747)	154,116	8,187,451	7,882,586
Time deposits	1,738,005	(33,164)	(31,094)	1,771,169	1,769,100

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	10,072,274	192,513	367,137	9,879,761	9,705,137
Liquid deposits	7,210,365	200,533	397,043	7,009,832	6,813,322
Time deposits	2,831,483	(5,724)	(30,132)	2,837,208	2,861,615
Domestic corporate deposits (Term-end)	2,436,158	33,487	119,905	2,402,670	2,316,253
Liquid deposits	1,772,954	97,570	76,884	1,675,384	1,696,070
Time deposits	636,521	(67,140)	38,704	703,662	597,817

<Kansai Mirai Financial Group(Total of 3 banks)>

Domestic individual deposits (Term-end)	7,997,350	118,574	148,593	7,878,776	7,848,757
Liquid deposits	4,039,713	92,572	191,215	3,947,140	3,848,498
Time deposits	3,932,110	26,792	(44,359)	3,905,317	3,976,469
Domestic corporate deposits (Term-end)	2,560,766	115,337	114,022	2,445,428	2,446,744
Liquid deposits	1,623,396	43,766	40,172	1,579,630	1,583,224
Time deposits	886,385	56,288	65,459	830,097	820,926

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> Balance of investment trust and other investment products for individual customers

(Millions of yen)

	End of Sep. 2018 (A)	(A) - (B)	(A) - (C)	End of Mar. 2018 (B)	End of Sep. 2017 (C)
<Total of five group banks>					
Investment trust (Including fund wrap)	2,258,670	80,224	(4,560)	2,178,445	2,263,231
Public bond	352,370	(33,126)	(63,887)	385,496	416,257
Insurance	2,455,850	64,562		2,391,287	

<Resona Bank>

Investment trust (Including fund wrap)	1,042,059	48,092	21,959	993,967	1,020,100
Public bond	125,865	(8,904)	(19,872)	134,770	145,738
Insurance	952,144	18,959	24,940	933,185	927,204

<Saitama Resona Bank>

Investment trust (Including fund wrap)	537,510	20,117	(6,924)	517,392	544,435
Public bond	212,664	(22,693)	(40,822)	235,358	253,486
Insurance	720,771	7,595	970	713,175	719,800

<Kansai Mirai Financial Group(Total of 3 banks)>

Investment trust (Including fund wrap)	679,100	12,014	(19,594)	667,085	698,694
Public bond	13,839	(1,527)	(3,192)	15,367	17,032
Insurance	782,934	38,008		744,926	

Notes: 1. Investment trust: based on market prices at each period-end

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

3. 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	-

Note: *1. The company's classification: Implementation Guidance on Recoverability of Deferred 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 2013	FY 2014	FY 2015	FY 2016	FY 2017(Fixed)
Resona Bank	25.7	68.9	49.3	98.5	68.6
Saitama Resona Bank	42.4	39.2	53.7	39.4	33.4

3. Description of the types of deferred tax assets and liabilities

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Sep. 2018 (A)	(A) - (B)	End of Mar. 2018 (B)
Reserve for loan losses	31.0	1.6	29.4	10.7	(0.0)	10.8
Write-down on securities	37.2	(0.7)	37.9	6.1	0.1	6.0
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	13.8	0.1	13.7	3.4	(0.0)	3.5
Net loss carry forward	-	-	-	-	-	-
Others	35.9	0.7	35.1	10.7	(0.2)	10.9
Subtotal of deferred tax assets	118.0	1.8	116.2	31.1	(0.1)	31.3
Valuation allowance	(55.8)	0.2	(56.1)	(9.4)	(0.2)	(9.1)
Deferred tax assets	62.1	2.0	60.0	21.7	(0.4)	22.1
Gains on placing trust for retirement benefits	2.8	-	2.8	-	-	-
Unrealized gains on available-for-sale securities	133.4	(2.2)	135.7	28.7	6.1	22.6
Deferred gains on hedges	10.5	(2.2)	12.7	2.1	0.2	1.9
Others	3.0	(0.7)	3.8	5.5	(0.0)	5.5
Deferred tax liabilities	149.9	(5.2)	155.2	36.4	6.2	30.1
Net deferred tax assets	(87.7)	7.3	(95.1)	(14.6)	(6.7)	(7.9)

IV. Reference Materials (Group Banks' Financial Statements)

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2018	September 30, 2018
Assets		
Cash and due from banks	¥ 7,721,699	¥ 8,061,184
Call loans	130,222	55,887
Monetary claims bought	94,708	89,302
Trading assets	263,468	285,775
Securities	3,341,479	4,147,684
Loans and bills discounted	19,336,518	19,581,866
Foreign exchange assets	142,986	86,711
Other assets	890,108	791,758
Other	890,108	791,758
Tangible fixed assets	214,663	212,639
Intangible fixed assets	25,260	25,147
Prepaid pension cost	53,518	49,535
Customers' liabilities for acceptances and guarantees	270,878	267,350
Reserve for possible loan losses	(68,008)	(58,892)
Total Assets	32,417,503	33,595,951
Liabilities		
Deposits	26,473,290	26,264,073
Negotiable certificates of deposit	1,049,720	1,098,230
Call money	162,147	777,708
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	588,472	1,296,628
Trading liabilities	103,311	96,874
Borrowed money	399,412	422,175
Foreign exchange liabilities	10,275	11,924
Bonds	236,000	236,000
Due to trust account	1,056,058	1,102,893
Other liabilities	424,505	384,509
Accrued income taxes	3,600	8,490
Lease obligation	31,525	31,631
Asset retirement obligations	903	960
Other	388,476	343,426
Reserve for employees' bonuses	9,280	7,060
Other reserves	24,171	23,324
Deferred tax liabilities	95,107	87,730
Deferred tax liabilities for land revaluation	19,976	19,626
Acceptances and guarantees	270,878	267,350
Total Liabilities	30,927,606	32,101,109
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	356,413	370,191
Other retained earnings	356,413	370,191
Retained earnings carried forward	356,413	370,191
Total stockholders' equity	1,013,520	1,027,298
Net unrealized gains on available-for-sale securities	403,694	400,719
Net deferred gains on hedges	29,023	23,961
Revaluation reserve for land	43,658	42,862
Total valuation and translation differences	476,376	467,543
Total Net Assets	1,489,896	1,494,842
Total Liabilities and Net Assets	¥ 32,417,503	¥ 33,595,951

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the six months ended September 30, 2017	For the six months ended September 30, 2018
Ordinary income	¥ 280,608	¥ 242,849
Interest income	129,011	130,790
Interest on loans and bills discounted	97,354	96,457
Interest and dividends on securities	18,790	21,811
Trust fees	9,105	9,629
Fees and commissions	62,326	66,836
Trading income	3,292	3,056
Other operating income	10,235	8,120
Other ordinary income	66,636	24,416
Ordinary expenses	166,768	167,776
Interest expenses	12,245	16,082
Interest on deposits	4,527	5,489
Fees and commissions	23,137	23,433
Trading expenses	115	—
Other operating expenses	4,710	2,126
General and administrative expenses	112,783	112,410
Other ordinary expenses	13,774	13,723
Ordinary profits	113,840	75,073
Extraordinary gains	51	0
Extraordinary losses	1,150	2,015
Net income before income taxes	112,741	73,057
Income taxes – current	6,696	24,109
Income taxes – deferred	(57)	(3,245)
Total income taxes	6,638	20,863
Net income	¥ 106,102	¥ 52,194

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

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		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 Statement of Changes in Net Assets - Continued]
For the six months ended September 30, 2018

(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	¥356,413	¥1,013,520
Changes during the term						
Dividends paid					(39,211)	(39,211)
Net income					52,194	52,194
Reversal of revaluation reserve for land					795	795
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	13,778	13,778
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥370,191	¥1,027,298

	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	¥403,694	¥29,023	¥43,658	¥476,376	¥1,489,896
Changes during the term					
Dividends paid					(39,211)
Net income					52,194
Reversal of revaluation reserve for land					795
Net changes except for stockholders' equity during the term	(2,975)	(5,062)	(795)	(8,833)	(8,833)
Total changes during the term	(2,975)	(5,062)	(795)	(8,833)	4,945
Balance at the end of the term	¥400,719	¥23,961	¥42,862	¥467,543	¥1,494,842

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2018	September 30, 2018
Assets		
Cash and due from banks	¥ 5,368,099	¥ 5,703,120
Call loans	179,893	1,391
Monetary claims bought	2,319	1,893
Trading securities	8,575	8,044
Securities	1,089,873	1,590,305
Loans and bills discounted	7,210,299	7,257,997
Foreign exchange assets	9,902	8,017
Other assets	212,623	278,803
Other	212,623	278,803
Tangible fixed assets	56,413	56,823
Intangible fixed assets	2,747	2,743
Prepaid pension cost	12,782	12,600
Customers' liabilities for acceptances and guarantees	17,180	19,917
Reserve for possible loan losses	(20,227)	(18,170)
Total Assets	14,150,485	14,923,488
Liabilities		
Deposits	13,123,301	13,217,210
Negotiable certificates of deposit	208,830	361,300
Call money	3,720	70,107
Payables under securities lending transactions	36,231	500,771
Borrowed money	231,500	219,700
Foreign exchange liabilities	507	106
Other liabilities	97,746	78,046
Accrued income taxes	1,970	2,590
Lease obligation	4	1
Asset retirement obligations	65	66
Other	95,706	75,388
Reserve for employees' bonuses	2,920	2,301
Other reserves	13,075	12,060
Deferred tax liabilities	7,964	14,692
Acceptances and guarantees	17,180	19,917
Total Liabilities	13,742,977	14,496,213
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	163,401	169,435
Legal reserve	20,012	20,012
Other retained earnings	143,388	149,423
Retained earnings carried forward	143,388	149,423
Total stockholders' equity	333,401	339,435
Net unrealized gains on available-for-sale securities	69,666	82,881
Net deferred gains on hedges	4,439	4,957
Total valuation and translation differences	74,106	87,839
Total Net Assets	407,507	427,274
Total Liabilities and Net Assets	¥ 14,150,485	¥ 14,923,488

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the six months ended September 30, 2017	For the six months ended September 30, 2018
Ordinary income	¥ 95,981	¥ 79,716
Interest income	51,105	48,727
Interest on loans and bills discounted	40,468	38,543
Interest and dividends on securities	8,313	7,766
Fees and commissions	19,648	21,345
Other operating income	3,386	5,285
Other ordinary income	21,840	4,357
Ordinary expenses	56,670	56,466
Interest expenses	1,444	1,656
Interest on deposits	733	617
Fees and commissions	7,935	7,770
Other operating expenses	2,727	2,765
General and administrative expenses	38,486	39,144
Other ordinary expenses	6,077	5,130
Ordinary profits	39,310	23,249
Extraordinary losses	249	124
Net income before income taxes	39,060	23,124
Income taxes – current	6,692	6,820
Income taxes – deferred	1,050	390
Total income taxes	7,742	7,210
Net income	¥ 31,318	¥ 15,914

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

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		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 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 Statement of Changes in Net Assets - Continued]
For the six months ended September 30, 2018

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		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	¥143,388	¥163,401	¥333,401
Changes during the term							
Dividends paid					(9,880)	(9,880)	(9,880)
Net income					15,914	15,914	15,914
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	6,034	6,034	6,034
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥149,423	¥169,435	¥339,435

	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	¥69,666	¥4,439	¥74,106	¥407,507
Changes during the term				
Dividends paid				(9,880)
Net income				15,914
Net changes except for stockholders' equity during the term	13,214	518	13,733	13,733
Total changes during the term	13,214	518	13,733	19,767
Balance at the end of the term	¥82,881	¥4,957	¥87,839	¥427,274