



Resona Holdings, Inc.

Consolidated Financial Results for Fiscal Year 2018 (April 1, 2018 - March 31, 2019/ Unaudited) <under Japanese GAAP>



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

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General Meeting of Stockholders: June 21, 2019

Dividends payment date: June 6, 2019

Annual securities report issuing date: June 25, 2019

Trading accounts: Established

Supplemental information for the financial results: Available

Investor relations meeting: Scheduled (for institutional investors and analysts)

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

1. Consolidated Financial Results for Fiscal Year 2018 (April 1, 2018- March 31, 2019)

(1) Consolidated Operating Results

(% represents the change from the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal Year 2018	860,706	(15.9)	203,018	(-6.8)	175,162	(-25.9)
Fiscal Year 2017	742,927	(-2.0)	217,777	(-3.8)	236,251	(46.3)

Note: Comprehensive Income: FY 2018: 112,287 million yen (-63.9%) FY 2017: 311,063 million yen (30.9%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock	Net Income to Net Assets Attributable to Stockholders Ratio	Ordinary Profits to Total Assets Ratio	Ordinary Profits to Ordinary Income Ratio
	Yen	Yen	%	%	%
Fiscal Year 2018	75.63	75.63	8.3	0.4	23.6
Fiscal Year 2017	100.51	—	11.8	0.4	29.3

(Reference) Equity in earnings of investments in affiliates: FY 2018: 2,146 million yen FY 2017: 296 million yen

Note: Diluted Net Income per Share of Common Stock for Fiscal Year 2017 is not disclosed because there were no potentially dilutive common shares.

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Share of Common Stock
	Million yen	Million yen	%	Yen
March 31, 2019	59,110,075	2,356,178	3.6	911.17
March 31, 2018	50,243,789	2,102,936	4.2	900.72

(Reference) Net Assets Attributable to Stockholders: March 31, 2019: 2,111,030 million yen March 31, 2018: 2,085,147 million yen

Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at fiscal year-end minus Stock acquisition rights at fiscal year-end minus Noncontrolling interests at fiscal year-end) divided by Total assets at fiscal year-end. This ratio is not capital adequacy ratio defined in the "Notification on Consolidated Capital Adequacy."

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at Fiscal Year-end
	Million yen	Million yen	Million yen	Million yen
Fiscal Year 2018	324,420	243,591	(53,636)	14,707,458
Fiscal Year 2017	923,028	110,518	(265,843)	13,256,798

2. Dividends on Common Stock

	Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Dividends to Net Assets Ratio (Consolidated)
	1 st Quarter-end	2 nd Quarter-end	3 rd Quarter-end	Fiscal Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year 2017	—	10.00	—	10.00	20.00	46,462	19.9	2.4
Fiscal Year 2018	—	10.50	—	10.50	21.00	48,785	27.8	2.3
Fiscal Year 2019 (Forecast)	—	10.50	—	10.50	21.00		30.4	

Note: The table shows dividends on common stock. Please refer to following "Dividends on Classified Stock" for the details of dividends on classified stock (unlisted) whose legal rights differ from common stock.

3. Earnings Targets for Fiscal Year 2019 (April 1, 2019 - March 31, 2020)

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

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
1 st Half of Fiscal Year 2019	76,000	(-37.8)	32.80
Fiscal Year 2019 (Full year)	160,000	(-8.7)	69.06

※ Other Notes

(1) Changes in Significant Subsidiaries during the Fiscal Year: Yes

New : 2 companies Kansai Urban Banking Corporation, The Minato Bank, Ltd.

Excluded : Not applicable

(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 fiscal year-end
 - March 31, 2019: 2,324,118,091 shares March 31, 2018: 2,324,118,091 shares
- B) Treasury stock at the fiscal year-end
 - March 31, 2019: 7,296,614 shares March 31, 2018: 9,153,062 shares
- C) Average outstanding shares during the fiscal year
 - Fiscal Year 2018: 2,315,804,375 shares Fiscal Year 2017: 2,315,491,365 shares

Note: Treasury stock at the fiscal year-end included the stocks owned by ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

March 31, 2019 6,314,100 shares March 31, 2018: 8,179,100 shares

※ This Consolidated Financial Results is not subject to audit by Certified Public Accountants or Audit Firm.

※ Disclaimer regarding Forward-looking Statements and Other notes

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. Please refer to attachment "1. Overview of Operating Results (2) Future Outlook" for the assumptions used for the earnings targets.

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net. Investor relations meeting for institutional investor or analyst is scheduled on May 23, 2019. Materials for the meeting will be available on the web site 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	Yen	Yen	Yen	Yen	Yen
FY 2017	—	459.375	—	—	459.375
FY 2018	—	—	—	—	—
FY 2019 (Forecast)	—	—	—	—	—

Note: Regarding Class Five Preferred Stock, the Company implemented acquisition and cancellation on March 15, 2018.

○ Formula for Targeted Net Income per Share of Common Stock

Targeted net income attributable to owners of parent

Forecasted average number of shares of common stock (excluding treasury stock)

* Forecasted average number of shares of common stock (excluding treasury stock): 2,316,821,477 shares
 Effect from acquisition of own shares is not considered.

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1. Overview of Operating Results

(1) Overview of Operating Results and Financial Conditions

Consolidated gross operating profit for the fiscal year 2018 amounted to ¥644.1 billion and increased by ¥91.6 billion from the previous fiscal year. If compared to the amount adding both Kansai Urban Banking Corporation and The Minato Bank, Ltd.'s consolidated figures for the previous same period to the Company's previous figure ("Adjusted year on year"), it decreased by ¥17.1 billion. Net interest income decreased due to narrowed spread between deposit rates and loan rates, though the effect was partially offset by increase in fees relating to housing loan and corporate solution. Due to implementation of measures to improve soundness of securities portfolio mainly for foreign bonds, net gains or losses on bonds (including futures) included in other operating profit decreased by ¥2.7 billion to loss of ¥7.8 billion. Operating expenses amounted to ¥420.5 billion and increased by ¥79.3 billion from the previous fiscal year. Although under the adjusted year on year, it was almost the same level mainly due to their labor costs reduced. Actual net operating profit amounted to ¥225.6 billion and increased by ¥14.0 billion from the previous fiscal year, although under the adjusted year on year, it decreased by ¥15.4 billion. Net gains or losses on stocks (including equity derivatives) were gains of ¥7.1 billion and decreased by ¥5.9 billion from the previous year. Credit costs (net) were gains on reversal of ¥14.7 billion for the previous fiscal year but were losses of ¥1.3 billion and increased by ¥16.0 billion. Under the adjusted year on year, it increased by ¥11.4 billion. Gain from negative goodwill of ¥39.8 billion relating to the business integration of Kansai Mirai Financial Group, Inc. was recognized as extraordinary gains.

On the other hands, because taxes effect relating to the business integration of Kansai region was recognized in the previous fiscal year, income taxes increased by ¥78.3 billion to ¥57.3 billion. As a result of these, net income attributable to owners of parent decreased by ¥61.0 billion from the previous fiscal year to ¥175.1 billion. Under the adjusted year on year, it decreased by ¥69.0 billion.

With regards to financial conditions, total assets on a consolidated basis increased by ¥8,866.2 billion from the previous fiscal year-end to ¥59,110.0 billion.

With regards to assets, securities increased by ¥109.3 billion to ¥5,387.8 billion and loans and bills discounted increased by ¥7,379.3 billion to ¥36,134.4 billion from the previous fiscal year-end.

Total liabilities increased by ¥8,613.0 billion to ¥56,753.8 billion, in the breakdown, deposits increased by ¥8,364.0 billion from the previous fiscal year-end to ¥51,108.6 billion. Total net assets increased by ¥253.2 billion from the previous fiscal year-end to ¥2,356.1 billion. If compared to the amount adding both Kansai Urban Banking Corporation and The Minato Bank, Ltd.'s consolidated figures at the previous year-end to the Company's previous figure, securities decreased by ¥449.9 billion but loans and bills discounted increased by ¥926.7 billion and deposits increased by ¥1,067.2 billion.

In addition, trust assets increased by ¥600.3 billion to ¥27,852.9 billion from the previous fiscal year-end.

With regards to cash flows on a consolidated basis, cash flows from operating activities was provided by ¥324.4 billion mainly due to significant increase in deposits and increase in loans and bills discounted, and decreased by ¥598.6 billion from the previous fiscal year. Cash flows from investing activities was provided by ¥243.5 billion mainly because proceeds from sales and redemption of securities exceeded purchases of securities, and increased by ¥133.0 billion from the previous fiscal year. Cash flows from financing activities was used in ¥53.6 billion mainly due to dividends paid, and decreased by ¥212.2 billion from the previous fiscal year due to repayments of subordinated bonds incurred in the previous fiscal year. In addition, increase in cash and cash equivalents resulting from share exchange of Kansai Mirai Financial Group, Inc. amounted to ¥936.2 billion for the fiscal year 2018. As a result, cash and cash equivalents increased by ¥1,450.6 billion from the beginning of the fiscal year 2018 to ¥14,707.4 billion.

(2) Future Outlook

For consolidated earnings outlook for the fiscal year 2019, ¥160.0 billion of net income attributable to owners of parent is set as a target, which is mostly comprised of the group banks' earnings. For total of the group 4 banks, ¥214.5 billion of actual net operating profit and ¥149.0 billion of net income are set as a target.

The Group provides financial services such as credit card administration in addition to the banking and trust business. There exists a variety of uncertainty caused by the economic environment, such as a negative interest rate introduced by the Bank of Japan. Therefore, the Company discloses consolidated earnings targets instead of consolidated earnings forecasts.

The Company has steadily increased return to its common shareholders.

For the fiscal year 2018, the Company increased annual dividends per share of common stock by ¥1 to ¥21 (interim dividend ¥10.5 and year-end dividend ¥10.5), and realized the dividends increase three years in a row.

For the fiscal year 2019, annual dividends per share of common stock are planned to be ¥21 (interim dividend ¥10.5 and year-end dividend ¥10.5), the same amount for the fiscal year 2018.

In addition, on May 10, 2019, the Company established a share repurchase limit of ¥10 billion (upper limit) in order to enhance return to its shareholders, improve efficiency in capital utilization and implement its capital policies in more flexible and timely fashion.

Based on the shareholder return policy stated in the Mid-term Management Plan, the Company will consider further enlargement of shareholder return with an eye on the optimal balance among its financial soundness, profitability and investment opportunities for future growth.

2. Basic Stance on Selection of Accounting Standards

The Company applies accounting principles generally accepted in Japan, though, in response to IFRS adoption in the future, the Company makes an effort to conduct impact study and clarifying the issues. Timing of the adoption is not determined yet.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 13,419,003	¥ 14,848,528
Call loans and bills bought	308,806	177,949
Monetary claims bought	337,705	281,246
Trading assets	270,639	328,024
Securities	5,278,544	5,387,898
Loans and bills discounted	28,755,172	36,134,497
Foreign exchange assets	160,226	115,691
Lease receivables and investments in leases	—	41,652
Other assets	1,110,787	1,088,392
Tangible fixed assets	303,088	380,909
Buildings	98,404	128,576
Land	178,692	220,425
Leased assets	11,779	12,488
Construction in progress	3,537	2,608
Other tangible fixed assets	10,674	16,809
Intangible fixed assets	30,329	40,597
Software	9,519	17,693
Leased assets	15,654	16,593
Other intangible fixed assets	5,155	6,310
Net defined benefit asset	18,496	19,362
Deferred tax assets	1,692	28,913
Customers' liabilities for acceptances and guarantees	389,011	394,503
Reserve for possible loan losses	(139,668)	(158,058)
Reserve for possible losses on investments	(47)	(32)
Total Assets	50,243,789	59,110,075
Liabilities and Net Assets		
Liabilities		
Deposits	42,744,541	51,108,635
Negotiable certificates of deposit	1,060,650	1,195,350
Call money and bills sold	155,975	140,599
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	624,703	540,922
Trading liabilities	101,709	120,920
Borrowed money	675,975	752,637
Foreign exchange liabilities	4,071	4,387
Bonds	385,142	459,799
Due to trust account	1,056,058	1,155,804
Other liabilities	824,467	746,140
Reserve for employees' bonuses	15,634	19,581
Net defined benefit liability	10,120	19,077
Other reserves	44,312	43,559
Deferred tax liabilities	23,501	27,660
Deferred tax liabilities for land revaluation	19,976	19,318
Acceptances and guarantees	389,011	394,503
Total Liabilities	48,140,853	56,753,897
Net Assets		
Capital stock	50,472	50,472
Retained earnings	1,522,075	1,614,908
Treasury stock	(5,250)	(4,213)
Total stockholders' equity	1,567,297	1,661,168
Net unrealized gains on available-for-sale securities	486,665	423,957
Net deferred gains on hedges	33,462	27,129
Revaluation reserve for land	43,699	42,204
Foreign currency translation adjustments	(3,021)	(4,823)
Remeasurements of defined benefit plans	(42,956)	(38,605)
Total accumulated other comprehensive income	517,849	449,861
Stock acquisition rights	—	309
Noncontrolling interests	17,789	244,838
Total Net Assets	2,102,936	2,356,178
Total Liabilities and Net Assets	¥ 50,243,789	¥ 59,110,075

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

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 742,927	¥ 860,706
Interest income	399,788	483,875
Interest on loans and bills discounted	305,971	380,306
Interest and dividends on securities	61,564	67,392
Interest on call loans and bills bought	1,947	1,365
Interest on receivables under resale agreements	—	(7)
Interest on receivables under securities borrowing transactions	—	0
Interest on due from banks	11,096	11,681
Other interest income	19,208	23,137
Trust fees	18,635	19,242
Fees and commissions	208,126	244,497
Trading income	7,146	6,094
Other operating income	28,096	51,077
Other ordinary income	81,133	55,918
Reversal of reserve for possible loan losses	18,441	9,183
Recoveries of written-off loans	13,350	9,677
Other	49,341	37,058
Ordinary expenses	525,150	657,687
Interest expenses	31,432	47,965
Interest on deposits	13,273	19,580
Interest on negotiable certificates of deposit	95	110
Interest on call money and bills sold	2,753	3,858
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	3,499	10,930
Interest on borrowed money	2,829	4,519
Interest on bonds	5,961	5,683
Other interest expenses	3,019	3,282
Fees and commissions	58,704	69,911
Other operating expenses	19,107	42,736
General and administrative expenses	360,674	439,479
Other ordinary expenses	55,231	57,594
Other	55,231	57,594
Ordinary profits	217,777	203,018
Extraordinary gains	1,278	40,261
Gains on disposal of fixed assets	1,278	362
Gain from negative goodwill	—	29,055
Gain on step acquisitions	—	10,843
Extraordinary losses	3,219	4,673
Losses on disposal of fixed assets	849	1,525
Impairment losses on fixed assets	2,370	3,148
Net income before income taxes	215,836	238,606
Income taxes – current	11,852	38,272
Income taxes – deferred	(32,853)	19,030
Total income taxes	(21,000)	57,303
Net income	236,836	181,303
Net income attributable to noncontrolling interests	584	6,140
Net income attributable to owners of parent	¥ 236,251	¥ 175,162

[Consolidated Statement of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Net income	¥ 236,836	¥ 181,303
Other comprehensive income	74,226	(69,015)
Net unrealized gains/(losses) on available-for-sale securities	71,912	(59,357)
Net deferred gains/(losses) on hedges	(6,985)	(6,352)
Revaluation reserve for land	(6)	—
Foreign currency translation adjustments	(301)	(3,574)
Remeasurements of defined benefit plans	9,650	255
Share of other comprehensive income of affiliates accounted for using the equity method	(42)	13
Total comprehensive income	¥ 311,063	¥ 112,287
Total comprehensive income attributable to:		
Owners of parent	¥ 310,944	¥ 108,670
Noncontrolling interests	¥ 118	¥ 3,617

(3) Consolidated Statement of Changes in Net Assets
For the fiscal year ended March 31, 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	¥ —	¥ 1,436,150	¥ (1,181)	¥ 1,485,442
Changes during the fiscal year					
Dividends paid			(48,976)		(48,976)
Net income attributable to owners of parent			236,251		236,251
Purchase of treasury stock				(107,127)	(107,127)
Disposal of treasury stock		(0)		1,381	1,381
Cancellation of treasury stock		(101,676)		101,676	—
Reversal of revaluation reserve for land			326		326
Transfer from retained earnings to capital surplus		101,676	(101,676)		—
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	—	85,925	(4,069)	81,855
Balance at the end of the fiscal year	¥ 50,472	¥ —	¥ 1,522,075	¥ (5,250)	¥ 1,567,297

	Accumulated other comprehensive income						Noncontrolling 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 fiscal year								
Dividends paid								(48,976)
Net income attributable to owners of parent								236,251
Purchase of treasury stock								(107,127)
Disposal of treasury stock								1,381
Cancellation of treasury stock								—
Reversal of revaluation reserve for land								326
Transfer from retained earnings to capital surplus								—
Net changes except for stockholders' equity during the fiscal year	71,915	(6,985)	(333)	122	9,647	74,366	(64)	74,302
Total changes during the fiscal year	71,915	(6,985)	(333)	122	9,647	74,366	(64)	156,157
Balance at the end of the fiscal year	¥ 486,665	¥ 33,462	¥ 43,699	¥ (3,021)	¥ (42,956)	¥ 517,849	¥ 17,789	¥ 2,102,936

(3) Consolidated Statement of Changes in Net Assets - Continued
For the fiscal year ended March 31, 2019

(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 fiscal year					
Dividends paid			(47,624)		(47,624)
Net income attributable to owners of parent			175,162		175,162
Purchase of treasury stock				(5)	(5)
Disposal of treasury stock		(0)		1,042	1,042
Reversal of revaluation reserve for land			1,495		1,495
Change in ownership interest of parent due to transactions with noncontrolling interests		(36,200)			(36,200)
Transfer from retained earnings to capital surplus		36,200	(36,200)		—
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	—	92,833	1,037	93,870
Balance at the end of the fiscal year	¥ 50,472	¥ —	¥ 1,614,908	¥ (4,213)	¥ 1,661,168

	Accumulated other comprehensive income						Stock acquisition rights	Noncontrolling 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 fiscal year									
Dividends paid									(47,624)
Net income attributable to owners of parent									175,162
Purchase of treasury stock									(5)
Disposal of treasury stock									1,042
Reversal of revaluation reserve for land									1,495
Change in ownership interest of parent due to transactions with noncontrolling interests									(36,200)
Transfer from retained earnings to capital surplus									—
Net changes except for stockholders' equity during the fiscal year	(62,708)	(6,333)	(1,495)	(1,801)	4,350	(67,987)	309	227,048	159,371
Total changes during the fiscal year	(62,708)	(6,333)	(1,495)	(1,801)	4,350	(67,987)	309	227,048	253,241
Balance at the end of the fiscal year	¥ 423,957	¥ 27,129	¥ 42,204	¥ (4,823)	¥ (38,605)	¥ 449,861	¥ 309	¥ 244,838	¥ 2,356,178

(4) Consolidated Statement of Cash Flows

	(Millions of yen)			
	For the fiscal year ended March 31, 2018		For the fiscal year ended March 31, 2019	
Cash flows from operating activities				
Income before income taxes	¥	215,836	¥	238,606
Adjustment for:				
Depreciation and amortization		24,854		32,214
Impairment losses on fixed assets		2,370		3,148
Amortization of goodwill		647		—
Gain from negative goodwill		—		(29,055)
Equity in earnings of investments in affiliates		(296)		(2,146)
Increase/(decrease) in reserve for possible loan losses		(29,704)		(22,782)
Increase/(decrease) in reserve for possible losses on investments		(15)		(15)
Increase/(decrease) in reserve for employees' bonuses		(472)		639
(Increase)/decrease in net defined benefit asset		11,141		6,346
Increase/(decrease) in net defined benefit liability		(1,413)		1,563
Interest income (accrual basis)		(399,788)		(483,875)
Interest expenses (accrual basis)		31,432		47,965
Net (gains)/losses on securities		(9,198)		(9,188)
Net foreign exchange (gains)/losses		10,882		(40,629)
Net (gains)/losses on disposal of fixed assets		(429)		1,162
Net (increase)/decrease in trading assets		77,960		(57,384)
Net increase/(decrease) in trading liabilities		(83,099)		19,210
Net (increase)/decrease in loans and bills discounted		(565,628)		(927,646)
Net increase/(decrease) in deposits		2,069,143		1,066,972
Net increase/(decrease) in negotiable certificates of deposit		95,060		(30,511)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)		(23,249)		(52,402)
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)		(8,964)		28,653
Net (increase)/decrease in call loans and other		(134,610)		194,557
Net increase/(decrease) in call money and other		(553,407)		(145,375)
Net increase/(decrease) in payables under securities lending transactions		195,430		(158,738)
Net (increase)/decrease in foreign exchange assets		(64,771)		57,617
Net increase/(decrease) in foreign exchange liabilities		1,600		117
Net increase/(decrease) in straight bonds		39,806		75,005
Net increase/(decrease) in due to trust account		40,752		99,746
Interest receipts (cash basis)		395,434		486,595
Interest payments (cash basis)		(31,665)		(48,179)
Other, net		(339,216)		(14,683)
Subtotal		966,420		337,508
Income taxes paid or tax refund		(43,391)		(13,087)
Net cash provided by/(used in) operating activities	¥	923,028	¥	324,420

(4) Consolidated Statement of Cash Flows - Continued

	(Millions of yen)	
	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Cash flows from investing activities		
Purchases of securities	¥ (9,057,335)	¥ (11,101,320)
Proceeds from sales of securities	7,696,500	10,385,010
Proceeds from redemption of securities	1,492,231	984,431
Decrease in money held in trust	1,005	—
Purchases of tangible fixed assets	(10,903)	(13,451)
Proceeds from sales of tangible fixed assets	1,653	1,045
Purchases of intangible fixed assets	(5,040)	(7,763)
Purchases of shares of affiliates accounted for using the equity method	(212)	(4,171)
Purchases of shares of subsidiaries resulting in change in scope of consolidation	(7,062)	—
Other, net	(318)	(188)
Net cash provided by/(used in) investing activities	110,518	243,592
Cash flows from financing activities		
Repayment of subordinated bonds	(111,000)	—
Dividends paid	(48,976)	(47,624)
Dividends paid to noncontrolling interests of consolidated subsidiaries	(182)	(6,988)
Purchases of treasury stock	(107,127)	(5)
Proceeds from sales of treasury stock	1,443	1,072
Purchases of subsidiaries' shares that do not result in change in scope of consolidation	—	(90)
Net cash provided by/(used in) financing activities	(265,843)	(53,636)
Effect of exchange rate changes on cash and cash equivalents	(6)	19
Net increase/(decrease) in cash and cash equivalents	767,697	514,394
Cash and cash equivalents at the beginning of the fiscal year	12,489,100	13,256,798
Increase in cash and cash equivalents resulting from share exchanges	—	936,265
Cash and cash equivalents at the end of the fiscal year	¥ 13,256,798	¥ 14,707,458

(5) Note on Going-Concern Assumption

Not applicable

(6) Other Notes**【Segment Information】**

For the fiscal year 2018

1. Segment information

Principal operating activities of the segments are as follows:

Segment	Principal operating activity
Consumer banking	Mainly for individual customers, provide consulting services regarding consumer loan, asset management and asset succession
Corporate banking	Mainly for corporate customers, support their business growth by providing services regarding corporate loan, trust asset management, real estate business, corporate pension and business succession
Market trading	In financial markets, transact in short term lending, borrowing, exchange transaction, bond purchase and sale, and derivatives trading

Notes:

Kansai Mirai Financial Group, Inc., a consolidated subsidiary of the Company, has made Kansai Urban Banking Corporation and The Minato Bank, Ltd. wholly-owned subsidiaries, and has been newly listed. Therefore, Kansai Mirai Financial Group segment has been added as a reporting segment from fiscal year 2018. Accordingly, the Kinki Osaka Bank, Ltd. and Kinki Osaka Shinyo Hosyo Co., Ltd. those were previously included in Consumer banking, Corporate banking and Market trading segment, are included in Kansai Mirai Financial Group segment.

2. Profit and loss by segment

Profit and loss of each segment for the fiscal year ended March 31, 2019 were as follows:

(Millions of yen)

	Segment					Other	Total
	Consumer banking	Corporate banking	Market trading	Kansai Mirai Financial Group	Sub total		
Gross operating profit	¥ 206,003	¥ 263,142	¥ 27,205	¥ 146,414	¥ 642,766	¥ (3,791)	¥ 638,975
General and administrative expenses	(153,058)	(145,641)	(8,574)	(116,435)	(423,709)	3,113	(420,595)
Actual net operating profit	52,945	117,640	18,631	29,978	219,195	1,300	220,495
Credit cost	1,296	2,290	—	(5,043)	(1,456)	155	(1,301)
Net operating profit less credit cost	¥ 54,242	¥ 119,930	¥ 18,631	¥ 24,934	¥ 217,738	¥ 1,455	¥ 219,194

Notes:

- Consumer banking and Corporate banking segment contain operating results of the consolidated credit guarantee subsidiaries and other subsidiaries.
- Actual net operating profit of Corporate banking segment does not include credit cost incurred in trust accounts amounting to ¥30 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to ¥168 millions.
- Gross operating profit of Market trading segment contains some portion of gains/losses on equity securities.
- "Other" includes all other departments, such as management office, which are not operating segments. Actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to ¥1,977 millions.
- Depreciation expense is included in general and administrative expenses.

3. Reconciliation between the segment information and the consolidated financial statement for the fiscal year ended March 31, 2019 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 217,738
Net gains (losses) of "Other"	1,455
Net non-recurring gains (losses) other than credit cost	(16,175)
Net extraordinary gains (losses)	35,587
Income before income taxes	¥ 238,606

Notes:

- Non-recurring gains (losses) other than credit cost include some portion of gain/loss on equity securities and retirement benefit expenses.
- Net extraordinary gains (losses) include gains from negative goodwill and impairment loss.

【Per Share Information】

1. Net assets per share of common stock and its calculation base

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

	Fiscal year 2017 (March 31, 2018)	Fiscal year 2018 (March 31, 2019)
Net assets per share of common stock	900.72 yen	911.17 yen
(Calculation base)		
Total net assets	¥ 2,102,936	¥ 2,356,178
Deductions from total net assets	17,789	245,148
Stock acquisition rights	—	309
Noncontrolling interests	17,789	244,838
Net assets attributable to common stock at the end of the fiscal year	¥ 2,085,147	¥ 2,111,030
Number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock (shares in thousands)	2,314,965	2,316,821

Note:

(*1) The number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares and 2) the number of shares held by ESOP-type Stock Benefit Trust for the Employee Shareholding Association (8,179 thousand shares as of March 31, 2018 and 6,314 thousand shares as of March 31, 2019).

2. Net income per share of common stock, diluted net income per share of common stock and those calculation bases

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

	Fiscal year 2017 (From April 1, 2017 To March 31, 2018)	Fiscal year 2018 (From April 1, 2018 To March 31, 2019)
(1) Net income per share of common stock	100.51 yen	75.63 yen
(Calculation base)		
Net income attributable to owners of parent	¥ 236,251	¥ 175,162
Amounts not attributable to common stock	3,513	-
Dividends on preferred stock	1,837	-
Retirement difference on preferred stock	1,676	-
Net income attributable to common stock	¥ 232,737	¥ 175,162
Weighted-average number of common shares during the fiscal year (shares in thousands)	2,315,491	2,315,804
(2) Diluted net income per share of common stock	— yen	75.63 yen
(Calculation base)		
Adjustments for net income attributable to owners of parent	¥ —	¥ (6)
Number of increased shares of common stock (shares in thousands)	—	-

Note:

(*1) Average number of common shares during the period is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association (7,659 thousand shares for the fiscal year ended March 31, 2018 and 7,335 thousand shares for the fiscal year ended March 31, 2019).

【Significant Subsequent Event】

The Company decided, at a meeting of its Board of Directors held today, to acquire its own shares pursuant to Article 156, Paragraph 1 of the Companies Act based upon the provision of Article 50 of the Company's Articles of Incorporation made under Article 459, Paragraph 1, Item 1 of the Companies Act, as follows:

1. Reasons for the acquisition of own shares

The Company intends to acquire its own shares in order to enhance return to its shareholders, improve the capital efficiency and enable implementation of flexible capital policies.

2. Details of the matters concerning the acquisition

(1) Class of shares to be acquired:	Ordinary shares of the Company
(2) Total number of shares to be acquired:	Up to 30,000,000 shares
(3) Total amount of the acquisition price of the shares:	Up to 10,000,000,000 yen
(4) Period during which the acquisition can be made:	From May 13, 2019 through June 14, 2019
(5) Method of acquisition:	Market purchase on the Tokyo Stock Exchange pursuant to discretionary purchase agreement

【Statement of Trust Assets and Liabilities】

March 31, 2019

(Millions of Yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 25,045	Money trusts	¥ 11,207,846
Securities	0	Pension trusts	2,496,818
Beneficiary rights	26,045,484	Property formation benefit trusts	1,082
Securities held in custody account	18,279	Securities investment trusts	13,034,693
Monetary claims	181,518	Money entrusted other than money trusts	295,308
Tangible fixed assets	359,036	Securities trusts	18,281
Intangible fixed assets	2,879	Monetary claims trusts	184,797
Other claims	6,059	Land and fixtures trusts	21,532
Due from banking account	1,155,804	Composite trusts	592,453
Cash and due from banks	58,795		
Total assets	¥ 27,852,905	Total liabilities	¥ 27,852,905

Notes:

- Amounts of less than one million yen have been rounded down.
- The trust without readily determinable monetary values was excluded.
- Beneficiary rights worth of ¥26,045,484 million were re-entrusted for asset administration purpose.
- Co-managed trust funds under other trust bank's administration amounted to ¥147,021 million.
- Loans and bills discounted where the Bank guarantees the principal is amounted to ¥25,045 million including Loans to borrowers in legal bankruptcy of ¥7 million and Past-due loans of ¥386 million. There are no Loans past due 3 months or more and Restructured loans at the end of the fiscal year 2018
- Subsidiary subject to aggregation is Resona Bank, Ltd., only.

Appendix: The trust in the principal indemnification agreement, including the trust that was re-entrusted for operations, consists of followings.

Money trusts		(Millions of Yen)	
Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 25,045	Principal	¥ 1,176,651
Other	1,151,719	Special loan loss reserve	75
		Other	38
Total assets	¥ 1,176,764	Total liabilities	¥ 1,176,764

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

Assets	March 31, 2018 (A)	March 31, 2019 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 30,195	¥ 25,045	¥ (5,149)
Securities	0	0	-
Beneficiary rights	25,584,390	26,045,484	461,094
Securities held in custody account	17,158	18,279	1,120
Monetary claims	185,805	181,518	(4,287)
Tangible fixed assets	353,591	359,036	5,445
Intangible fixed assets	2,753	2,879	126
Other claims	6,174	6,059	(115)
Due from banking account	1,056,058	1,155,804	99,746
Cash and due from banks	16,420	58,795	42,375
Total assets	27,252,547	27,852,905	600,357
Co-managed trust funds under other trust bank's administration	¥ 132,557	¥ 147,021	¥ 14,463

Liabilities	March 31, 2018 (A)	March 31, 2019 (B)	Difference (B)-(A)
Money trusts	¥ 10,012,007	¥ 11,207,846	¥ 1,195,838
Pension trusts	2,472,020	2,496,818	24,797
Property formation benefit trusts	1,053	1,082	29
Securities investment trusts	13,643,163	13,034,693	(608,469)
Money entrusted other than money trusts	307,582	295,308	(12,274)
Securities trusts	17,200	18,281	1,081
Monetary claims trusts	191,249	184,797	(6,451)
Land and fixtures trusts	21,945	21,532	(412)
Composite trusts	586,325	592,543	6,217
Total liabilities	¥ 27,252,547	¥ 27,852,905	¥ 600,357

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

Financial Results Report for FY2018

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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 Fiscal Year 2018

1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2018 (A)	(A)-(B)	FY 2017 (B)
Ordinary income	1	860,706	117,779	742,927
Gross operating profit	2	644,173	91,624	552,549
Interest income	3	435,910	67,554	368,355
Trust fees (after disposal of problem loans in the trust account)	4	19,242	606	18,635
<Disposal of problem loans in the trust account>	5	30	30	0
Fees and commissions	6	174,586	25,164	149,422
Trading income	7	6,094	(1,052)	7,146
Other operating income	8	8,340	(648)	8,988
Expenses(excluding non-recurring items)	9	(420,595)	(79,364)	(341,231)
Personnel expenses	10	(206,484)	(42,560)	(163,924)
Non-personnel expenses	11	(185,205)	(30,843)	(154,362)
Taxes	12	(28,905)	(5,961)	(22,944)
Actual net operating profit (2-5+9+19)	13	225,694	14,079	211,614
Provision to general reserve for possible loan losses	14	—	—	—
Other gains/(losses), net	15	(20,558)	(27,017)	6,458
Net gains/(losses) on stocks	16	10,164	(6,635)	16,799
Disposal of problem loans	17	(20,192)	(3,152)	(17,039)
Reversal of credit expenses	18	18,860	(12,931)	31,791
Equity in earnings of investments in affiliates	19	2,146	1,850	296
Ordinary profit	20	203,018	(14,758)	217,777
Extraordinary gains	21	40,261	38,982	1,278
Extraordinary losses	22	(4,673)	(1,453)	(3,219)
Net income before income taxes	23	238,606	22,770	215,836
Income taxes-current	24	(38,272)	(26,420)	(11,852)
Income taxes-deferred	25	(19,030)	(51,883)	32,853
Net income	26	181,303	(55,533)	236,836
Net income attributable to non-controlling interests	27	(6,140)	(5,555)	(584)
Kansai Mirai Financial Group	28	(5,855)	(5,855)	—
Net income attributable to owners of parent	29	175,162	(61,089)	236,251

Credit expense (5+14+17+18)	30	(1,301)	(16,053)	14,752
Disposal of problem loans in the trust account	31	30	30	0
Provision to general reserve for possible loan losses	32	18,451	4,400	14,050
Write-off of loans	33	(18,683)	(1,947)	(16,735)
Provision to specific reserve for possible loan losses	34	(9,267)	(13,658)	4,390
Provision to special reserve for certain overseas loans	35	(0)	(0)	0
Other disposal of problem loans	36	(1,508)	(1,204)	(303)
Gains on recoveries of written-off loans	37	9,677	(3,672)	13,350

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2018 (A)	(A)-(B)	FY 2017 (B)
Number of consolidated subsidiaries	38	31	16	15
Number of affiliated companies accounted for by the equity method	39	5	2	3
Total	40	36	18	18

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

(Millions of yen)

		Total of group banks [Non-consolidated]			Resona Bank		
		FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Gross operating profit	(7+15) 1	593,019	(16,239)	609,259	339,916	(5,548)	345,465
Interest income	2	434,534	(16,283)	450,818	229,328	(5,631)	234,960
Fees and commissions(including trust fees)	3	147,398	6,703	140,695	101,367	4,788	96,579
Trading income	4	6,028	(1,073)	7,102	6,028	(1,073)	7,102
Other operating income	5	5,058	(5,586)	10,644	3,191	(3,632)	6,823
Net gains/(losses) on bonds	6	(1,962)	4,047	(6,010)	167	5,492	(5,324)
Gross operating profit from domestic operations (8+9+11+12+13)	7	562,154	(8,888)	571,043	311,568	(680)	312,248
Interest income	8	413,633	(16,124)	429,757	211,488	(5,582)	217,070
Trust fees (after disposal of problem loans in the trust account)	9	19,244	583	18,660	19,244	583	18,660
<Disposal of problem loans in the trust account>	10	30	30	0	30	30	0
Fees and commissions	11	125,570	6,058	119,511	80,181	4,209	75,972
Trading income	12	552	222	330	552	222	330
Other operating income	13	3,153	370	2,783	101	(112)	214
Net gains/(losses) on bonds	14	2,541	811	1,729	578	536	42
Gross operating profit from international operations(16+17+18+19)	15	30,864	(7,351)	38,215	28,347	(4,868)	33,216
Interest income	16	20,900	(159)	21,060	17,840	(49)	17,889
Fees and commissions	17	2,583	60	2,522	1,941	(4)	1,945
Trading income	18	5,476	(1,295)	6,771	5,476	(1,295)	6,771
Other operating income	19	1,904	(5,956)	7,861	3,089	(3,519)	6,608
Net gains/(losses) on bonds	20	(4,503)	3,235	(7,739)	(410)	4,956	(5,367)
Expenses (excluding non-recurring items and amortization of goodwill)	21	(397,604)	(380)	(397,223)	(211,240)	722	(211,963)
Personnel expenses	22	(181,767)	3,086	(184,854)	(90,963)	1,963	(92,926)
Non-personnel expenses	23	(188,616)	(2,575)	(186,040)	(106,187)	(644)	(105,542)
Taxes	24	(27,219)	(891)	(26,328)	(14,089)	(595)	(13,494)
Actual net operating profit	(1+21-10) 25	195,385	(16,650)	212,035	128,645	(4,856)	133,501
Core net operating profit	(25-6) 26	197,348	(20,697)	218,045	128,477	(10,348)	138,826
Amortization of goodwill	27	(736)	-	(736)	-	-	-
Provision to general reserve for possible loan losses	28	(3,298)	(5,636)	2,337	-	-	-
Net operating profit	(1+21+27+28) 29	191,380	(22,256)	213,636	128,675	(4,826)	133,501
Other gains/(losses), net	30	(11,534)	(75,474)	63,939	2,040	(52,606)	54,647
Net gains/(losses) on stocks	31	15,075	(58,826)	73,901	11,917	(40,387)	52,304
Disposal of problem loans	32	(17,261)	(1,806)	(15,455)	(11,296)	(3,381)	(7,914)
Reversal of credit expenses	33	20,686	(7,176)	27,862	16,436	(5,255)	21,692
Other	34	(30,034)	(7,666)	(22,368)	(15,016)	(3,581)	(11,434)
Ordinary profit	(29+30) 35	179,845	(97,731)	277,576	130,716	(57,432)	188,149
Extraordinary gains/(losses), net	36	(3,735)	(1,599)	(2,135)	(2,800)	(1,115)	(1,685)
Gains/(losses) on disposal of fixed assets	37	(1,022)	(1,381)	359	(661)	(359)	(301)
Impairment losses on fixed assets	38	(3,031)	(647)	(2,383)	(2,139)	(756)	(1,383)
Other	39	318	429	(110)	-	-	-
Net income before income taxes	(35+36) 40	176,110	(99,331)	275,441	127,916	(58,548)	186,464
Income taxes-current	41	(51,606)	(14,480)	(37,125)	(39,663)	(16,051)	(23,611)
Income taxes-deferred	42	1,385	13,535	(12,149)	2,456	8,461	(6,004)
Net income	(40+41+42) 43	125,889	(100,276)	226,166	90,709	(66,138)	156,848
Credit expense	(10+28+32+33) 44	156	(14,589)	14,745	5,170	(8,607)	13,777
Disposal of problem loans in the trust account	45	30	30	0	30	30	0
Provision to general reserve for possible loan losses	46	11,228	2,207	9,020	14,061	10,063	3,998
Write-off of loans	47	(13,994)	(3,438)	(10,556)	(10,856)	(2,871)	(7,985)
Provision to specific reserve for possible loan losses	48	(5,362)	(8,731)	3,369	(4,723)	(12,088)	7,365
Provision to special reserve for certain overseas loans	49	(0)	(0)	0	(0)	(0)	0
Other disposal of problem loans	50	(1,250)	(698)	(552)	(439)	(510)	70
Gains on recoveries of written-off loans	51	9,505	(3,957)	13,463	7,099	(3,229)	10,328

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)			
		FY 2018		FY 2017	FY 2018		FY 2017	
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	
Gross operating profit	(7+15)	1	113,535	(3,647)	117,183	139,567	(7,043)	146,611
Interest income		2	89,471	(6,570)	96,041	115,734	(4,081)	119,815
Fees and commissions(including trust fees)		3	24,017	2,207	21,810	22,013	(292)	22,305
Trading income		4	-	-	-	-	-	-
Other operating income		5	46	715	(668)	1,820	(2,669)	4,489
Net gains/(losses) on bonds		6	(1,951)	665	(2,616)	(179)	(2,110)	1,931
Gross operating profit from domestic operations	(8+9+11+12+13)	7	110,583	(4,466)	115,049	140,002	(3,741)	143,744
Interest income		8	88,395	(6,620)	95,016	113,749	(3,921)	117,671
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	23,799	2,159	21,640	21,588	(309)	21,898
Trading income		12	-	-	-	-	-	-
Other operating income		13	(1,612)	(5)	(1,607)	4,664	488	4,175
Net gains/(losses) on bonds		14	(1,292)	(656)	(636)	3,255	931	2,323
Gross operating profit from international operations	(16+17+18+19)	15	2,952	818	2,133	(435)	(3,301)	2,866
Interest income		16	1,075	49	1,025	1,984	(160)	2,144
Fees and commissions		17	217	48	169	424	16	407
Trading income		18	-	-	-	-	-	-
Other operating income		19	1,659	720	938	(2,844)	(3,158)	313
Net gains/(losses) on bonds		20	(658)	1,321	(1,980)	(3,434)	(3,042)	(391)
Expenses (excluding non-recurring items and amortization of goodwill)		21	(74,305)	(726)	(73,578)	(112,058)	(376)	(111,682)
Personnel expenses		22	(31,960)	469	(32,430)	(58,843)	653	(59,497)
Non-personnel expenses		23	(36,630)	(1,062)	(35,567)	(45,798)	(868)	(44,930)
Taxes		24	(5,714)	(134)	(5,580)	(7,415)	(161)	(7,254)
Actual net operating profit	(1+21-10)	25	39,230	(4,374)	43,604	27,509	(7,419)	34,928
Core net operating profit	(25-6)	26	41,181	(5,040)	46,221	27,688	(5,308)	32,997
Amortization of goodwill		27	-	-	-	(736)	-	(736)
Provision to general reserve for possible loan losses		28	(1,392)	(1,392)	-	(1,906)	(4,244)	2,337
Net operating profit	(1+21+27+28)	29	37,838	(5,766)	43,604	24,866	(11,663)	36,530
Other gains/(losses), net		30	(4,765)	(13,641)	8,876	(8,810)	(9,226)	415
Net gains/(losses) on stocks		31	(726)	(15,769)	15,042	3,884	(2,669)	6,553
Disposal of problem loans		32	(1,331)	282	(1,613)	(4,634)	1,292	(5,926)
Reversal of credit expenses		33	1,837	(1,930)	3,767	2,412	9	2,402
Other		34	(4,544)	3,775	(8,319)	(10,473)	(7,859)	(2,613)
Ordinary profit	(29+30)	35	33,073	(19,408)	52,481	16,055	(20,890)	36,946
Extraordinary gains/(losses), net		36	(829)	(237)	(591)	(104)	(246)	141
Gains/(losses) on disposal of fixed assets		37	(212)	(65)	(147)	(148)	(956)	808
Impairment losses on fixed assets		38	(617)	(172)	(444)	(274)	280	(555)
Other		39	-	-	-	318	429	(110)
Net income before income taxes	(35+36)	40	32,243	(19,646)	51,889	15,950	(21,136)	37,087
Income taxes-current		41	(9,671)	1,078	(10,749)	(2,271)	492	(2,764)
Income taxes-deferred		42	(490)	500	(990)	(581)	4,573	(5,154)
Net income	(40+41+42)	43	22,082	(18,067)	40,149	13,097	(16,070)	29,168
Credit expense	(10+28+32+33)	44	(885)	(3,039)	2,153	(4,128)	(2,942)	(1,185)
Disposal of problem loans in the trust account		45	-	-	-	-	-	-
Provision to general reserve for possible loan losses		46	(1,392)	(3,349)	1,957	(1,440)	(4,506)	3,065
Write-off of loans		47	(1,819)	(32)	(1,786)	(1,319)	(535)	(784)
Provision to specific reserve for possible loan losses		48	49	(44)	93	(688)	3,401	(4,089)
Provision to special reserve for certain overseas loans		49	-	-	-	-	-	-
Other disposal of problem loans		50	438	265	173	(1,249)	(453)	(796)
Gains on recoveries of written-off loans		51	1,837	120	1,716	569	(848)	1,417

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

2. Net operating profit per employee

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

(Millions of yen)

	Total of group banks			Resona Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Actual net operating profit	195,385	(16,650)	212,035	128,645	(4,856)	133,501
Actual net operating profit per employee (thousands of yen)	9,876	(656)	10,533	13,523	(193)	13,716
Net operating profit	191,380	(22,256)	213,636	128,675	(4,826)	133,501
Net operating profit per employee (thousands of yen)	9,674	(938)	10,613	13,526	(190)	13,716

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Actual net operating profit	39,230	(4,374)	43,604	27,509	(7,419)	34,928
Actual net operating profit per employee (thousands of yen)	12,336	(1,209)	13,546	3,879	(985)	4,865
Net operating profit	37,838	(5,766)	43,604	24,866	(11,663)	36,530
Net operating profit per employee (thousands of yen)	11,898	(1,647)	13,546	3,506	(1,581)	5,088

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

3. R O E

<Consolidated>

(%)

	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net income ROE	10.85	(4.91)	15.76

(Net income attributable to owners of parent - Amount equivalent to dividends for preferred shares)

Note: ROE=

$\frac{\text{(Net income attributable to owners of parent - Amount equivalent to dividends for preferred shares)}}{\frac{\{(\text{Shareholders' equity at beginning of period} - \text{Aggregate amount paid in for preferred shares at beginning of period}) + (\text{total shareholders' equity at end of period} - \text{Aggregate amount paid in for preferred shares at end of period})\}}{2}}$

4. Interest rate spreads (Domestic operations)

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

(%)

	Total of group banks			Resona Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	0.85	(0.05)	0.91	0.82	(0.04)	0.87
Average interest rate of loans and bills discounted (c)	1.03	(0.06)	1.10	0.95	(0.06)	1.01
Average interest rate on securities	1.09	(0.13)	1.23	1.19	(0.11)	1.30
Average interest rate on procured funds (b)	0.72	(0.03)	0.75	0.70	(0.04)	0.74
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.00	(0.00)	0.01
Average interest rate on external debt	0.03	(0.03)	0.06	(0.04)	(0.01)	(0.02)
Gross interest margin (a)-(b)	0.13	(0.02)	0.15	0.12	(0.00)	0.13
Loan-to-deposit spread (c)-(d)	1.02	(0.06)	1.08	0.94	(0.05)	1.00

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Average interest rate on funds invested (a)	0.72	(0.07)	0.79	1.08	(0.05)	1.13
Average interest rate of loans and bills discounted (c)	1.05	(0.07)	1.12	1.18	(0.07)	1.26
Average interest rate on securities	0.77	(0.40)	1.18	1.16	0.05	1.11
Average interest rate on procured funds (b)	0.53	(0.02)	0.55	1.03	(0.02)	1.05
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.04	(0.00)	0.05
Average interest rate on external debt	0.19	0.00	0.18	0.01	(0.05)	0.06
Gross interest margin (a)-(b)	0.19	(0.04)	0.24	0.05	(0.02)	0.08
Loan-to-deposit spread (c)-(d)	1.05	(0.06)	1.12	1.14	(0.06)	1.20

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

5. Use and source of funds

<Total of group banks>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	51,343,316	480,219	0.93	992,767	(6,184)	(0.03)	50,350,548	486,404	0.96
Loans and bills discounted	35,466,425	375,743	1.05	960,014	(8,999)	(0.05)	34,506,411	384,743	1.11
Securities	5,634,772	71,811	1.27	229,414	1,165	(0.03)	5,405,358	70,645	1.30
Source of Funds	55,502,589	45,685	0.08	2,147,070	10,099	0.01	53,355,518	35,586	0.06
Deposits	50,011,577	17,757	0.03	1,823,599	1,245	0.00	48,187,978	16,511	0.03
Negotiable certificates of deposit	1,523,981	133	0.00	(163,444)	(6)	0.00	1,687,426	140	0.00
Call money	757,589	3,953	0.52	195,023	936	(0.01)	562,565	3,016	0.53
Borrowed money	777,845	4,366	0.56	(59,078)	1,410	0.20	836,924	2,956	0.35

2. Domestic operations

Use of Funds	49,963,279	428,381	0.85	1,034,274	(18,398)	(0.05)	48,929,004	446,780	0.91
Loans and bills discounted	34,909,767	361,379	1.03	981,074	(12,902)	(0.06)	33,928,693	374,281	1.10
Securities	5,040,088	55,023	1.09	116,758	(5,590)	(0.13)	4,923,330	60,613	1.23
Source of Funds	54,119,924	14,748	0.02	2,193,900	(2,274)	(0.00)	51,926,024	17,022	0.03
Deposits	49,287,839	7,541	0.01	1,859,435	(1,791)	(0.00)	47,428,404	9,333	0.01
Negotiable certificates of deposit	1,523,981	133	0.00	(163,444)	(6)	0.00	1,687,426	140	0.00
Call money	573,518	(418)	(0.07)	218,577	(230)	(0.02)	354,941	(187)	(0.05)
Borrowed money	638,433	786	0.12	(62,707)	(68)	0.00	701,141	855	0.12

3. International operations

Use of Funds	1,705,035	51,946	3.04	57,364	12,207	0.63	1,647,671	39,739	2.41
Loans and bills discounted	556,658	14,364	2.58	(21,059)	3,902	0.76	577,718	10,462	1.81
Securities	594,684	16,788	2.82	112,656	6,756	0.74	482,027	10,032	2.08
Source of Funds	1,707,663	31,046	1.81	52,042	12,367	0.68	1,655,621	18,679	1.12
Deposits	723,738	10,215	1.41	(35,835)	3,037	0.46	759,573	7,178	0.94
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	184,070	4,371	2.37	(23,554)	1,167	0.83	207,624	3,204	1.54
Borrowed money	139,411	3,579	2.56	3,629	1,478	1.02	135,782	2,101	1.54

<Resona Bank>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	27,805,270	265,236	0.95	742,483	5,178	(0.00)	27,062,786	260,057	0.96
Loans and bills discounted	19,308,774	192,492	0.99	624,686	(1,522)	(0.04)	18,684,087	194,014	1.03
Securities	3,185,432	46,203	1.45	276,747	5,272	0.04	2,908,684	40,930	1.40
Source of Funds	30,176,330	35,907	0.11	1,436,307	10,810	0.03	28,740,023	25,096	0.08
Deposits	26,053,916	11,457	0.04	1,051,994	2,125	0.00	25,001,922	9,331	0.03
Negotiable certificates of deposit	1,032,819	83	0.00	(84,886)	(14)	(0.00)	1,117,706	97	0.00
Call money	521,417	3,807	0.73	115,670	1,151	0.07	405,747	2,655	0.65
Borrowed money	420,167	3,430	0.81	53,951	1,534	0.29	366,215	1,895	0.51

2. Domestic operations

Use of Funds	26,653,285	219,461	0.82	752,850	(6,340)	(0.04)	25,900,435	225,802	0.87
Loans and bills discounted	18,855,788	180,337	0.95	644,392	(4,972)	(0.06)	18,211,395	185,309	1.01
Securities	2,740,528	32,770	1.19	132,842	(1,336)	(0.11)	2,607,685	34,107	1.30
Source of Funds	29,023,268	7,972	0.02	1,452,514	(758)	(0.00)	27,570,753	8,731	0.03
Deposits	25,418,981	1,862	0.00	1,084,515	(698)	(0.00)	24,334,465	2,561	0.01
Negotiable certificates of deposit	1,032,819	83	0.00	(84,886)	(14)	(0.00)	1,117,706	97	0.00
Call money	349,358	(261)	(0.07)	125,500	(133)	(0.01)	223,857	(128)	(0.05)
Borrowed money	287,202	1	0.00	41,971	(0)	(0.00)	245,230	2	0.00

3. International operations

Use of Funds	1,397,255	45,825	3.27	92,547	11,524	0.65	1,304,707	34,301	2.62
Loans and bills discounted	452,985	12,154	2.68	(19,705)	3,450	0.84	472,691	8,704	1.84
Securities	444,903	13,432	3.01	143,904	6,609	0.75	300,998	6,823	2.26
Source of Funds	1,398,333	27,985	2.00	86,706	11,574	0.75	1,311,626	16,411	1.25
Deposits	634,935	9,595	1.51	(32,521)	2,824	0.49	667,456	6,770	1.01
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	172,059	4,068	2.36	(9,830)	1,284	0.83	181,890	2,783	1.53
Borrowed money	132,965	3,428	2.57	11,980	1,535	1.01	120,985	1,893	1.56

<Saitama Resona Bank>

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	12,459,679	92,983	0.74	215,974	(5,967)	(0.06)	12,243,705	98,950	0.80
Loans and bills discounted	7,207,949	76,586	1.06	119,040	(3,610)	(0.06)	7,088,908	80,197	1.13
Securities	1,257,684	11,519	0.91	134,503	(2,558)	(0.33)	1,123,180	14,078	1.25
Source of Funds	14,022,171	3,512	0.02	587,017	603	0.00	13,435,154	2,909	0.02
Deposits	13,184,631	1,132	0.00	525,650	(224)	(0.00)	12,658,981	1,357	0.01
Negotiable certificates of deposit	318,673	7	0.00	(17,872)	(1)	(0.00)	336,545	8	0.00
Call money	86,859	234	0.26	17,527	(163)	(0.30)	69,332	397	0.57
Borrowed money	222,845	634	0.28	(63,275)	(0)	0.06	286,120	635	0.22

2. Domestic operations

Use of Funds	12,341,686	89,884	0.72	202,334	(7,079)	(0.07)	12,139,351	96,964	0.79
Loans and bills discounted	7,185,161	75,991	1.05	108,885	(3,940)	(0.07)	7,076,276	79,931	1.12
Securities	1,183,324	9,210	0.77	122,352	(3,350)	(0.40)	1,060,972	12,561	1.18
Source of Funds	13,903,076	1,488	0.01	572,352	(459)	(0.00)	13,330,724	1,947	0.01
Deposits	13,142,607	888	0.00	525,999	(330)	(0.00)	12,616,608	1,219	0.00
Negotiable certificates of deposit	318,673	7	0.00	(17,872)	(1)	(0.00)	336,545	8	0.00
Call money	75,505	(55)	(0.07)	31,772	(34)	(0.02)	43,733	(20)	(0.04)
Borrowed money	222,845	634	0.28	(63,275)	(0)	0.06	286,120	635	0.22

3. International operations

Use of Funds	125,002	3,100	2.48	18,824	1,113	0.60	106,178	1,987	1.87
Loans and bills discounted	22,787	595	2.61	10,155	329	0.51	12,632	265	2.10
Securities	74,359	2,309	3.10	12,151	792	0.66	62,208	1,517	2.43
Source of Funds	126,104	2,025	1.60	19,849	1,063	0.70	106,254	961	0.90
Deposits	42,023	244	0.58	(348)	106	0.25	42,372	137	0.32
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	11,353	289	2.55	(14,244)	(128)	0.91	25,598	418	1.63
Borrowed money	-	-	-	-	-	-	-	-	-

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

(Millions of yen, %)

	FY 2018 (A)			(A)-(B)			FY 2017 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	11,078,366	122,000	1.10	34,309	(5,396)	(0.05)	11,044,056	127,396	1.15
Loans and bills discounted	8,949,701	106,664	1.19	216,287	(3,867)	(0.07)	8,733,414	110,531	1.26
Securities	1,191,655	14,088	1.18	(181,836)	(1,548)	0.04	1,373,492	15,636	1.13
Source of Funds	11,304,087	6,265	0.05	123,746	(1,314)	(0.01)	11,180,341	7,580	0.06
Deposits	10,773,030	5,166	0.04	245,955	(655)	(0.00)	10,527,074	5,822	0.05
Negotiable certificates of deposit	172,489	43	0.02	(60,685)	9	0.01	233,174	34	0.01
Call money	149,311	(87)	(0.05)	61,825	(51)	(0.01)	87,485	(36)	(0.04)
Borrowed money	134,832	301	0.22	(49,755)	(123)	(0.00)	184,587	425	0.23

2. Domestic operations

Use of Funds	10,968,306	119,035	1.08	79,089	(4,978)	(0.05)	10,889,217	124,013	1.13
Loans and bills discounted	8,868,817	105,050	1.18	227,796	(3,989)	(0.07)	8,641,021	109,039	1.26
Securities	1,116,235	13,041	1.16	(138,436)	(903)	0.05	1,254,672	13,944	1.11
Source of Funds	11,193,580	5,286	0.04	169,033	(1,056)	(0.01)	11,024,546	6,342	0.05
Deposits	10,726,250	4,790	0.04	248,920	(762)	(0.00)	10,477,330	5,552	0.05
Negotiable certificates of deposit	172,489	43	0.02	(60,685)	9	0.01	233,174	34	0.01
Call money	148,655	(100)	(0.06)	61,304	(62)	(0.02)	87,350	(38)	(0.04)
Borrowed money	128,385	150	0.11	(41,404)	(66)	(0.01)	169,790	217	0.12

3. International operations

Use of Funds	182,778	3,020	1.65	(54,006)	(430)	0.19	236,785	3,451	1.45
Loans and bills discounted	80,884	1,614	1.99	(11,509)	122	0.38	92,393	1,492	1.61
Securities	75,420	1,046	1.38	(43,399)	(645)	(0.03)	118,820	1,692	1.42
Source of Funds	183,226	1,035	0.56	(54,514)	(270)	0.01	237,740	1,306	0.54
Deposits	46,779	376	0.80	(2,964)	106	0.26	49,744	269	0.54
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	656	12	1.96	521	10	0.43	135	2	1.52
Borrowed money	6,446	151	2.34	(8,350)	(56)	0.94	14,797	207	1.40

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of group banks			Resona Bank		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	467,110	4,988	462,122	311,012	1,472	309,540
Discount rate (%)	0.29~0.75	-	0.48~0.75	0.29	(0.19)	0.48
Pension plan assets at fair value	469,525	(2,950)	472,476	323,092	(4,196)	327,288
Prepaid pension cost	72,643	(9,092)	81,735	45,234	(8,284)	53,518
Provision for retirement benefits	6,462	(386)	6,848	-	-	-
Amount to be amortized	63,765	(767)	64,532	33,155	(2,615)	35,770

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Retirement benefit obligation	61,726	2,035	59,691	94,370	1,480	92,890
Discount rate (%)	0.29	(0.19)	0.48	0.29~0.75	-	0.48~0.75
Pension plan assets at fair value	57,940	1,854	56,086	88,492	(608)	89,100
Prepaid pension cost	12,232	(549)	12,782	15,175	(258)	15,434
Provision for retirement benefits	-	-	-	6,462	(386)	6,848
Amount to be amortized	16,018	(368)	16,387	14,591	2,216	12,374

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks			Resona Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Retirement benefit expenses	(25,093)	3,198	(28,291)	(16,836)	2,035	(18,871)
Service cost	(12,678)	415	(13,094)	(7,467)	299	(7,766)
Interest cost	(2,267)	297	(2,564)	(1,485)	232	(1,718)
Expected return on pension plan assets	7,358	302	7,056	4,631	147	4,483
Unrecognized actuarial loss	(17,513)	2,183	(19,697)	(12,514)	1,355	(13,870)
Other	8	-	8	-	-	-

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Retirement benefit expenses	(4,470)	282	(4,752)	(3,786)	881	(4,667)
Service cost	(2,272)	89	(2,362)	(2,938)	26	(2,965)
Interest cost	(286)	35	(321)	(495)	29	(524)
Expected return on pension plan assets	786	53	732	1,940	100	1,840
Unrecognized actuarial loss	(2,697)	102	(2,800)	(2,301)	725	(3,026)
Other	-	-	-	8	-	8

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of group banks			Resona Bank		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net gains/(losses) on bonds	(1,962)	4,047	(6,010)	167	5,492	(5,324)
Gains on sale	21,162	6,465	14,697	11,056	4,413	6,642
Gains on redemption	-	-	-	-	-	-
Losses on sale	(22,061)	(1,545)	(20,516)	(10,753)	1,061	(11,815)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(1,064)	(872)	(191)	(134)	17	(152)
Net gains/(losses) on stocks	15,075	(58,826)	73,901	11,917	(40,387)	52,304
Gains on sale	32,375	(58,039)	90,414	23,941	(41,660)	65,602
Losses on sale	(15,526)	940	(16,466)	(10,867)	2,397	(13,265)
Losses on devaluation	(1,773)	(1,727)	(46)	(1,156)	(1,124)	(32)

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	FY 2018 (A)	(A)-(B)	FY 2017 (B)	FY 2018 (A)	(A)-(B)	FY 2017 (B)
Net gains/(losses) on bonds	(1,951)	665	(2,616)	(179)	(2,110)	1,931
Gains on sale	6,016	1,593	4,422	4,090	458	3,632
Gains on redemption	-	-	-	-	-	-
Losses on sale	(7,224)	(196)	(7,027)	(4,083)	(2,410)	(1,673)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(743)	(731)	(12)	(186)	(158)	(27)
Net gains/(losses) on stocks	(726)	(15,769)	15,042	3,884	(2,669)	6,553
Gains on sale	1,949	(16,204)	18,153	6,484	(174)	6,658
Losses on sale	(2,187)	923	(3,111)	(2,471)	(2,381)	(90)
Losses on devaluation	(489)	(489)	(0)	(127)	(113)	(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 Mar. 2019)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Mar. 2019)	Gain	Loss	
Bonds held to maturity	2,127,463	80,675	47,137	47,145	(7)	(4,854)
Available-for-sale securities	3,172,537	3,040	577,273	597,333	(20,059)	(80,926)
Stocks	941,630	(176,322)	565,369	573,599	(8,230)	(104,107)
Bonds	1,194,766	(20,695)	5,841	6,833	(991)	4,858
JGB	46,687	(166,420)	250	250	-	1,481
Other	1,036,141	200,058	6,062	16,900	(10,837)	18,323

Notes: 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.

(Millions of yen)

<Total of group banks>	B/S Amount (End of Mar. 2019)	Change from End of Mar. 2018	Unrealized gains/(losses)			Change from End of Mar. 2018
			(End of Mar. 2019)	Gain	Loss	
Bonds held to maturity	2,127,462	70,324	47,138	47,145	(7)	(4,866)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,164,976	(426,041)	598,384	614,799	(16,414)	(74,479)
Stocks	940,947	(112,495)	587,087	590,716	(3,628)	(100,865)
Bonds	1,194,763	(340,879)	6,532	7,537	(1,004)	3,596
Other	1,029,265	27,333	4,764	16,545	(11,780)	22,790

<Resona Bank>

Bonds held to maturity	1,291,194	(15,709)	30,543	30,543	-	(5,081)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,923,992	(33,486)	467,614	476,975	(9,360)	(71,829)
Stocks	729,972	(92,621)	458,549	461,628	(3,078)	(85,693)
Bonds	485,418	(87,407)	3,858	4,588	(730)	1,838
Other	708,602	146,542	5,206	10,758	(5,551)	12,024

<Saitama Resona Bank>

Bonds held to maturity	628,662	95,813	11,902	11,902	-	(1,174)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	428,101	(125,948)	99,762	102,639	(2,877)	(193)
Stocks	161,775	(5,949)	101,194	101,276	(82)	(5,045)
Bonds	103,602	(86,423)	673	771	(97)	1,283
Other	162,723	(33,574)	(2,105)	591	(2,697)	3,568

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

Bonds held to maturity	207,604	(9,778)	4,692	4,699	(7)	1,390
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	812,882	(266,606)	31,007	35,184	(4,176)	(2,455)
Stocks	49,199	(13,924)	27,343	27,811	(467)	(10,126)
Bonds	605,742	(167,048)	2,000	2,177	(176)	473
Other	157,940	(85,634)	1,663	5,195	(3,532)	7,197

Notes: 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 Mar. 2019							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 group banks>														
Bonds held to maturity	458.6	792.5	164.8	449.6	142.4	121.4	2,129.6	138.6	1,055.8	242.1	501.6	51.2	68.5	2,058.1
Japanese government bonds	407.3	667.9	50.0	350.0	-	66.1	1,541.3	79.0	945.2	130.0	400.0	-	12.1	1,566.3
Floating-rate JGBs	149.3	145.4	-	-	-	-	294.7	17.0	294.7	-	-	-	-	311.7
Japanese local government bonds	39.2	103.9	100.0	98.0	140.8	4.5	486.5	45.4	93.1	100.0	100.0	49.6	4.8	393.0
Japanese corporate bonds	12.1	20.7	14.8	1.6	1.5	50.8	101.7	14.1	17.5	12.1	1.6	1.6	51.6	98.7
Available-for-sale securities	234.5	520.0	433.5	116.6	324.4	435.0	2,064.3	293.2	406.5	570.3	219.6	621.4	224.2	2,335.4
Bonds	208.5	479.5	282.2	63.0	88.8	54.5	1,176.8	276.0	360.0	503.9	123.0	191.1	69.6	1,523.7
Japanese government bonds	-	30.0	-	-	3.5	12.0	45.5	62.0	20.0	70.0	40.0	78.5	49.5	320.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	3.7	22.9	69.2	20.3	63.9	-	180.2	5.8	5.4	77.5	8.0	86.9	-	183.7
Japanese corporate bonds	204.8	426.5	213.0	42.7	21.3	42.5	951.0	208.1	334.5	356.3	75.0	25.7	20.1	1,019.9
Other	25.9	40.5	151.3	53.5	235.6	380.5	887.5	17.2	46.5	66.3	96.5	430.3	154.6	811.6
Total	693.1	1,312.6	598.4	566.3	466.9	556.4	4,194.0	431.8	1,462.4	812.5	721.2	672.7	292.7	4,393.5

<Resona Bank>

Bonds held to maturity	304.0	523.4	50.9	350.9	1.4	60.0	1,290.9	62.5	696.9	130.9	401.0	1.5	10.8	1,303.8
Japanese government bonds	303.5	522.5	50.0	350.0	-	50.0	1,276.0	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	10.0	14.9	0.5	0.9	0.9	1.0	1.5	10.8	15.8
Available-for-sale securities	126.4	202.6	203.7	58.6	169.6	356.5	1,117.5	94.3	169.4	196.7	104.2	343.1	121.2	1,029.1
Bonds	109.6	182.0	119.1	20.3	40.0	10.0	481.3	94.2	165.4	163.8	56.2	88.3	-	568.1
Japanese government bonds	-	-	-	-	-	10.0	10.0	-	-	60.0	40.0	40.0	-	140.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	5.6	27.7	-	30.5	-	63.8	-	-	16.8	-	36.9	-	53.8
Japanese corporate bonds	109.6	176.3	91.4	20.3	9.5	-	407.4	94.2	165.4	86.9	16.2	11.3	-	374.2
Other	16.7	20.5	84.5	38.2	129.6	346.5	636.2	0.1	3.9	32.9	47.9	254.8	121.2	461.0
Total	430.4	726.0	254.7	409.5	171.1	416.5	2,408.4	156.9	866.3	327.7	505.2	344.6	132.0	2,332.9

<Saitama Resona Bank>

Bonds held to maturity	124.0	166.9	100.0	98.0	140.8	-	629.8	44.2	240.9	100.0	100.0	49.6	-	534.8
Japanese government bonds	85.3	66.9	-	-	-	-	152.2	-	152.2	-	-	-	-	152.2
Floating-rate JGBs	85.3	66.9	-	-	-	-	152.2	-	152.2	-	-	-	-	152.2
Japanese local government bonds	38.7	100.0	100.0	98.0	140.8	-	477.6	44.2	88.7	100.0	100.0	49.6	-	382.6
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	19.4	29.1	64.0	23.0	74.9	31.2	241.8	30.1	49.5	31.9	45.0	167.0	48.4	372.1
Bonds	19.3	26.3	15.3	16.2	25.2	-	102.6	26.9	25.0	11.3	9.2	85.9	30.0	188.6
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	35.0	30.0	65.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	13.2	24.0	-	37.2	-	-	-	6.8	49.9	-	56.7
Japanese corporate bonds	19.3	26.3	15.3	3.0	1.2	-	65.3	26.9	25.0	11.3	2.4	1.0	-	66.8
Other	0.0	2.8	48.7	6.7	49.6	31.2	139.2	3.1	24.4	20.5	35.7	81.0	18.4	183.5
Total	143.4	196.0	164.0	121.0	215.8	31.2	871.6	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	30.6	102.2	13.8	0.6	0.0	61.4	208.9	31.8	117.9	11.1	0.6	0.1	57.7	219.5
Japanese government bonds	18.5	78.5	-	-	-	16.1	113.1	17.0	97.0	-	-	-	12.1	126.1
Floating-rate JGBs	18.5	78.5	-	-	-	-	97.0	17.0	97.0	-	-	-	-	114.0
Japanese local government bonds	0.5	3.9	-	-	-	4.5	8.9	1.2	4.4	-	-	-	4.8	10.4
Japanese corporate bonds	11.6	19.7	13.8	0.6	0.0	40.8	86.8	13.6	16.5	11.1	0.6	0.1	40.8	82.9
Available-for-sale securities	88.6	288.2	165.7	35.0	79.8	47.2	704.9	168.7	187.5	341.6	70.4	111.2	54.5	934.1
Bonds	79.5	271.1	147.6	26.4	23.5	44.5	592.8	154.8	169.5	328.7	57.4	16.8	39.6	767.0
Japanese government bonds	-	30.0	-	-	3.5	2.0	35.5	62.0	20.0	10.0	-	3.5	19.5	115.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	3.7	17.3	41.4	7.1	9.4	-	79.1	5.8	5.4	60.6	1.2	-	-	73.1
Japanese corporate bonds	75.8	223.7	106.1	19.3	10.6	42.5	478.2	86.9	144.0	258.0	56.2	13.3	20.1	578.8
Other	9.1	17.1	18.0	8.5	56.3	2.7	112.0	13.9	18.0	12.8	12.9	94.4	14.9	167.1
Total	119.2	390.5	179.6	35.7	79.9	108.7	913.8	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 Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Capital adequacy ratio	10.10	(0.55)	10.65
Total qualifying capital	1,925.9	299.8	1,626.0
Core Capital: instruments and reserves	1,978.1	288.1	1,689.9
Core Capital: regulatory adjustments	52.1	(11.7)	63.8
Risk weighted assets	19,062.0	3,799.9	15,262.1
Credit risk weighted assets	17,881.4	4,088.9	13,792.5
Amount equivalent to market risk / 8%	62.8	(17.0)	79.9
Amount equivalent to operational risk / 8%	1,117.7	143.7	974.0
Credit risk weighted assets adjustments	-	(415.6)	415.6
Total required capital	1,524.9	303.9	1,220.9

(Reference) International Standard			
Common Equity Tier 1 ratio	11.47	(1.11)	12.58
Excluding unrealized gain/loss on securities	9.30	(0.20)	9.50
Tier 1 ratio	11.54	(1.06)	12.60
Total capital adequacy ratio	12.21	(1.35)	13.56

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

(Billions of yen, %)

<Resona Bank>	Consolidated			Non-consolidated		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Capital adequacy ratio	10.33	0.30	10.03	10.31	0.31	10.00
Total qualifying capital	1,076.2	(17.0)	1,093.3	1,064.0	(16.6)	1,080.6
Core Capital: instruments and reserves	1,104.5	(18.3)	1,122.8	1,114.6	(10.8)	1,125.5
Core Capital: regulatory adjustments	28.2	(1.2)	29.5	50.6	5.7	44.8
Risk weighted assets	10,413.2	(486.1)	10,899.3	10,318.9	(486.7)	10,805.7
Credit risk weighted assets	8,783.7	(705.0)	9,488.7	8,737.2	(719.7)	9,456.9
Amount equivalent to market risk / 8%	48.2	2.4	45.7	47.9	4.0	43.9
Amount equivalent to operational risk / 8%	632.1	(25.2)	657.4	625.2	(6.9)	632.2
Credit risk weighted assets adjustments	949.1	241.7	707.4	908.4	235.8	672.6
Total required capital	833.0	(38.8)	871.9	825.5	(38.9)	864.4

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Capital adequacy ratio	12.33	0.96	11.37
Total qualifying capital	338.6	7.2	331.4
Core Capital: instruments and reserves	355.0	6.9	348.0
Core Capital: regulatory adjustments	16.3	(0.2)	16.6
Risk weighted assets	2,744.7	(168.1)	2,912.8
Credit risk weighted assets	2,317.2	(216.8)	2,534.0
Amount equivalent to market risk / 8%	9.3	(24.5)	33.9
Amount equivalent to operational risk / 8%	205.7	(2.9)	208.7
Credit risk weighted assets adjustments	212.4	76.3	136.1
Total required capital	219.5	(13.4)	233.0

(Billions of yen, %)

<Kansai Mirai Financial Group>	Consolidated		
	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Capital adequacy ratio	6.86	(1.85)	8.71
Total qualifying capital	462.0	343.0	118.9
Core Capital: instruments and reserves	481.6	355.5	126.0
Core Capital: regulatory adjustments	19.6	12.5	7.0
Risk weighted assets	6,727.4	5,362.2	1,365.1
Credit risk weighted assets	6,475.6	5,185.9	1,289.6
Amount equivalent to market risk / 8%	5.2	4.9	0.2
Amount equivalent to operational risk / 8%	246.6	171.3	75.2
Credit risk weighted assets adjustments	-	-	-
Total required capital	538.1	428.9	109.2

11. Stock holdings

<Total of group banks>

(Billions of yen)

	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Acquisition cost	353.8	(11.6)	365.4
Market value	940.9	(112.4)	1,053.4
Book value of stocks sold outright	9.7	3.8	5.8

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

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kansai Mirai Financial Group (Total of 3 banks)
	End of Mar. 2019	End of Mar. 2019	End of Mar. 2019
Acquisition cost	271.4	60.5	21.8
Market value	729.9	161.7	49.1
Book value of stocks sold outright	5.8	0.4	3.4

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 Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Directors	23	—	23
Executive officers	13	(1)	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 group banks>

(People/ branch offices)

	End of Mar. 2019 (A)	(A)-(B)	End of Mar. 2018 (B)
Directors	41	(17)	58
Non-board executive officers	104	2	102
Employees	19,678	(349)	20,027
Manned domestic offices	837	(2)	839
Non-manned domestic offices	1,035	1	1,034
Total domestic offices	1,872	(1)	1,873

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

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kansai Mirai Financial Group (Total of 3 banks)
	End of Mar. 2019	End of Mar. 2019	End of Mar. 2019
Directors	9	12	20
Non-board executive officers	30	12	64
Employees	9,483	3,168	7,027
Manned domestic offices	325	133	379
Non-manned domestic offices	565	312	158
Total domestic offices	890	445	537

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 1,652 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 group banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Loans to borrowers in legal bankruptcy	11,222	(543)	(377)	11,765	11,599
Past due loans	337,459	(1,224)	(6,423)	338,683	343,882
Loans past due 3 months or more	2,986	(14)	(978)	3,001	3,965
Restructured loans	87,387	14,320	(9,176)	73,067	96,563
Total risk-managed loans	439,055	12,537	(16,956)	426,518	456,011
Partial direct write-offs	173,011	(10,666)	(11,225)	183,677	184,236
Balance of loans (Term-end)	36,280,999	355,654	804,779	35,925,345	35,476,219

<Resona Bank>

Loans to borrowers in legal bankruptcy	6,825	(122)	(271)	6,948	7,097
Past due loans	121,976	4,287	2,225	117,689	119,750
Loans past due 3 months or more	1,691	375	(1,081)	1,316	2,772
Restructured loans	44,661	3,664	(21,797)	40,996	66,458
Total risk-managed loans	175,155	8,204	(20,924)	166,950	196,079
Partial direct write-offs	81,077	(5,282)	(6,013)	86,360	87,091
Balance of loans (Term-end)	19,813,311	203,990	446,597	19,609,320	19,366,713

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,289	(307)	(258)	1,596	1,547
Past due loans	77,157	(2,356)	(6,060)	79,513	83,218
Loans past due 3 months or more	470	284	(94)	185	564
Restructured loans	19,026	4,759	4,456	14,266	14,570
Total risk-managed loans	97,944	2,381	(1,956)	95,563	99,900
Partial direct write-offs	16,067	(3,345)	(2,896)	19,413	18,963
Balance of loans (Term-end)	7,315,809	57,812	105,510	7,257,997	7,210,299

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

Loans to borrowers in legal bankruptcy	3,106	(113)	152	3,219	2,953
Past due loans	138,324	(3,155)	(2,589)	141,480	140,913
Loans past due 3 months or more	824	(674)	196	1,499	628
Restructured loans	23,699	5,895	8,164	17,804	15,534
Total risk-managed loans	165,955	1,951	5,924	164,004	160,031
Partial direct write-offs	75,865	(2,038)	(2,316)	77,903	78,181
Balance of loans (Term-end)	9,151,877	93,850	252,671	9,058,027	8,899,206

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 group banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.00)	0.03	0.03
Past due loans	0.93	(0.01)	(0.03)	0.94	0.96
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.00	0.01
Restructured loans	0.24	0.03	(0.03)	0.20	0.27
Total risk-managed loans	1.21	0.02	(0.07)	1.18	1.28

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.00)	0.03	0.03
Past due loans	0.61	0.01	(0.00)	0.60	0.61
Loans past due 3 months or more	0.00	0.00	(0.00)	0.00	0.01
Restructured loans	0.22	0.01	(0.11)	0.20	0.34
Total risk-managed loans	0.88	0.03	(0.12)	0.85	1.01

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.00)	(0.00)	0.02	0.02
Past due loans	1.05	(0.04)	(0.09)	1.09	1.15
Loans past due 3 months or more	0.00	0.00	(0.00)	0.00	0.00
Restructured loans	0.26	0.06	0.05	0.19	0.20
Total risk-managed loans	1.33	0.02	(0.04)	1.31	1.38

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

Loans to borrowers in legal bankruptcy	0.03	(0.00)	0.00	0.03	0.03
Past due loans	1.51	(0.05)	(0.07)	1.56	1.58
Loans past due 3 months or more	0.00	(0.00)	0.00	0.01	0.00
Restructured loans	0.25	0.06	0.08	0.19	0.17
Total risk-managed loans	1.81	0.00	0.01	1.81	1.79

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

(%)

<Total of group banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
Before partial direct write-off	48.12	(2.24)	(1.95)	50.37	50.08
After partial direct write-off	27.68	(1.31)	(2.22)	29.00	29.91

<Resona Bank>

Before partial direct write-off	53.74	(3.62)	(1.05)	57.37	54.80
After partial direct write-off	32.34	(2.98)	(2.38)	35.32	34.73

<Saitama Resona Bank>

Before partial direct write-off	32.27	(0.41)	(0.69)	32.68	32.97
After partial direct write-off	21.16	2.14	0.91	19.01	20.24

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

Before partial direct write-off	49.64	(1.80)	(3.35)	51.45	53.00
After partial direct write-off	26.62	(1.76)	(3.41)	28.38	30.04

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 Mar.			End of Sep.	End of Mar.
	2019 (A)	(A)-(B)	(A)-(C)	2018 (B)	2018 (C)
General reserve for possible loan losses	95,063	(3,824)	(2,645)	98,888	97,708
Specific reserve for possible loan losses	62,994	(1,101)	21,035	64,095	41,959
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	158,058	(4,925)	18,390	162,983	139,668
Reserve for write-off of loans in the trust account	75	(7)	(16)	82	91

<Total of group banks>

General reserve for possible loan losses	64,745	(2,038)	(9,950)	66,783	74,695
Specific reserve for possible loan losses	56,738	(100)	(4,880)	56,838	61,619
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	121,484	(2,137)	(14,831)	123,622	136,315
Reserve for write-off of loans in the trust account	75	(7)	(16)	82	91

<Resona Bank>

General reserve for possible loan losses	35,140	(4,450)	(14,061)	39,590	49,201
Specific reserve for possible loan losses	21,430	2,128	2,623	19,301	18,807
Special reserve for certain overseas loans	0	0	0	0	0
Total reserve for possible loan losses	56,571	(2,320)	(11,437)	58,892	68,008
Reserve for write-off of loans in the trust account	75	(7)	(16)	82	91

<Saitama Resona Bank>

General reserve for possible loan losses	11,439	2,256	1,392	9,183	10,047
Specific reserve for possible loan losses	9,289	302	(890)	8,987	10,180
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	20,728	2,558	501	18,170	20,227
Reserve for write-off of loans in the trust account	-	-	-	-	-

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

General reserve for possible loan losses	18,166	155	2,718	18,010	15,447
Specific reserve for possible loan losses	26,018	(2,530)	(6,613)	28,549	32,631
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	44,184	(2,375)	(3,895)	46,559	48,079
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of group banks>		End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
		2019 (A)	(A)-(B)	(A)-(C)		
	Unrecoverable or valueless claims	71,031	(4,143)	(1,242)	75,175	72,274
	Risk claims	280,860	1,935	(6,281)	278,925	287,142
	Special attention loans	90,374	14,305	(10,155)	76,069	100,529
	Subtotal Financial Reconstruction Act [A]	442,266	12,097	(17,679)	430,169	459,946
	Normal claims	36,789,679	375,460	879,278	36,414,218	35,910,401
	Total Financial Reconstruction Act [B]	37,231,946	387,558	861,598	36,844,388	36,370,347
	Partial direct write-offs	174,580	(10,954)	(11,281)	185,535	185,861
	NPL Ratio [A] / [B]	1.18	0.02	(0.07)	1.16	1.26

<Resona Bank>

	Unrecoverable or valueless claims	19,874	(283)	(1,186)	20,157	21,061
	Risk claims	110,565	4,358	3,175	106,207	107,390
	Special attention loans	46,352	4,040	(22,878)	42,312	69,230
	Subtotal Financial Reconstruction Act [A]	176,793	8,115	(20,889)	168,677	197,683
	Normal claims	20,355,735	214,986	497,356	20,140,749	19,858,379
	Total Financial Reconstruction Act [B]	20,532,529	223,101	476,466	20,309,427	20,056,062
	Partial direct write-offs	82,309	(5,479)	(6,182)	87,789	88,491
	NPL Ratio [A] / [B]	0.86	0.03	(0.12)	0.83	0.98

<Saitama Resona Bank>

	Unrecoverable or valueless claims	17,090	(2,012)	(3,545)	19,103	20,636
	Risk claims	62,318	(643)	(2,836)	62,961	65,154
	Special attention loans	19,496	5,044	4,362	14,452	15,134
	Subtotal Financial Reconstruction Act [A]	98,905	2,387	(2,020)	96,517	100,925
	Normal claims	7,309,202	63,346	124,633	7,245,856	7,184,569
	Total Financial Reconstruction Act [B]	7,408,108	65,734	122,613	7,342,374	7,285,495
	Partial direct write-offs	16,138	(3,348)	(2,870)	19,486	19,009
	NPL Ratio [A] / [B]	1.33	0.02	(0.05)	1.31	1.38

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

	Unrecoverable or valueless claims	34,066	(1,847)	3,489	35,914	30,577
	Risk claims	107,976	(1,779)	(6,620)	109,755	114,597
	Special attention loans	24,524	5,220	8,361	19,304	16,163
	Subtotal Financial Reconstruction Act [A]	166,568	1,594	5,230	164,974	161,337
	Normal claims	9,124,740	97,128	257,288	9,027,612	8,867,451
	Total Financial Reconstruction Act [B]	9,291,308	98,722	262,519	9,192,586	9,028,789
	Partial direct write-offs	76,133	(2,126)	(2,228)	78,259	78,361
	NPL Ratio [A] / [B]	1.79	(0.00)	0.00	1.79	1.78

5. Coverage ratios by type of borrower

<Total of group banks, Non-consolidated figures of Resona Bank and Saitama Resona Bank> (%)

	Total of group banks			Resona Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (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.	89.38	(1.18)	90.57	98.76	0.08	98.68
Covered by reserves	10.61	1.18	9.42	1.23	(0.08)	1.31
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.42	(0.09)	87.52	79.79	(3.15)	82.94
Covered by collateral, guarantees, etc.	70.21	0.57	69.64	61.15	(5.78)	66.94
Covered by reserves	17.20	(0.67)	17.87	18.64	2.63	16.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	57.77	(1.11)	58.89	47.98	(0.42)	48.40
Special Attention Obligors	48.19	(0.79)	48.99	38.72	(2.67)	41.39
Covered by collateral, guarantees, etc.	32.33	0.73	31.60	26.28	1.89	24.39
Covered by reserves	15.85	(1.52)	17.38	12.43	(4.56)	17.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	23.43	(1.98)	25.42	16.86	(5.61)	22.48
Other Watch Obligors	70.59	0.29	70.29	64.66	0.98	63.68
Covered by collateral, guarantees, etc.	69.31	0.34	68.96	63.84	1.05	62.78
Covered by reserves	1.27	(0.05)	1.33	0.82	(0.07)	0.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.16	(0.12)	4.29	2.27	(0.14)	2.41
Normal Obligors	0.07	(0.01)	0.09	0.11	(0.02)	0.14

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (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.	96.47	(0.74)	97.22	80.34	(0.14)	80.49
Covered by reserves	3.52	0.74	2.77	19.65	0.14	19.50
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.82	0.28	91.54	92.70	3.17	89.52
Covered by collateral, guarantees, etc.	77.91	1.08	76.82	75.06	6.95	68.10
Covered by reserves	13.91	(0.80)	14.72	17.63	(3.78)	21.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.01	(0.50)	63.52	70.72	3.55	67.17
Special Attention Obligors	48.95	(7.74)	56.70	66.17	(9.77)	75.94
Covered by collateral, guarantees, etc.	26.43	(10.83)	37.27	50.13	(9.08)	59.21
Covered by reserves	22.52	3.08	19.43	16.04	(0.68)	16.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.61	(0.36)	30.98	32.17	(8.85)	41.02
Other Watch Obligors	72.80	(1.89)	74.69	78.61	(0.34)	78.95
Covered by collateral, guarantees, etc.	71.36	(1.75)	73.12	76.70	(0.33)	77.03
Covered by reserves	1.43	(0.14)	1.57	1.90	(0.01)	1.92
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.00	(0.85)	5.86	8.18	(0.18)	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 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 71.0		Unrecoverable or Valueless Claims 71.0	36.3	34.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.5 Collateral /Guarantee 63.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 280.8		Risk Claims 280.8	139.8	105.8	35.2 Reserve Ratio 57.77%		Reserves 48.3 Collateral /Guarantee 197.2	Risk Claims 87.42%
Watch Obligors	Special Attention Obligors 108.3	Special Attention Loans 90.3	16.0	92.2			Reserves 14.1 Collateral /Guarantee 28.8	Special Attention Loans 47.63%
	Other Watch Obligors 1,533.5	Normal Claims 36,789.6						
Normal Obligors 35,238.2			35,238.2					
Total Exposures 37,231.9		Total 37,231.9	Normal 35,781.5	Category II 1,415.1	Category III 35.2	Category IV -		Total Coverage Ratio 81.31%

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 19.8		Unrecoverable or Valueless Claims 19.8	12.3	7.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.2 Collateral /Guarantee 19.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 110.5		Risk Claims 110.5	52.0	36.2	22.2 Reserve Ratio 47.98%		Reserves 20.6 Collateral /Guarantee 67.6	Risk Claims 79.79%
Watch Obligors	Special Attention Obligors 54.0	Special Attention Loans 46.3	6.6	47.3			Reserves 5.7 Collateral /Guarantee 11.8	Special Attention Loans 37.89%
	Other Watch Obligors 783.1	Normal Claims 20,355.7						
Normal Obligors 19,564.9			19,564.9					
Total Exposures 20,532.5		Total 20,532.5	Normal 19,793.7	Category II 716.4	Category III 22.2	Category IV -		Total Coverage Ratio 71.07%

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 17.0		Unrecoverable or Valueless Claims 17.0	10.4	6.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.6 Collateral /Guarantee 16.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 62.3		Risk Claims 62.3	26.5	30.6	5.0 Reserve Ratio 63.01%		Reserves 8.6 Collateral /Guarantee 48.5	Risk Claims 91.82%
Watch Obligor	Special Attention Obligor 26.9	Special Attention Loans 19.4	3.7	23.2			Reserves 4.3 Collateral /Guarantee 5.1	Special Attention Loans 48.95%
	Other Watch Obligor 237.2	Subtotal 98.9						
Normal Obligor 7,064.4		Normal Claims 7,309.2	52.7	184.5				
			7,064.4					
								Total Coverage Ratio 84.79%
Total Exposures 7,408.1		Total 7,408.1	Normal 7,158.0	Category II 245.0	Category III 5.0	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 34.0		Unrecoverable or Valueless Claims 34.0	13.5	20.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 6.6 Collateral /Guarantee 27.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 107.9		Risk Claims 107.9	61.1	38.9	7.8 Reserve Ratio 70.72%		Reserves 19.0 Collateral /Guarantee 81.0	Risk Claims 92.70%
Watch Obligor	Special Attention Obligor 27.2	Special Attention Loans 24.5	5.6	21.6			Reserves 4.0 Collateral /Guarantee 11.9	Special Attention Loans 64.97%
	Other Watch Obligor 513.1	Subtotal 166.5						
Normal Obligor 8,608.7		Normal Claims 9,124.7	140.6	372.5				
			8,608.7					
								Total Coverage Ratio 90.11%
Total Exposures 9,291.3		Total 9,291.3	Normal 8,829.7	Category II 453.6	Category III 7.8	Category IV -		

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

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

(1) Performance of FY2018

(Billions of yen)

<Total of two banks>	End of Mar. 2019 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
	Unrecoverable or valueless claims	36.9	(4.7)	13.1	(17.8)
Risk claims	172.8	0.3	68.6	(68.2)	172.5
Total	209.8	(4.3)	81.7	(86.1)	214.2
Result of measures connected to off-balancing	30.4				33.8

<Resona Bank>					
	End of Mar. 2019 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
Unrecoverable or valueless claims	19.8	(1.1)	9.6	(10.8)	21.0
Risk claims	110.5	3.1	54.6	(51.5)	107.3
Total	130.4	1.9	64.3	(62.3)	128.4
Result of measures connected to off-balancing	14.6				15.2

<Saitama Resona Bank>					
	End of Mar. 2019 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2018 (B)
Unrecoverable or valueless claims	17.0	(3.5)	3.4	(7.0)	20.6
Risk claims	62.3	(2.8)	13.9	(16.7)	65.1
Total	79.4	(6.3)	17.3	(23.7)	85.7
Result of measures connected to off-balancing	15.7				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	(0.1)	(0.0)	(0.1)
Reconstructive disposition	(0.8)	(0.8)	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(5.3)	(0.4)	(4.9)
Direct write-offs	(0.1)	(2.8)	2.7
Others	(79.5)	(58.1)	(21.4)
Collection/repayment, etc.	(53.6)	(38.0)	(15.5)
Improvement in debtors' performance	(25.9)	(20.1)	(5.8)
Total	(86.1)	(62.3)	(23.7)

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

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

8. Loans and bills discounted by industry

<Total of group banks, Non-consolidated figures of Resona Bank and Saitama Resona Bank>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks			Resona Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Manufacturing	2,951.2	108.4	2,842.7	1,996.7	120.5	1,876.2
Agriculture, forestry	21.9	3.3	18.5	10.4	2.2	8.2
Fishery	2.0	(0.0)	2.0	1.2	(0.0)	1.3
Mining, quarrying of stone, gravel extraction	14.0	(0.8)	14.8	8.5	0.1	8.4
Construction	845.0	22.5	822.4	395.8	22.7	373.1
Electricity, gas, heating, water	331.4	45.8	285.5	257.5	37.7	219.7
Information and communication	344.9	18.8	326.0	277.4	14.8	262.5
Transportation, postal service	824.4	60.1	764.2	479.9	73.5	406.3
Wholesale and retail trade	2,783.7	61.9	2,721.8	1,779.1	64.2	1,714.9
Finance and insurance	1,043.9	(81.2)	1,125.2	802.8	(153.8)	956.6
Real estate	9,568.9	236.7	9,332.2	5,323.4	147.1	5,176.2
Apartment loans	3,539.4	(54.2)	3,593.7	1,860.9	(52.4)	1,913.3
Real estate brokerage	4,608.5	256.3	4,352.2	2,893.9	202.6	2,691.3
Goods rental and leasing	464.6	36.3	428.3	291.9	25.9	265.9
Services	2,381.8	77.8	2,304.0	1,261.4	51.1	1,210.3
Government, local government	1,065.6	(107.7)	1,173.3	177.6	(125.4)	303.0
Others	13,637.0	322.5	13,314.5	6,748.9	165.5	6,583.3
Residential housing loans	12,683.6	308.8	12,374.7	6,202.6	152.4	6,050.2
Domestic total	36,280.9	804.7	35,476.2	19,813.3	446.5	19,366.7
Japan offshore banking account	-	-	-	-	-	-
Total	36,280.9	804.7	35,476.2	19,813.3	446.5	19,366.7

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Manufacturing	433.0	(0.9)	434.0	521.4	(11.0)	532.5
Agriculture, forestry	6.5	0.8	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	159.6	(5.9)	165.5	289.5	5.8	283.7
Electricity, gas, heating, water	27.2	8.1	19.0	46.6	(0.1)	46.7
Information and communication	23.2	5.5	17.7	44.2	(1.5)	45.7
Transportation, postal service	118.7	(7.8)	126.6	225.6	(5.5)	231.2
Wholesale and retail trade	357.4	(4.4)	361.9	647.0	2.1	644.9
Finance and insurance	40.7	3.1	37.6	200.2	69.3	130.8
Real estate	1,620.3	11.6	1,608.6	2,625.2	77.9	2,547.3
Apartment loans	963.6	(10.1)	973.8	714.8	8.2	706.5
Real estate brokerage	445.3	2.6	442.6	1,269.3	51.0	1,218.2
Goods rental and leasing	43.1	2.8	40.2	129.5	7.4	122.0
Services	394.2	13.5	380.7	726.1	13.1	713.0
Government, local government	588.8	21.8	566.9	299.1	(4.1)	303.3
Others	3,499.2	57.5	3,441.6	3,388.9	99.3	3,289.5
Residential housing loans	3,284.7	60.7	3,223.9	3,196.2	95.6	3,100.5
Domestic total	7,315.8	105.5	7,210.2	9,151.8	252.6	8,899.2
Japan offshore banking account	-	-	-	-	-	-
Total	7,315.8	105.5	7,210.2	9,151.8	252.6	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 group banks			Resona Bank		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2019 (A)	(A) - (B)	2018 (B)	2019 (A)	(A) - (B)	2018 (B)
Manufacturing	77.7	(14.9)	92.6	25.0	(20.0)	45.0
Agriculture, forestry	0.2	(0.0)	0.3	0.0	(0.0)	0.1
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	1.4	0.0	1.4	0.0	-	0.0
Construction	21.2	1.6	19.5	5.9	0.3	5.6
Electricity, gas, heating, water	0.8	0.5	0.3	0.5	0.5	-
Information and communication	10.8	0.4	10.3	7.8	0.9	6.9
Transportation, postal service	16.5	1.1	15.4	4.3	(0.3)	4.7
Wholesale and retail trade	104.4	(5.3)	109.8	59.0	(2.4)	61.5
Finance and insurance	0.8	(0.6)	1.4	0.3	0.0	0.3
Real estate	47.6	0.2	47.4	15.5	0.3	15.2
Apartment loans	16.3	(2.8)	19.1	6.1	(2.8)	8.9
Real estate brokerage	25.4	3.6	21.7	8.6	3.0	5.6
Goods rental and leasing	1.3	0.2	1.0	0.7	0.2	0.5
Services	55.0	3.1	51.9	19.3	2.0	17.2
Government, local government	-	-	-	-	-	-
Others	100.5	(3.5)	104.1	36.1	(2.4)	38.5
Residential housing loans	76.2	(13.4)	89.6	16.1	(13.3)	29.5
Domestic total	439.0	(16.9)	456.0	175.1	(20.9)	196.0
Japan offshore banking account	-	-	-	-	-	-
Total	439.0	(16.9)	456.0	175.1	(20.9)	196.0

	Saitama Resona Bank			Kansai Mirai Financial Group (Total of 3 banks)		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2019 (A)	(A) - (B)	2018 (B)	2019 (A)	(A) - (B)	2018 (B)
Manufacturing	27.3	5.3	21.9	25.4	(0.2)	25.6
Agriculture, forestry	0.1	(0.0)	0.1	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	1.4	0.0	1.3
Construction	4.6	(1.0)	5.6	10.6	2.3	8.2
Electricity, gas, heating, water	0.0	0.0	-	0.2	(0.0)	0.3
Information and communication	0.7	(0.4)	1.1	2.2	(0.0)	2.2
Transportation, postal service	3.9	0.5	3.4	8.2	1.0	7.2
Wholesale and retail trade	14.8	(3.8)	18.7	30.5	0.9	29.5
Finance and insurance	0.0	(0.0)	0.0	0.4	(0.6)	1.0
Real estate	12.1	(0.1)	12.3	19.9	0.0	19.8
Apartment loans	6.7	0.6	6.0	3.5	(0.6)	4.1
Real estate brokerage	4.8	(0.4)	5.3	11.8	1.0	10.8
Goods rental and leasing	0.4	0.0	0.4	0.1	(0.0)	0.1
Services	9.3	(0.7)	10.0	26.4	1.8	24.5
Government, local government	-	-	-	-	-	-
Others	24.2	(1.5)	25.8	40.1	0.4	39.7
Residential housing loans	23.1	(1.0)	24.1	36.9	0.9	35.9
Domestic total	97.9	(1.9)	99.9	165.9	5.9	160.0
Japan offshore banking account	-	-	-	-	-	-
Total	97.9	(1.9)	99.9	165.9	5.9	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 group banks>		End of Mar.			End of Sep.	End of Mar.
		2019 (A)	(A) - (B)	(A) - (C)	2018 (B)	2018 (C)
Housing loans		16,223,104	181,649	254,584	16,041,455	15,968,520
	Before securitization	16,301,107	176,728	244,682	16,124,378	16,056,424
	Residential housing loans	12,683,628	206,608	308,866	12,477,019	12,374,762
	Before securitization	12,741,781	202,745	300,928	12,539,035	12,440,853
	Other consumer loans	403,503	(1,091)	(2,606)	404,595	406,110
Total loans to consumers		16,626,608	180,558	251,978	16,446,050	16,374,630
Before securitization of housing loans		16,704,611	175,637	242,076	16,528,973	16,462,534

<Resona Bank>

Housing loans		8,063,640	75,257	99,998	7,988,383	7,963,642
	Before securitization	8,115,363	72,181	93,821	8,043,181	8,021,542
	Residential housing loans	6,202,675	100,591	152,405	6,102,084	6,050,270
	Before securitization	6,234,549	98,573	148,192	6,135,975	6,086,356
	Other consumer loans	147,342	(2,125)	(5,137)	149,468	152,480
Total loans to consumers		8,210,983	73,131	94,860	8,137,851	8,116,122
Before securitization of housing loans		8,262,705	70,055	88,683	8,192,649	8,174,022

<Saitama Resona Bank>

Housing loans		4,248,424	35,497	50,636	4,212,926	4,197,787
	Before securitization	4,274,704	33,652	46,911	4,241,051	4,227,792
	Residential housing loans	3,284,740	41,863	60,781	3,242,876	3,223,958
	Before securitization	3,311,020	40,018	57,056	3,271,001	3,253,963
	Other consumer loans	127,228	(1,007)	(1,016)	128,235	128,244
Total loans to consumers		4,375,652	34,490	49,620	4,341,162	4,326,032
Before securitization of housing loans		4,401,933	32,645	45,895	4,369,287	4,356,037

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

Housing loans		3,911,039	70,894	103,949	3,840,145	3,807,089
	Before securitization	3,911,039	70,894	103,949	3,840,145	3,807,089
	Residential housing loans	3,196,212	64,153	95,678	3,132,058	3,100,533
	Before securitization	3,196,212	64,153	95,678	3,132,058	3,100,533
	Other consumer loans	128,933	2,042	3,547	126,891	125,385
Total loans to consumers		4,039,972	72,936	107,497	3,967,036	3,932,474
Before securitization of housing loans		4,039,972	72,936	107,497	3,967,036	3,932,474

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 group banks>	End of Mar. 2019 (A)	(A) - (B)	(A) - (C)	End of Sep. 2018 (B)	End of Mar. 2018 (C)
Loans to SMEs and consumers	31,161,387	404,867	687,988	30,756,520	30,473,398
Ratio of loans to SMEs and consumers	85.88	0.27	(0.00)	85.61	85.89

<Resona Bank>

Loans to SMEs and consumers	16,652,600	237,811	392,631	16,414,788	16,259,969
Ratio of loans to SMEs and consumers	84.04	0.33	0.08	83.70	83.95

<Saitama Resona Bank>

Loans to SMEs and consumers	6,309,272	53,965	75,892	6,255,306	6,233,379
Ratio of loans to SMEs and consumers	86.24	0.05	(0.20)	86.18	86.45

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

Loans to SMEs and consumers	8,199,514	113,089	219,465	8,086,425	7,980,049
Ratio of loans to SMEs and consumers	89.59	0.32	(0.07)	89.27	89.67

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 group banks>	End of Mar.			End of Sep.	End of Mar.
	2019 (A)	(A) - (B)	(A) - (C)	2018 (B)	2018 (C)
Deposits (Term-end)	51,214,006	816,443	1,052,738	50,397,563	50,161,267
Deposits (Average balance)	50,011,577	152,893	1,823,599	49,858,684	48,187,978
Trust principal (Term-end)	1,176,651	51,610	96,758	1,125,041	1,079,892
Trust principal (Average balance)	929,183	(2,788)	5,401	931,971	923,781
Loans and bills discounted (Term-end)	36,282,954	355,476	804,424	35,927,478	35,478,530
Banking account	36,257,909	357,885	809,573	35,900,023	35,448,335
Trust account	25,045	(2,408)	(5,149)	27,454	30,195
Loans and bills discounted (Average balance)	35,493,973	227,307	957,166	35,266,666	34,536,807
Banking account	35,466,425	228,564	960,014	35,237,861	34,506,411
Trust account	27,548	(1,256)	(2,847)	28,805	30,395

<Resona Bank>

Deposits (Term-end)	26,896,989	632,916	423,698	26,264,073	26,473,290
Deposits (Average balance)	26,053,916	75,779	1,051,994	25,978,136	25,001,922
Trust principal (Term-end)	1,176,651	51,610	96,758	1,125,041	1,079,892
Trust principal (Average balance)	929,183	(2,788)	5,401	931,971	923,781
Loans and bills discounted (Term-end)	19,813,311	203,990	446,597	19,609,320	19,366,713
Banking account	19,788,265	206,399	451,747	19,581,866	19,336,518
Trust account	25,045	(2,408)	(5,149)	27,454	30,195
Loans and bills discounted (Average balance)	19,336,322	116,764	621,838	19,219,558	18,714,483
Banking account	19,308,774	118,021	624,686	19,190,752	18,684,087
Trust account	27,548	(1,256)	(2,847)	28,805	30,395

<Saitama Resona Bank>

Deposits (Term-end)	13,601,410	384,199	478,108	13,217,210	13,123,301
Deposits (Average balance)	13,184,631	40,988	525,650	13,143,642	12,658,981
Loans and bills discounted (Term-end)	7,315,809	57,812	105,510	7,257,997	7,210,299
Loans and bills discounted (Average balance)	7,207,949	21,052	119,040	7,186,897	7,088,908

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

Deposits (Term-end)	10,715,607	(200,672)	150,931	10,916,279	10,564,675
Deposits (Average balance)	10,773,030	36,125	245,955	10,736,904	10,527,074
Loans and bills discounted (Term-end)	9,153,833	93,672	252,316	9,060,160	8,901,517
Loans and bills discounted (Average balance)	8,949,701	89,490	216,287	8,860,210	8,733,414

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

(Millions of yen)

<Total of group banks>	End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
	2019 (A)	(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	32,440,667	319,035	852,876	32,121,632	31,587,791
Liquid deposits	21,978,990	610,050	1,176,452	21,368,940	20,802,537
Time deposits	10,228,071	(284,583)	(298,850)	10,512,655	10,526,922
Domestic corporate deposits (Term-end)	15,321,637	156,890	158,627	15,164,747	15,163,010
Liquid deposits	11,595,762	162,708	153,297	11,433,054	11,442,465
Time deposits	3,325,667	64,754	20,738	3,260,913	3,304,929

<Resona Bank>

Domestic individual deposits (Term-end)	14,285,570	233,563	456,317	14,052,007	13,829,253
Liquid deposits	10,423,305	304,445	577,741	10,118,860	9,845,563
Time deposits	3,681,957	(67,104)	(102,439)	3,749,061	3,784,396
Domestic corporate deposits (Term-end)	10,304,632	136,809	(10,278)	10,167,822	10,314,911
Liquid deposits	8,202,627	165,924	15,176	8,036,703	8,187,451
Time deposits	1,758,137	20,131	(13,032)	1,738,005	1,771,169

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	10,222,311	150,036	342,550	10,072,274	9,879,761
Liquid deposits	7,391,714	181,348	381,881	7,210,365	7,009,832
Time deposits	2,802,174	(29,308)	(35,033)	2,831,483	2,837,208
Domestic corporate deposits (Term-end)	2,499,297	63,139	96,627	2,436,158	2,402,670
Liquid deposits	1,754,849	(18,104)	79,465	1,772,954	1,675,384
Time deposits	722,695	86,173	19,033	636,521	703,662

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

Domestic individual deposits (Term-end)	7,932,785	(64,564)	54,009	7,997,350	7,878,776
Liquid deposits	4,163,969	124,256	216,828	4,039,713	3,947,140
Time deposits	3,743,940	(188,170)	(161,377)	3,932,110	3,905,317
Domestic corporate deposits (Term-end)	2,517,707	(43,058)	72,278	2,560,766	2,445,428
Liquid deposits	1,638,285	14,889	58,655	1,623,396	1,579,630
Time deposits	844,834	(41,551)	14,737	886,385	830,097

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)

<Total of group banks>	End of Mar.			End of Sep. 2018 (B)	End of Mar. 2018 (C)
	2019 (A)	(A) - (B)	(A) - (C)		
Investment trust (Including fund wrap)	2,222,492	(36,178)	44,046	2,258,670	2,178,445
Public bond	330,255	(22,114)	(55,241)	352,370	385,496
Insurance	2,539,824	83,974	148,537	2,455,850	2,391,287

<Resona Bank>

Investment trust (Including fund wrap)	1,031,423	(10,636)	37,456	1,042,059	993,967
Public bond	118,079	(7,786)	(16,691)	125,865	134,770
Insurance	989,201	37,057	56,016	952,144	933,185

<Saitama Resona Bank>

Investment trust (Including fund wrap)	527,560	(9,950)	10,167	537,510	517,392
Public bond	200,030	(12,633)	(35,327)	212,664	235,358
Insurance	743,745	22,974	30,569	720,771	713,175

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

Investment trust (Including fund wrap)	663,508	(15,591)	(3,577)	679,100	667,085
Public bond	12,145	(1,694)	(3,222)	13,839	15,367
Insurance	806,878	23,943	61,951	782,934	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 2014	FY 2015	FY 2016	FY 2017	FY2018 (approx.)
Resona Bank	68.9	49.3	98.5	68.6	121.7
Saitama Resona Bank	39.2	53.7	39.4	33.4	29.9

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)	End of Mar. 2019 (A)	(A) - (B)	End of Mar. 2018 (B)
Reserve for loan losses	28.8	(0.5)	29.4	10.6	(0.1)	10.8
Write-down on securities	36.0	(1.8)	37.9	5.9	(0.0)	6.0
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	14.7	0.9	13.7	3.6	0.0	3.5
Net loss carry forward	-	-	-	-	-	-
Others	37.8	2.7	35.1	10.9	0.0	10.9
Subtotal of deferred tax assets	117.5	1.2	116.2	31.1	(0.1)	31.3
Valuation allowance	(55.1)	0.9	(56.1)	(9.5)	(0.3)	(9.1)
Deferred tax assets	62.3	2.2	60.0	21.6	(0.5)	22.1
Gains on placing trust for retirement benefits	2.8	-	2.8	-	-	-
Unrealized gains on available-for-sale securities	115.6	(20.1)	135.7	23.7	1.1	22.6
Deferred gains on hedges	11.6	(1.1)	12.7	0.2	(1.6)	1.9
Others	4.2	0.4	3.8	5.5	(0.0)	5.5
Deferred tax liabilities	134.4	(20.8)	155.2	29.6	(0.5)	30.1
Net deferred tax assets	(72.0)	23.0	(95.1)	(7.9)	0.0	(7.9)

IV. Reference Materials (Group Banks' Financial Statements)

<Non-Consolidated Balance Sheet>

Resona Bank, Ltd.

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 7,721,699	¥ 7,885,786
Cash	357,226	356,350
Due from banks	7,364,473	7,529,435
Call loans	130,222	64,933
Monetary claims bought	94,708	87,259
Trading assets	263,468	315,499
Trading securities	2,694	2,844
Trading-related financial derivatives	134,037	152,446
Other trading assets	126,735	160,208
Securities	3,341,479	3,295,877
Japanese government bonds	1,433,223	1,286,608
Local government bonds	53,626	63,995
Corporate bonds	392,880	426,009
Stocks	863,929	770,955
Other securities	597,818	748,308
Loans and bills discounted	19,336,518	19,788,265
Bills discounted	64,825	62,749
Loans on notes	245,866	215,350
Loans on deeds	16,827,825	17,183,798
Overdrafts	2,198,001	2,326,367
Foreign exchange assets	142,986	81,598
Due from foreign banks	108,676	38,946
Foreign bills of exchange bought	5,279	6,779
Foreign bills of exchange receivable	29,030	35,872
Other assets	890,108	772,044
Unsettled exchange receivable	3	1
Prepaid expenses	11,742	11,319
Accrued income	38,682	40,164
Initial margins for future transactions	20,310	21,159
Variation margins for future transactions	27	591
Financial derivatives, principally including option premiums and contracts under hedge accounting	186,236	159,121
Cash collateral paid for financial instruments	51,819	40,087
Other receivable on sales of securities	134,132	42,833
Other	447,153	456,766
Tangible fixed assets	214,663	211,615
Buildings	67,423	67,052
Land	127,704	124,998
Leased assets	11,076	11,236
Construction in progress	2,410	2,580
Other tangible fixed assets	6,048	5,748
Intangible fixed assets	25,260	26,760
Software	7,864	8,628
Leased assets	15,286	16,022
Other intangible fixed assets	2,109	2,109
Prepaid pension cost	53,518	45,234
Customers' liabilities for acceptances and guarantees	270,878	262,860
Reserve for possible loan losses	(68,008)	(56,571)
Total Assets	¥ 32,417,503	¥ 32,781,164

<Non-Consolidated Balance Sheet - Continued>

(Millions of yen)

	March 31, 2018	March 31, 2019
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 26,473,290	¥ 26,896,989
Current deposits	3,110,123	3,134,584
Ordinary deposits	16,229,373	16,816,551
Savings deposits	141,994	139,213
Notice deposits	70,089	59,214
Time deposits	5,825,469	5,786,862
Other deposits	1,096,239	960,562
Negotiable certificates of deposit	1,049,720	1,079,020
Call money	162,147	143,139
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	588,472	473,406
Trading liabilities	103,311	122,296
Derivatives of trading securities	14	4
Derivatives of securities related to trading transactions	26	1
Trading-related financial derivatives	103,269	122,290
Borrowed money	399,412	439,145
Borrowed money	399,412	439,145
Foreign exchange liabilities	10,275	9,170
Due to foreign banks	8,538	7,221
Foreign bills of exchange sold	348	79
Foreign bills of exchange payables	1,387	1,869
Bonds	236,000	236,000
Due to trust account	1,056,058	1,155,804
Other liabilities	424,505	387,125
Unsettled exchange payables	60	130
Accrued income taxes	3,600	9,690
Accrued expenses	13,668	14,571
Unearned income	4,808	4,460
Variation margins for future transactions	0	0
Financial derivatives, principally including option premiums and contracts under hedge accounting	138,526	114,749
Cash collateral received for financial instruments	80,276	68,096
Lease obligation	31,525	32,194
Asset retirement obligations	903	870
Other payable on purchases of securities	88,202	45,589
Other	62,932	96,771
Reserve for employees' bonuses	9,280	9,406
Other reserves	24,171	22,495
Deferred tax liabilities	95,107	72,084
Deferred tax liabilities for land revaluation	19,976	19,318
Acceptances and guarantees	270,878	262,860
Total Liabilities	30,927,606	31,333,261
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	370,194
Other retained earnings	356,413	370,194
Retained earnings carried forward	356,413	370,194
Total stockholders' equity	1,013,520	1,027,302
Net unrealized gains on available-for-sale securities	403,694	351,965
Net deferred gains on hedges	29,023	26,471
Revaluation reserve for land	43,658	42,163
Total valuation and translation differences	476,376	420,600
Total Net Assets	1,489,896	1,447,902
Total Liabilities and Net Assets	¥ 32,417,503	¥ 32,781,164

<Non-Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 533,986	¥ 493,759
Interest income	260,057	265,236
Interest on loans and bills discounted	194,014	192,492
Interest and dividends on securities	40,930	46,203
Interest on call loans	1,642	971
Interest on receivables under securities borrowing transactions	—	0
Interest on due from banks	6,921	6,944
Interest on interest rate-swaps	11,461	11,886
Other interest income	5,086	6,737
Trust fees	18,660	19,244
Fees and commissions	130,591	135,738
Exchange fees received	25,389	25,538
Other fees and commissions	105,201	110,200
Trading income	7,102	6,028
Income from trading securities	288	417
Gains on securities related to trading transactions	10	118
Income from trading-related financial derivatives	6,737	5,459
Other trading income	65	33
Other operating income	18,791	21,199
Gains on foreign exchange transactions	9,193	10,139
Gains on sale of Japanese government bonds and other	6,642	11,056
Income from derivatives other than for trading or hedging	2,196	—
Other	758	3
Other ordinary income	98,784	46,311
Reversal of reserve for possible loan losses	11,363	9,337
Recoveries of written-off loans	10,328	7,099
Gains on sales of stocks and other securities	65,602	23,941
Other	11,489	5,933

<Non-Consolidated Statement of Income - Continued>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary expenses	¥ 345,837	¥ 363,042
Interest expenses	25,096	35,907
Interest on deposits	9,331	11,457
Interest on negotiable certificates of deposit	97	83
Interest on call money	2,655	3,807
Interest on payables under repurchase agreement	0	0
Interest on payables under securities lending transactions	3,084	8,982
Interest on borrowed money	1,895	3,430
Interest on bonds	5,159	5,042
Other interest expenses	2,872	3,103
Fees and commissions	52,672	53,615
Commissions paid on exchange transactions	6,487	6,628
Other	46,185	46,986
Other operating expenses	11,967	18,008
Losses on sale of Japanese government bonds and other	11,815	10,753
Impairment losses on Japanese government bonds and other	152	134
Expenses from derivatives other than for trading or hedging	—	7,119
General and administrative expenses	226,389	224,423
Other ordinary expenses	29,710	31,087
Write-off of loans	7,985	10,856
Losses on sales of stocks and other securities	13,265	10,867
Losses on devaluation of stocks and other securities	32	1,156
Other	8,427	8,207
Ordinary profits	<u>188,149</u>	<u>130,716</u>
Extraordinary gains	334	141
Gains on disposal of fixed assets	334	141
Extraordinary losses	2,019	2,942
Losses on disposal of fixed assets	636	802
Impairment losses on fixed assets	1,383	2,139
Net income before income taxes	<u>186,464</u>	<u>127,916</u>
Income taxes – current	23,611	39,663
Income taxes – deferred	6,004	(2,456)
Total income taxes	<u>29,615</u>	<u>37,206</u>
Net income	<u>¥ 156,848</u>	<u>¥ 90,709</u>

<Non-Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 2018

(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 fiscal year						
Dividends paid					(50,671)	(50,671)
Net income					156,848	156,848
Reversal of revaluation reserve for land					326	326
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	—	—	—	—	106,503	106,503
Balance at the end of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 356,413	¥ 1,013,520

	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 fiscal year					
Dividends paid					(50,671)
Net income					156,848
Reversal of revaluation reserve for land					326
Net changes except for stockholders' equity during the fiscal year	57,035	(6,105)	(333)	50,596	50,596
Total changes during the fiscal year	57,035	(6,105)	(333)	50,596	157,100
Balance at the end of the fiscal year	¥ 403,694	¥ 29,023	¥ 43,658	¥ 476,376	¥ 1,489,896

<Non-Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(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	¥ 356,413	¥ 1,013,520
Changes during the fiscal year						
Dividends paid					(78,423)	(78,423)
Net income					90,709	90,709
Reversal of revaluation reserve for land					1,495	1,495
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	—	—	—	—	13,781	13,781
Balance at the end of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 370,194	¥ 1,027,302

	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 fiscal year					
Dividends paid					(78,423)
Net income					90,709
Reversal of revaluation reserve for land					1,495
Net changes except for stockholders' equity during the fiscal year	(51,729)	(2,551)	(1,495)	(55,776)	(55,776)
Total changes during the fiscal year	(51,729)	(2,551)	(1,495)	(55,776)	(41,994)
Balance at the end of the fiscal year	¥ 351,965	¥ 26,471	¥ 42,163	¥ 420,600	¥ 1,447,902

<Non-Consolidated Balance Sheet>

(Millions of yen)

	March 31, 2018	March 31, 2019
Assets		
Cash and due from banks	¥ 5,368,099	¥ 5,790,528
Cash	91,636	85,025
Due from banks	5,276,462	5,705,502
Call loans	179,893	101,887
Monetary claims bought	2,319	2,115
Trading securities	8,575	13,593
Trading Japanese government bonds	1,517	1,365
Trading local government bonds	7,058	6,227
Other trading securities	—	6,000
Securities	1,089,873	1,059,304
Japanese government bonds	216,281	151,298
Local government bonds	439,430	515,119
Corporate bonds	67,163	65,847
Stocks	169,565	163,625
Other securities	197,432	163,414
Loans and bills discounted	7,210,299	7,315,809
Bills discounted	23,532	20,401
Loans on notes	113,407	106,016
Loans on deeds	6,661,037	6,783,524
Overdrafts	412,322	405,868
Foreign exchange assets	9,902	9,087
Due from foreign banks	9,677	8,361
Foreign bills of exchange bought	144	667
Foreign bills of exchange receivable	80	57
Other assets	212,623	214,169
Unsettled exchange receivable	5	—
Prepaid expenses	2,355	2,330
Accrued income	9,787	9,953
Initial margins for future transactions	30,264	36,158
Variation margins for future transactions	2	6
Financial derivatives, principally including option premiums and contracts under hedge accounting	14,159	13,488
Cash collateral paid for financial instruments	8,898	11,783
Other	147,149	140,449
Tangible fixed assets	56,413	56,066
Buildings	20,991	21,859
Land	31,790	31,512
Leased assets	3	—
Construction in progress	908	20
Other tangible fixed assets	2,718	2,673
Intangible fixed assets	2,747	2,736
Software	63	54
Other intangible fixed assets	2,684	2,682
Prepaid pension cost	12,782	12,232
Customers' liabilities for acceptances and guarantees	17,180	19,554
Reserve for possible loan losses	(20,227)	(20,728)
Total Assets	¥ 14,150,485	¥ 14,576,358

<Non-Consolidated Balance Sheet - Continued>

(Millions of yen)

	March 31, 2018	March 31, 2019
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 13,123,301	¥ 13,601,410
Current deposits	314,651	324,887
Ordinary deposits	8,876,919	9,344,048
Savings deposits	179,580	179,967
Notice deposits	28,068	23,350
Time deposits	3,612,877	3,614,107
Other deposits	111,203	115,047
Negotiable certificates of deposit	208,830	207,980
Call money	3,720	2,220
Payables under securities lending transactions	36,231	44,501
Borrowed money	231,500	212,900
Borrowed money	231,500	212,900
Foreign exchange liabilities	507	384
Foreign bills of exchange sold	390	134
Foreign bills of exchange payables	116	249
Other liabilities	97,746	60,719
Unsettled exchange payables	5	13
Accrued income taxes	1,970	1,950
Accrued expenses	3,792	3,735
Unearned income	653	736
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,515	8,295
Cash collateral received for financial instruments	6,015	2,022
Lease obligation	4	—
Asset retirement obligations	65	263
Other	80,723	43,702
Reserve for employees' bonuses	2,920	3,018
Other reserves	13,075	10,983
Deferred tax liabilities	7,964	7,938
Acceptances and guarantees	17,180	19,554
Total Liabilities	13,742,977	14,171,610
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	163,401	165,723
Legal reserve	20,012	20,012
Other retained earnings	143,388	145,710
Retained earnings carried forward	143,388	145,710
Total stockholders' equity	333,401	335,723
Net unrealized gains on available-for-sale securities	69,666	68,347
Net deferred losses on hedges	4,439	677
Total valuation and translation differences	74,106	69,025
Total Net Assets	407,507	404,748
Total Liabilities and Net Assets	¥ 14,150,485	¥ 14,576,358

<Non-Consolidated Statement of Income>

(Millions of yen)

	For the fiscal year ended March 31, 2018	For the fiscal year ended March 31, 2019
Ordinary income	¥ 171,786	¥ 149,329
Interest income	98,950	92,983
Interest on loans and bills discounted	80,197	76,586
Interest and dividends on securities	14,132	11,569
Interest on call loans	133	141
Interest on due from banks	3,891	3,884
Interest on interest rate-swaps	293	534
Other interest income	301	267
Fees and commissions	40,678	42,966
Exchange fees received	8,834	8,943
Other fees and commissions	31,843	34,023
Other operating income	6,442	8,081
Gains on foreign exchange transactions	944	959
Gains on sale of Japanese government bonds and other	4,422	6,016
Income from derivatives other than for trading or hedging	1,075	1,106
Other	0	0
Other ordinary income	25,715	5,297
Reversal of reserve for possible loan losses	2,050	—
Recoveries of written-off loans	1,716	1,837
Gains on sales of stocks and other securities	18,153	1,949
Other	3,794	1,511
Ordinary expenses	119,305	116,256
Interest expenses	2,909	3,512
Interest on deposits	1,357	1,132
Interest on negotiable certificates of deposit	8	7
Interest on call money	397	234
Interest on payables under securities lending transactions	410	1,506
Interest on borrowed money	635	634
Interest on bonds	101	—
Other	(2)	(2)
Fees and commissions	18,867	18,948
Commissions paid on exchange transactions	1,758	1,787
Other	17,109	17,161
Other operating expenses	7,110	8,035
Losses on trading securities transactions	71	67
Losses on sale of Japanese government bonds and other	7,027	7,224
Impairment losses on Japanese government bonds and other	12	743
General and administrative expenses	76,523	77,146
Other ordinary expenses	13,893	8,613
Provision to reserve for possible loan losses	—	1,342
Write-off of loans	1,786	1,819
Losses on sales of stocks and other securities	3,111	2,187
Losses on devaluation of stocks and other securities	0	489
Other	8,995	2,775
Ordinary profits	52,481	33,073
Extraordinary losses	591	829
Losses on disposal of fixed assets	147	212
Impairment losses on fixed assets	444	617
Net income before income taxes	51,889	32,243
Income taxes – current	10,749	9,671
Income taxes – deferred	990	490
Total income taxes	11,739	10,161
Net income	¥ 40,149	¥ 22,082

<Non-Consolidated Statement of Changes in Net Assets>

For the fiscal year ended March 31, 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	¥ 119,958	¥ 139,971	¥ 309,971
Changes during the fiscal year							
Dividends paid					(16,720)	(16,720)	(16,720)
Net income					40,149	40,149	40,149
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	—	—	—	—	23,429	23,429	23,429
Balance at the end of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 143,388	¥ 163,401	¥ 333,401

	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 fiscal year				
Dividends paid				(16,720)
Net income				40,149
Net changes except for stockholders' equity during the fiscal year	9,446	(880)	8,566	8,566
Total changes during the fiscal year	9,446	(880)	8,566	31,996
Balance at the end of the fiscal year	¥ 69,666	¥ 4,439	¥ 74,106	¥ 407,507

<Non-Consolidated Statement of Changes in Net Assets - Continued>

For the fiscal year ended March 31, 2019

(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	
					Retained earnings carried forward		
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 fiscal year							
Dividends paid					(19,760)	(19,760)	(19,760)
Net income					22,082	22,082	22,082
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	—	—	—	—	2,322	2,322	2,322
Balance at the end of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 145,710	¥ 165,723	¥ 335,723

	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	¥ 69,666	¥ 4,439	¥ 74,106	¥ 407,507
Changes during the fiscal year				
Dividends paid				(19,760)
Net income				22,082
Net changes except for stockholders' equity during the fiscal year	(1,319)	(3,761)	(5,080)	(5,080)
Total changes during the fiscal year	(1,319)	(3,761)	(5,080)	(2,758)
Balance at the end of the fiscal year	¥ 68,347	¥ 677	¥ 69,025	¥ 404,748