



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2016
(Six months ended September 30, 2016/ Unaudited)
<under Japanese GAAP>



Code number: 8308

Stock exchange listing: Tokyo

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

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

Quarterly securities report issuing date: November 25, 2016 Dividend payment date: December 7, 2016

Trading accounts: Established

Supplemental information for quarterly financial statements: Available

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

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

1. Consolidated Financial Results for the First Half of Fiscal Year 2016 (April 1, 2016 - September 30, 2016)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	Million yen	%	Million yen	%	Million yen	%
1H of FY2016	390,512	(-4.3)	133,086	(9.2)	96,914	(13.1)
1H of FY2015	408,056	(-7.2)	121,846	(-35.1)	85,701	(-35.4)

Note: Comprehensive Income: 1H of FY2016: 84,811 million yen (223.1%) 1H of FY2015: 26,249 million yen (-87.6%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2016	40.17	-
1H of FY2015	35.01	-

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

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2016	47,101,115	1,895,054	4.0
March 31, 2016	49,126,435	1,833,470	3.7

(Reference) Net Assets Attributable to Stockholders: September 30, 2016: 1,878,139 million yen

March 31, 2016: 1,816,002 million yen

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

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2015	-	8.50	-	8.50	17.00
FY2016	-	9.50	-	-	-
FY2016 (Forecast)	-	-	-	9.50	19.00

Notes: 1. Revision of forecasts for dividends for FY2016: None

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

3. Earnings Targets for Fiscal Year 2016 (April 1, 2016 - March 31, 2017)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	<i>Million yen</i>	%	<i>Yen</i>
Fiscal Year 2016 (Full year)	170,000	(-7.5)	70.56

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

4. Other

- (1) Changes in Significant Subsidiaries during the period: No
- (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year
- A) Changes due to revision of accounting standards: Yes
- B) Changes due to other reasons: No
- C) Changes in accounting estimates: No
- D) Restatement: No
- (3) Number of Shares of Common Stock Outstanding
- A) Total outstanding shares including treasury stock at the end of the period
 September 30, 2016: 2,324,118,091 shares March 31, 2016: 2,324,118,091 shares
- B) Treasury stock at the end of the period
 September 30, 2016: 3,239,289 shares March 31, 2016: 4,379,191 shares
- C) Average outstanding shares during the period
 1H of Fiscal Year 2016: 2,320,255,201 shares
 1H of Fiscal Year 2015: 2,318,425,827 shares

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

September 30, 2016: 2,282,800 shares
 March 31, 2016: 3,427,100 shares

Note: Disclaimer regarding Audit status

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

Note: Disclaimer regarding Forward-looking Statements

Taking into consideration the business results up to the end of the 1st half, Resona Holdings revised its earnings targets for the current fiscal year (full year), which it announced on May 12, 2016. For the details, please see page 13 of "Financial Highlights for the First Half of Fiscal Year 2016", which is released separately.

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

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

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net. Investor relations meeting for institutional investor or analyst is scheduled on November 16, 2016. Materials for the meeting will be available on the web site immediately after the meeting.

○ **Dividends on Classified Stock**

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

		Dividends per Share				
		1 st Quarter-end	2 nd Quarter-end	3 rd Quarter-end	Fiscal Year-end	Total
Class Five Preferred Stock	FY 2015	-	459.375	-	459.375	918.75
	FY 2016	-	459.375			
	FY 2016 (Forecast)			-	459.375	918.75
Class Six Preferred Stock	FY 2015	-	618.75	-	618.75	1,237.50
	FY 2016	-	618.75			
	FY 2016 (Forecast)			-	-	618.75

(Reference)

Formula for Targeted Net Income per Share of Common Stock

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

- Forecasted average number of shares of common stock (excluding treasury stock): 2,320,878,802 shares

- Forecasted amount equivalent to dividend for preferred stock: 6,238 million yen

(*)Forecasted total dividend for preferred stock is calculated taking into account the acquisition and cancellation of treasury stock (Class Six Preferred Shares) in December, 2016.

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 Reference Materials for the First Half of FY2016

1. Information Regarding "4. Other"

(1) Changes in accounting policies, changes in accounting estimates and restatements

Change in Accounting Policies

In accordance with the revision to the Corporation Tax Act, the Group applied the "Practical Solution on a change in depreciation method due to Tax Reform 2016" (ASBJ Practical Issues Task Force No. 32, issued on June 17, 2016) and changed the depreciation method for buildings and accompanying facilities and structures acquired on or after April 1, 2016 from the declining-balance method to the straight-line method, from 1H of FY2016.

Effects of this change are immaterial.

2. Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2016	September 30, 2016
Assets		
Cash and due from banks	¥ 13,514,516	¥ 11,805,694
Call loans and bills bought	191,938	37,435
Monetary claims bought	391,804	361,920
Trading assets	475,382	442,050
Money held in trust	178	482
Securities	5,346,725	5,219,365
Loans and bills discounted	27,664,964	27,723,457
Foreign exchange assets	68,866	82,087
Other assets	872,845	819,573
Tangible fixed assets	307,610	305,146
Intangible fixed assets	32,389	31,324
Net defined benefit asset	4,248	6,702
Deferred tax assets	25,664	25,120
Customers' liabilities for acceptances and guarantees	431,439	422,899
Reserve for possible loan losses	(202,081)	(182,081)
Reserve for possible losses on investments	(57)	(63)
Total Assets	49,126,435	47,101,115
Liabilities and Net Assets		
Liabilities		
Deposits	38,228,820	38,786,282
Negotiable certificates of deposit	1,344,500	1,158,800
Call money and bills sold	606,916	914,559
Payables under repurchase agreements	5,999	5,000
Payables under securities lending transactions	145,107	769,986
Trading liabilities	291,639	243,873
Borrowed money	809,049	613,663
Foreign exchange liabilities	1,991	2,874
Bonds	624,812	482,053
Due to trust account	3,707,658	782,771
Other liabilities	985,007	929,827
Reserve for employees' bonuses	16,908	10,535
Net defined benefit liability	32,534	15,417
Other reserves	40,276	47,224
Deferred tax liabilities	181	170
Deferred tax liabilities for land revaluation	20,120	20,120
Acceptances and guarantees	431,439	422,899
Total Liabilities	47,292,964	45,206,061
Net Assets		
Capital stock	50,472	50,472
Retained earnings	1,399,576	1,473,050
Treasury stock	(1,902)	(1,491)
Total stockholders' equity	1,448,147	1,522,031
Net unrealized gains on available-for-sale securities	347,491	330,548
Net deferred gains on hedges	49,540	50,287
Revaluation reserve for land	44,025	44,025
Foreign currency translation adjustments	(3,012)	(4,363)
Remeasurements of defined benefit plans	(70,190)	(64,391)
Total accumulated other comprehensive income	367,855	356,107
Minority interests in consolidated subsidiaries	17,468	16,914
Total Net Assets	1,833,470	1,895,054
Total Liabilities and Net Assets	¥ 49,126,435	¥ 47,101,115

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

[Consolidated Statement of Income]

(Millions of yen)

	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Ordinary income	¥ 408,056	¥ 390,512
Interest income	224,537	202,014
Interest on loans and bills discounted	178,620	163,587
Interest and dividends on securities	27,846	22,685
Trust fees	11,061	9,030
Fees and commissions	101,575	100,470
Trading income	4,697	5,263
Other operating income	21,898	24,213
Other ordinary income	44,286	49,520
Ordinary expenses	286,210	257,425
Interest expenses	21,331	13,812
Interest on deposits	7,368	5,082
Fees and commissions	24,417	24,949
Trading expenses	-	61
Other operating expenses	10,330	4,153
General and administrative expenses	173,603	181,039
Other ordinary expenses	56,527	33,408
Ordinary profits	121,846	133,086
Extraordinary gains	71	3,107
Gains on disposal of fixed assets	71	3,107
Extraordinary losses	587	1,119
Losses on disposal of fixed assets	327	684
Impairment losses on fixed assets	260	434
Net income before income taxes	121,329	135,074
Income taxes – current	20,182	33,749
Income taxes – deferred	13,724	2,916
Total income taxes	33,906	36,665
Net income	87,423	98,408
Net income attributable to non-controlling interests	1,721	1,493
Net income attributable to owners of the parent	¥ 85,701	¥ 96,914

[Consolidated Statement of Comprehensive Income]

(Millions of yen)

	For the six months ended		For the six months ended	
	September 30, 2015		September 30, 2016	
Net income	¥	87,423	¥	98,408
Other comprehensive income		(61,173)		(13,597)
Net unrealized losses on available-for-sale securities		(53,263)		(16,960)
Net deferred gains on hedges		195		746
Revaluation reserve for land		13		-
Foreign currency translation adjustments		(9,688)		(3,178)
Remeasurement of defined benefit plans		1,568		5,789
Share of other comprehensive income of affiliates accounted for using the equity method		(0)		4
Total comprehensive income		<u>26,249</u>		<u>84,811</u>
Comprehensive income attributable to:				
Owners of the parent		34,846		85,166
Non-controlling interests	¥	(8,597)	¥	(355)

(3) Consolidated Statement of Changes in Net Assets
For the six months ended September 30, 2015

(Millions of yen)

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

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

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

For the six months ended September 30, 2016

(Millions of yen)

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

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥347,491	¥49,540	¥44,025	¥(3,012)	¥(70,190)	¥367,855	¥17,468	¥1,833,470
Changes during the term								
Dividends paid								(23,440)
Net income attributable to owners of the parent								96,914
Purchase of treasury stock								(1)
Disposal of treasury stock								412
Transfer from retained earnings to capital surplus								-
Net changes except for stockholders' equity during the term	(16,943)	746		(1,351)	5,799	(11,747)	(553)	(12,301)
Total changes during the term	(16,943)	746	-	(1,351)	5,799	(11,747)	(553)	61,583
Balance at the end of the term	¥330,548	¥50,287	¥44,025	¥(4,363)	¥(64,391)	¥356,107	¥16,914	¥1,895,054

(4) Note on Going-Concern Assumption

Not applicable

(5) Significant subsequent events

Acquisition and cancellation of own shares

The Company decided that all of the Class Six Preferred Shares will be acquired, based on the provision of Article 16, paragraph 2 of Resona Holdings' articles of incorporation, and cancelled, based on the provisions of Article 178 of the Companies Act, subject to their acquisition, as follows on October 31, 2016.

1. Detail of acquisition

(i) Class of shares to be acquired	Class Six Preferred Shares
(ii) Total number of shares to be acquired	3,000,000 shares
(iii) Amount of the acquisition price of the shares	¥ 25,235.64 per share (Note.1) (Note.2)
(iv) Total amount of acquisition of the shares	¥ 75,706,920,000
(v) Counterparties in the acquisition	Nippon Life Insurance Company: 2,000,000 shares Meiji Yasuda Life Insurance Company: 800,000 shares Daido Life Insurance Company: 200,000 shares
(vi) Acquisition date	Thursday, December 8, 2016

Notes: 1. The amount equal to 25,000 yen plus 235.64 yen, which is the amount equivalent to the accrued dividends of surplus (the amount of the preferred dividends prorated for the period from the first day of the business year in which the acquisition takes place through the day of acquisition (including such first day and the day of acquisition) after deduction of 618.75 yen which is the amount of the preferred interim dividends).
2. Fractions of less than 0.01 yen will be rounded up.

2. Detail of cancellation

(i) Class of shares to be cancelled	Class Six Preferred Shares
(ii) Total number of shares to be cancelled	3,000,000 shares (all of the Class Six Preferred Shares that Resona Holdings will acquire based on 1. above)
(iii) Effective date	Thursday, December 8, 2016
(iv) The cancellation is on the condition that Resona Holdings acquires all of the Class Six Preferred Shares based on 1. above.	

[Reference]
Statement of Trust Assets and Liabilities

Assets				
	March 31, 2016		September 30, 2016	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 37,571	0.13	¥ 34,307	0.13
Securities	177	0.00	68	0.00
Beneficiary rights	25,424,109	85.40	24,427,018	94.59
Securities held in custody account	14,511	0.05	13,600	0.06
Monetary claims	207,320	0.70	184,224	0.71
Tangible fixed assets	354,768	1.19	359,716	1.39
Intangible fixed assets	2,953	0.01	2,952	0.01
Other claims	7,578	0.03	7,706	0.03
Due from banking account	3,707,658	12.45	782,771	3.03
Cash and due from banks	12,232	0.04	13,065	0.05
Total assets	¥ 29,768,881	100.00	¥ 25,825,432	100.00

Liabilities				
	March 31, 2016		September 30, 2016	
	Million yen	%	Million yen	%
Money trusts	¥ 11,939,397	40.11	¥ 8,790,932	34.04
Pension trusts	3,239,216	10.88	2,845,104	11.02
Property formation benefit trusts	972	0.00	960	0.00
Securities investment trusts	13,402,975	45.02	12,960,074	50.18
Money entrusted, other than money trusts	335,424	1.13	376,339	1.46
Securities trusts	14,552	0.05	13,642	0.05
Monetary claims trusts	226,106	0.76	198,386	0.77
Land and fixtures trusts	33,623	0.11	29,441	0.11
Composite trusts	576,610	1.94	610,551	2.37
Total liabilities	¥ 29,768,881	100.00	¥ 25,825,432	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. Subsidiary subject to aggregation is Resona Bank, Limited, only.
3. Co-managed trust funds under other trust bank's administration amounted to Y210,902 million as of March 31, 2016 and Y150,626 million as of September 30, 2016, respectively.

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I. Highlights of Financial Results for the First Half of Fiscal Year 2016

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Ordinary income	1	390,512	(17,544)	408,056
Gross operating profit	2	298,014	(9,676)	307,690
Interest income	3	188,201	(15,004)	203,205
Trust fees (after disposal of problem loans in the trust account)	4	9,030	(2,031)	11,061
<Disposal of problem loans in the trust account>	5	1	(2)	4
Fees and commissions	6	75,520	(1,637)	77,157
Trading income	7	5,202	504	4,697
Other operating income	8	20,060	8,491	11,568
Expenses(excluding non-recurring items)	9	(172,329)	(1,312)	(171,017)
Personnel expenses	10	(82,159)	1,501	(83,661)
Non-personnel expenses	11	(77,614)	(914)	(76,699)
Taxes	12	(12,555)	(1,898)	(10,656)
Actual net operating profit (2-5+9+19)	13	125,754	(11,048)	136,802
Provision to general reserve for possible loan losses	14	—	(831)	831
Other gains/(losses), net	15	7,401	23,060	(15,658)
Net gains/(losses) on stocks	16	11,032	12,422	(1,390)
Disposal of problem loans	17	(7,455)	22,105	(29,561)
Reversal of credit expenses	18	18,045	10,520	7,525
Equity in earnings of investments in affiliates	19	70	(62)	132
Ordinary profit	20	133,086	11,240	121,846
Extraordinary gains	21	3,107	3,036	71
Extraordinary losses	22	(1,119)	(531)	(587)
Income before income taxes	23	135,074	13,744	121,329
Income taxes-current	24	(33,749)	(13,567)	(20,182)
Income taxes-deferred	25	(2,916)	10,807	(13,724)
Net income	26	98,408	10,985	87,423
Net income attributable to non-controlling interests	27	(1,493)	227	(1,721)
Net income attributable to owners of the parent	28	96,914	11,213	85,701

Credit expense (5+14+17+18)	29	10,591	31,791	(21,200)
Disposal of problem loans in the trust account	30	1	(2)	4
Provision to general reserve for possible loan losses	31	9,899	9,068	831
Write-off of loans	32	(7,009)	1,311	(8,320)
Provision to specific reserve for possible loan losses	33	(1,914)	19,365	(21,279)
Provision to special reserve for certain overseas loans	34	0	1	(1)
Other disposal of problem loans	35	(446)	(486)	40
Gains on recoveries of written-off loans	36	10,060	2,534	7,525

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Number of consolidated subsidiaries	37	14	(2)	16
Number of affiliated companies accounted for by the equity method	38	1	—	1
Total	39	15	(2)	17

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

(Millions of yen)

		Total of three banks			Resona Bank			
		1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	
Gross operating profit	(2+10)	1	275,400	(8,052)	283,452	187,157	1,027	186,130
Gross operating profit from domestic operations	(3+4+6+7+8)	2	247,939	(23,848)	271,788	162,170	(13,507)	175,677
Interest income		3	176,643	(15,717)	192,360	111,018	(9,416)	120,434
Trust fees (after disposal of problem loans in the trust account)		4	9,032	(2,031)	11,063	9,032	(2,031)	11,063
<Disposal of problem loans in the trust account>		5	1	(2)	4	1	(2)	4
Fees and commissions		6	54,433	(1,397)	55,830	38,724	(1,112)	39,837
Trading income		7	124	(320)	444	124	(320)	444
Other operating income		8	7,705	(4,382)	12,088	3,270	(626)	3,897
Net gains/(losses) on bonds		9	8,340	(4,851)	13,191	3,834	(808)	4,643
Gross operating profit from international operations	(11+12+13+14)	10	27,461	15,796	11,664	24,987	14,534	10,452
Interest income		11	9,338	1,961	7,376	8,878	1,795	7,083
Fees and commissions		12	1,142	(2)	1,144	976	(3)	979
Trading income		13	5,076	1,013	4,063	5,076	1,013	4,063
Other operating income		14	11,903	12,823	(919)	10,055	11,729	(1,673)
Net gains/(losses) on bonds		15	7,676	6,472	1,204	6,515	5,400	1,114
Expenses (excluding non-recurring items)		16	(163,356)	(1,421)	(161,935)	(107,139)	(999)	(106,139)
Personnel expenses		17	(72,839)	1,356	(74,195)	(46,733)	1,032	(47,765)
Non-personnel expenses		18	(78,616)	(807)	(77,808)	(52,754)	(574)	(52,179)
Taxes		19	(11,900)	(1,970)	(9,930)	(7,650)	(1,456)	(6,194)
Actual net operating profit *1	(1+16-5)	20	112,042	(9,471)	121,513	80,017	30	79,986
Core net operating profit *2	(20-9-15)	21	96,025	(11,092)	107,117	69,667	(4,561)	74,228
Provision to general reserve for possible loan losses		22	-	3,153	(3,153)	-	3,153	(3,153)
Net operating profit	(1+16+22)	23	112,043	(6,320)	118,364	80,018	3,181	76,837
Other gains/(losses), net		24	6,369	18,645	(12,275)	4,019	20,436	(16,417)
Net gains/(losses) on stocks		25	11,025	12,557	(1,532)	10,391	13,799	(3,408)
Gains on sale		26	15,920	1,255	14,664	15,057	2,280	12,776
Losses on sale		27	(4,850)	10,310	(15,160)	(4,621)	10,531	(15,152)
Losses on devaluation		28	(44)	991	(1,036)	(44)	987	(1,032)
Disposal of problem loans		29	(6,016)	21,556	(27,572)	(4,292)	21,511	(25,804)
Reversal of credit expenses		30	14,667	4,517	10,150	10,271	4,399	5,871
Other		31	(13,307)	(19,985)	6,678	(12,350)	(19,273)	6,923
Ordinary profit	(23+24)	32	118,412	12,324	106,088	84,038	23,617	60,420
Extraordinary gains/(losses), net		33	1,929	2,437	(507)	(557)	(204)	(353)
Gains/(losses) on disposal of fixed assets		34	2,364	2,611	(247)	(128)	57	(186)
Impairment losses on fixed assets		35	(434)	(174)	(260)	(429)	(261)	(167)
Income before income taxes	(32+33)	36	120,342	14,761	105,580	83,480	23,413	60,066
Income taxes-current		37	(30,525)	(14,250)	(16,275)	(22,420)	(17,411)	(5,008)
Income taxes-deferred		38	(2,489)	11,036	(13,525)	(258)	11,373	(11,631)
Net income	(36+37+38)	39	87,327	11,547	75,779	60,801	17,374	43,426
Credit expense	(5+22+29+30)	40	8,653	29,224	(20,570)	5,980	29,061	(23,081)
Disposal of problem loans in the trust account		41	1	(2)	4	1	(2)	4
Provision to general reserve for possible loan losses		42	6,012	8,283	(2,271)	3,183	6,336	(3,153)
Write-off of loans		43	(5,599)	1,228	(6,827)	(4,292)	1,008	(5,301)
Provision to specific reserve for possible loan losses		44	(187)	18,568	(18,756)	660	21,444	(20,784)
Provision to special reserve for certain overseas loans		45	0	1	(1)	0	1	(1)
Other disposal of problem loans		46	(416)	(457)	40	(0)	(283)	282
Gains on recoveries of written-off loans		47	8,842	1,601	7,241	6,427	555	5,871

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

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

*3. The figures of "Welfare expenses", which were included in "Non-personnel expenses", are defined as "Personnel expenses" from 1H of FY2016. The figures of 1H of FY2015 reflect the above change

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank			
		1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	
Gross operating profit	(2+10)	1	66,262	(5,379)	71,642	21,980	(3,700)	25,680
Gross operating profit from domestic operations	(3+4+6+7+8)	2	64,148	(6,707)	70,855	21,620	(3,634)	25,254
Interest income		3	49,320	(4,052)	53,373	16,304	(2,248)	18,552
Trust fees (after disposal of problem loans in the trust account)		4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>		5	-	-	-	-	-	-
Fees and commissions		6	11,771	584	11,187	3,937	(868)	4,806
Trading income		7	-	-	-	-	-	-
Other operating income		8	3,056	(3,239)	6,295	1,378	(517)	1,895
Net gains/(losses) on bonds		9	3,127	(3,525)	6,652	1,378	(517)	1,895
Gross operating profit from international operations	(11+12+13+14)	10	2,113	1,327	786	359	(65)	425
Interest income		11	333	194	139	126	(27)	153
Fees and commissions		12	85	0	85	80	0	79
Trading income		13	-	-	-	-	-	-
Other operating income		14	1,694	1,133	561	153	(39)	192
Net gains/(losses) on bonds		15	1,161	1,134	27	-	(62)	62
Expenses (excluding non-recurring items)		16	(37,448)	(223)	(37,224)	(18,769)	(198)	(18,571)
Personnel expenses		17	(16,475)	241	(16,717)	(9,629)	82	(9,712)
Non-personnel expenses		18	(18,162)	(219)	(17,943)	(7,699)	(13)	(7,685)
Taxes		19	(2,809)	(246)	(2,563)	(1,440)	(267)	(1,173)
Actual net operating profit *1	(1+16-5)	20	28,814	(5,603)	34,418	3,210	(3,898)	7,108
Core net operating profit *2	(20-9-15)	21	24,525	(3,212)	27,738	1,831	(3,318)	5,150
Provision to general reserve for possible loan losses		22	-	-	-	-	-	-
Net operating profit	(1+16+22)	23	28,814	(5,603)	34,418	3,210	(3,898)	7,108
Other gains/(losses), net		24	1,351	(62)	1,413	998	(1,728)	2,727
Net gains/(losses) on stocks		25	633	(1,097)	1,731	0	(144)	144
Gains on sale		26	862	(868)	1,731	0	(156)	156
Losses on sale		27	(229)	(229)	-	-	8	(8)
Losses on devaluation		28	-	-	-	-	3	(3)
Disposal of problem loans		29	(807)	511	(1,319)	(915)	(466)	(449)
Reversal of credit expenses		30	1,207	(385)	1,592	3,189	502	2,686
Other		31	318	908	(590)	(1,275)	(1,620)	345
Ordinary profit	(23+24)	32	30,165	(5,666)	35,832	4,208	(5,627)	9,836
Extraordinary gains/(losses), net		33	(42)	16	(58)	2,529	2,625	(95)
Gains/(losses) on disposal of fixed assets		34	(40)	5	(45)	2,533	2,548	(15)
Impairment losses on fixed assets		35	(2)	11	(13)	(3)	76	(79)
Income before income taxes	(32+33)	36	30,123	(5,650)	35,773	6,738	(3,001)	9,740
Income taxes-current		37	(7,429)	2,904	(10,334)	(675)	257	(932)
Income taxes-deferred		38	(1,390)	(290)	(1,100)	(841)	(47)	(794)
Net income	(36+37+38)	39	21,303	(3,035)	24,339	5,221	(2,791)	8,013
Credit expense	(5+22+29+30)	40	399	126	273	2,273	36	2,237
Disposal of problem loans in the trust account		41	-	-	-	-	-	-
Provision to general reserve for possible loan losses		42	2,051	2,374	(323)	778	(426)	1,204
Write-off of loans		43	(595)	583	(1,178)	(712)	(363)	(348)
Provision to specific reserve for possible loan losses		44	(1,866)	(3,076)	1,209	1,019	200	818
Provision to special reserve for certain overseas loans		45	-	-	-	-	-	-
Other disposal of problem loans		46	(212)	(71)	(141)	(203)	(102)	(101)
Gains on recoveries of written-off loans		47	1,023	316	706	1,392	728	663

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

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

*3. The figures of "Welfare expenses", which were included in "Non-personnel expenses", are defined as "Personnel expenses" from 1H of FY2016. The figures of 1H of FY2015 reflect the above change

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Actual net operating profit	112,042	(9,471)	121,513	80,017	30	79,986
Actual net operating profit per employee (thousands of yen)	7,106	(728)	7,834	7,939	(162)	8,101
Net operating profit	112,043	(6,320)	118,364	80,018	3,181	76,837
Net operating profit per employee (thousands of yen)	7,106	(525)	7,631	7,939	156	7,782

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Actual net operating profit	28,814	(5,603)	34,418	3,210	(3,898)	7,108
Actual net operating profit per employee (thousands of yen)	8,527	(1,752)	10,280	1,389	(1,714)	3,104
Net operating profit	28,814	(5,603)	34,418	3,210	(3,898)	7,108
Net operating profit per employee (thousands of yen)	8,527	(1,752)	10,280	1,389	(1,714)	3,104

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Net income ROE	14.19	0.48	13.71

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

Note: ROE=

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

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Average interest rate on funds invested (a)	0.88	(0.08)	0.97	0.90	(0.09)	0.99
Average interest rate of loans and bills discounted (c)	1.17	(0.12)	1.29	1.12	(0.12)	1.25
Average interest rate on securities	0.84	(0.06)	0.90	1.02	(0.02)	1.05
Average interest rate on procured funds (b)	0.75	(0.02)	0.78	0.78	(0.02)	0.81
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.01)	0.03	0.01	(0.02)	0.03
Average interest rate on external debt	0.09	(0.08)	0.17	0.00	(0.08)	0.09
Gross interest margin (a) - (b)	0.13	(0.06)	0.19	0.11	(0.06)	0.18
Loan-to-deposit spread (c) - (d)	1.15	(0.10)	1.26	1.11	(0.10)	1.21

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Average interest rate on funds invested (a)	0.81	(0.07)	0.88	1.02	(0.11)	1.14
Average interest rate of loans and bills discounted (c)	1.24	(0.12)	1.36	1.31	(0.14)	1.46
Average interest rate on securities	0.66	(0.13)	0.80	0.49	(0.05)	0.55
Average interest rate on procured funds (b)	0.59	(0.02)	0.62	1.15	0.00	1.15
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.01)	0.02	0.04	(0.01)	0.06
Average interest rate on external debt	0.29	(0.20)	0.49	0.21	(0.15)	0.36
Gross interest margin (a) - (b)	0.22	(0.04)	0.26	(0.12)	(0.12)	(0.00)
Loan-to-deposit spread (c) - (d)	1.23	(0.11)	1.34	1.27	(0.12)	1.40

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

5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

	1st half of FY 2016 (A)			(A)-(B)			1st half of FY 2015 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	42,431,173	198,391	0.93	(485,306)	(22,234)	(0.09)	42,916,479	220,625	1.02
Loans and bills discounted	27,477,730	161,305	1.17	337,454	(14,749)	(0.12)	27,140,276	176,055	1.29
Securities	4,956,855	22,665	0.91	(851,634)	(5,232)	(0.04)	5,808,490	27,898	0.95
Source of Funds	43,576,600	12,409	0.05	545,837	(8,478)	(0.04)	43,030,763	20,888	0.09
Deposits	38,275,873	4,282	0.02	2,029,321	(2,323)	(0.01)	36,246,551	6,605	0.03
Negotiable certificates of deposit	1,637,840	160	0.01	(829,438)	(766)	(0.05)	2,467,278	927	0.07
Call money	716,131	1,298	0.36	(501,922)	119	0.16	1,218,054	1,178	0.19
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	694,655	984	0.28	(91,762)	(259)	(0.03)	786,418	1,244	0.31

2. Domestic operations

Use of Funds	41,309,731	184,261	0.88	(604,211)	(21,252)	(0.08)	41,913,943	205,513	0.97
Loans and bills discounted	26,978,400	158,329	1.17	350,192	(15,193)	(0.12)	26,628,207	173,523	1.29
Securities	4,634,594	19,549	0.84	(963,700)	(5,927)	(0.06)	5,598,295	25,476	0.90
Source of Funds	42,465,390	7,617	0.03	429,688	(5,535)	(0.02)	42,035,702	13,153	0.06
Deposits	37,651,588	2,685	0.01	2,049,911	(2,888)	(0.01)	35,601,676	5,574	0.03
Negotiable certificates of deposit	1,637,840	160	0.01	(829,438)	(766)	(0.05)	2,467,278	927	0.07
Call money	422,480	(107)	(0.05)	(441,969)	(475)	(0.13)	864,449	368	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	612,255	583	0.19	(109,704)	(472)	(0.10)	721,959	1,055	0.29

3. International operations

Use of Funds	1,320,392	14,166	2.13	(253,213)	(1,143)	0.19	1,573,605	15,310	1.94
Loans and bills discounted	499,330	2,975	1.18	(12,738)	443	0.20	512,068	2,532	0.98
Securities	322,260	3,116	1.92	112,065	694	(0.36)	210,194	2,422	2.29
Source of Funds	1,310,160	4,828	0.73	(255,970)	(3,105)	(0.27)	1,566,130	7,934	1.01
Deposits	624,285	1,596	0.51	(20,589)	565	0.19	644,875	1,031	0.31
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	293,651	1,405	0.95	(59,953)	594	0.49	353,604	810	0.45
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	82,400	401	0.97	17,941	212	0.38	64,458	188	0.58

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2016 (A)			(A)-(B)			1st half of FY 2015 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	26,646,111	129,851	0.97	(100,154)	(14,124)	(0.10)	26,746,266	143,976	1.07
Loans and bills discounted	18,172,377	102,488	1.12	267,048	(9,075)	(0.11)	17,905,328	111,564	1.24
Securities	2,834,745	15,882	1.11	(451,747)	(2,710)	(0.01)	3,286,492	18,592	1.12
Source of Funds	27,423,580	9,954	0.07	439,237	(6,503)	(0.04)	26,984,342	16,458	0.12
Deposits	23,024,162	2,849	0.02	1,576,134	(1,169)	(0.01)	21,448,028	4,018	0.03
Negotiable certificates of deposit	1,209,448	145	0.02	(1,080,784)	(739)	(0.05)	2,290,232	884	0.07
Call money	670,720	1,309	0.38	(460,715)	162	0.18	1,131,435	1,147	0.20
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	415,040	528	0.25	(87,802)	118	0.09	502,842	409	0.16

2. Domestic operations

Use of Funds	25,598,484	116,252	0.90	(196,843)	(12,924)	(0.09)	25,795,327	129,177	0.99
Loans and bills discounted	17,682,743	99,579	1.12	279,599	(9,505)	(0.12)	17,403,144	109,085	1.25
Securities	2,559,173	13,149	1.02	(544,971)	(3,206)	(0.02)	3,104,144	16,356	1.05
Source of Funds	26,385,872	5,234	0.03	345,337	(3,507)	(0.02)	26,040,535	8,742	0.06
Deposits	22,456,424	1,301	0.01	1,603,162	(1,704)	(0.01)	20,853,261	3,005	0.02
Negotiable certificates of deposit	1,209,448	145	0.02	(1,080,784)	(739)	(0.05)	2,290,232	884	0.07
Call money	377,075	(95)	(0.05)	(401,340)	(433)	(0.13)	778,416	337	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	332,640	127	0.07	(105,744)	(93)	(0.02)	438,384	221	0.10

3. International operations

Use of Funds	1,230,108	13,628	2.20	(272,654)	(1,359)	0.22	1,502,763	14,987	1.98
Loans and bills discounted	489,633	2,908	1.18	(12,551)	429	0.20	502,184	2,478	0.98
Securities	275,571	2,732	1.97	93,224	496	(0.46)	182,347	2,236	2.44
Source of Funds	1,220,189	4,750	0.77	(275,443)	(3,154)	(0.27)	1,495,632	7,904	1.05
Deposits	567,738	1,548	0.54	(27,028)	535	0.20	594,766	1,013	0.33
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	293,644	1,405	0.95	(59,374)	596	0.49	353,019	809	0.45
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	82,400	401	0.97	17,941	212	0.38	64,458	188	0.58

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2016 (A)			(A)-(B)			1st half of FY 2015 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	12,460,076	51,324	0.82	(266,789)	(5,437)	(0.06)	12,726,866	56,761	0.88
Loans and bills discounted	6,957,923	43,336	1.24	112,647	(3,652)	(0.12)	6,845,275	46,989	1.36
Securities	1,514,810	5,223	0.68	(249,813)	(1,917)	(0.11)	1,764,623	7,141	0.80
Source of Funds	12,819,250	1,670	0.02	153,363	(1,578)	(0.02)	12,665,886	3,249	0.05
Deposits	12,070,962	756	0.01	493,585	(843)	(0.01)	11,577,377	1,600	0.02
Negotiable certificates of deposit	358,679	8	0.00	233,267	(16)	(0.03)	125,411	24	0.03
Call money	41,024	(11)	(0.05)	(45,592)	(42)	(0.12)	86,616	31	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	201,613	368	0.36	4,816	(309)	(0.32)	196,796	677	0.68

2. Domestic operations

Use of Funds	12,399,991	50,931	0.81	(287,004)	(5,676)	(0.07)	12,686,995	56,607	0.88
Loans and bills discounted	6,952,471	43,297	1.24	112,505	(3,663)	(0.12)	6,839,965	46,961	1.36
Securities	1,484,222	4,935	0.66	(271,536)	(2,133)	(0.13)	1,755,759	7,069	0.80
Source of Funds	12,759,497	1,610	0.02	133,174	(1,623)	(0.02)	12,626,323	3,234	0.05
Deposits	12,028,095	721	0.01	489,197	(866)	(0.01)	11,538,898	1,587	0.02
Negotiable certificates of deposit	358,679	8	0.00	233,267	(16)	(0.03)	125,411	24	0.03
Call money	41,017	(11)	(0.05)	(45,015)	(41)	(0.12)	86,033	30	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	201,613	368	0.36	4,816	(309)	(0.32)	196,796	677	0.68

3. International operations

Use of Funds	64,751	394	1.21	21,880	239	0.49	42,871	154	0.72
Loans and bills discounted	5,452	39	1.43	142	11	0.38	5,310	27	1.04
Securities	30,588	288	1.88	21,723	216	0.25	8,864	72	1.63
Source of Funds	64,419	60	0.18	21,854	44	0.11	42,564	15	0.07
Deposits	42,866	35	0.16	4,387	22	0.09	38,478	13	0.06
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	6	0	0.43	(577)	(1)	0.03	583	1	0.40
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

<Kinki Osaka Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2016 (A)			(A)-(B)			1st half of FY 2015 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,324,985	17,215	1.03	(118,362)	(2,672)	(0.11)	3,443,347	19,887	1.15
Loans and bills discounted	2,347,429	15,480	1.31	(42,242)	(2,021)	(0.14)	2,389,672	17,502	1.46
Securities	607,299	1,559	0.51	(150,074)	(604)	(0.05)	757,373	2,164	0.57
Source of Funds	3,333,769	784	0.04	(46,764)	(396)	(0.02)	3,380,533	1,180	0.06
Deposits	3,180,748	676	0.04	(40,397)	(309)	(0.01)	3,221,146	986	0.06
Negotiable certificates of deposit	69,712	7	0.02	18,078	(11)	(0.05)	51,633	18	0.07
Call money	4,387	(0)	(0.02)	4,385	(0)	(0.80)	1	0	0.77
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	78,001	87	0.22	(8,777)	(69)	(0.13)	86,778	156	0.36

2. Domestic operations

Use of Funds	3,311,255	17,076	1.02	(120,363)	(2,651)	(0.11)	3,431,619	19,728	1.14
Loans and bills discounted	2,343,185	15,452	1.31	(41,913)	(2,024)	(0.14)	2,385,098	17,476	1.46
Securities	591,198	1,465	0.49	(147,191)	(586)	(0.05)	738,390	2,051	0.55
Source of Funds	3,320,020	772	0.04	(48,823)	(403)	(0.02)	3,368,843	1,175	0.06
Deposits	3,167,068	663	0.04	(42,448)	(317)	(0.01)	3,209,516	981	0.06
Negotiable certificates of deposit	69,712	7	0.02	18,078	(11)	(0.05)	51,633	18	0.07
Call money	4,387	(0)	(0.02)	4,387	(0)	(0.02)	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	78,001	87	0.22	(8,777)	(69)	(0.13)	86,778	156	0.36

3. International operations

Use of Funds	25,531	144	1.12	(2,439)	(24)	(0.07)	27,971	168	1.19
Loans and bills discounted	4,244	28	1.33	(329)	2	0.20	4,573	25	1.12
Securities	16,100	94	1.17	(2,882)	(18)	(0.01)	18,983	113	1.19
Source of Funds	25,551	17	0.14	(2,381)	3	0.03	27,933	14	0.10
Deposits	13,680	12	0.17	2,050	7	0.09	11,629	4	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	-	-	-	(1)	(0)	(0.77)	1	0	0.77
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2016 (A)	(A)-(B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A)-(B)	End of Mar. 2016 (B)
Retirement benefit obligation	432,460	(2,469)	434,929	327,195	(2,311)	329,507
(discount rate) %	0.35	-	0.35	0.35	-	0.35
Pension plan assets at fair value	425,580	17,191	408,389	333,892	13,477	320,415
Prepaid pension cost	85,714	11,305	74,409	69,052	9,945	59,106
Reserve for employees' retirement benefits	-	-	-	-	-	-
Amount to be amortized	92,594	(8,355)	100,949	62,354	(5,843)	68,198

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2016 (A)	(A)-(B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A)-(B)	End of Mar. 2016 (B)
Retirement benefit obligation	60,114	11	60,102	45,150	(169)	45,319
(discount rate) %	0.35	-	0.35	0.35	-	0.35
Pension plan assets at fair value	53,308	2,639	50,668	38,379	1,074	37,305
Prepaid pension cost	11,394	1,185	10,208	5,267	174	5,093
Reserve for employees' retirement benefits	-	-	-	-	-	-
Amount to be amortized	18,200	(1,442)	19,642	12,038	(1,069)	13,107

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Retirement benefit expenses	(12,415)	(5,243)	(7,171)	(8,423)	(4,715)	(3,707)
Service cost	(6,229)	(404)	(5,825)	(4,251)	(244)	(4,007)
Interest cost	(761)	1,271	(2,032)	(576)	981	(1,558)
Expected return on pension plan assets	2,930	239	2,690	2,248	152	2,096
Unrecognized actuarial loss	(8,355)	(6,350)	(2,004)	(5,843)	(5,605)	(238)
Other	-	-	-	-	-	-

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Retirement benefit expenses	(2,450)	(397)	(2,052)	(1,541)	(130)	(1,411)
Service cost	(1,260)	(129)	(1,130)	(717)	(30)	(687)
Interest cost	(105)	161	(266)	(79)	128	(207)
Expected return on pension plan assets	358	60	297	323	26	297
Unrecognized actuarial loss	(1,442)	(490)	(952)	(1,069)	(255)	(813)
Other	-	-	-	-	-	-

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Net gains/(losses) on bonds	16,017	1,620	14,396	10,349	4,591	5,757
Gains on sale	20,015	2,504	17,510	12,798	4,683	8,114
Gains on redemption	-	-	-	-	-	-
Losses on sale	(3,030)	(90)	(2,940)	(2,355)	(172)	(2,183)
Losses on redemption	(866)	(866)	-	-	-	-
Losses on devaluation	(101)	72	(173)	(93)	80	(173)
Net gains/(losses) on stocks	11,025	12,557	(1,532)	10,391	13,799	(3,408)
Gains on sale	15,920	1,255	14,664	15,057	2,280	12,776
Losses on sale	(4,850)	10,310	(15,160)	(4,621)	10,531	(15,152)
Losses on devaluation	(44)	991	(1,036)	(44)	987	(1,032)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)	1st half of FY 2016 (A)	(A)-(B)	1st half of FY 2015 (B)
Net gains/(losses) on bonds	4,288	(2,391)	6,680	1,378	(579)	1,958
Gains on sale	5,838	(1,599)	7,437	1,378	(579)	1,958
Gains on redemption	-	-	-	-	-	-
Losses on sale	(675)	81	(757)	-	-	-
Losses on redemption	(866)	(866)	-	-	-	-
Losses on devaluation	(7)	(7)	-	-	-	-
Net gains/(losses) on stocks	633	(1,097)	1,731	0	(144)	144
Gains on sale	862	(868)	1,731	0	(156)	156
Losses on sale	(229)	(229)	-	-	8	(8)
Losses on devaluation	-	-	-	-	3	(3)

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2016)	Change from End of Mar. 2016	Unrealized gains/(losses)			Change from End of Mar. 2016
			(End of Sep. 2016)	Gain	Loss	
Bonds held to maturity	2,322,150	(61,370)	89,955	89,963	(8)	(3,689)
Available-for-sale securities	2,849,431	(73,485)	438,337	461,394	(23,057)	(22,306)
Stocks	782,657	(15,999)	433,258	440,642	(7,383)	(13,574)
Bonds	1,536,714	(159,868)	6,560	10,752	(4,191)	(8,076)
JGB	558,073	(208,368)	(903)	2,576	(3,480)	(7,100)
Other	530,058	102,382	(1,482)	10,000	(11,482)	(655)

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

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of September 30, 2016 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	438,337
Fair value hedge gains recorded as income	(less) 7,662
Deferred tax liabilities	(less) 100,117
Unrealized gains on available-for-sale securities (before adjustment)	330,557
Amounts attributable to non-controlling interests	(less) 50
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	41
Amount reported on the Consolidated Balance Sheet	330,548

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2016)	Change from End of Mar. 2016	Unrealized gains/(losses)			Change from End of Mar. 2016
			(End of Sep. 2016)	Gain	Loss	
Bonds held to maturity	2,322,150	(61,370)	89,955	89,963	(8)	(3,689)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,846,066	(73,913)	437,986	461,043	(23,057)	(22,210)
Stocks	782,042	(15,905)	432,933	440,317	(7,383)	(13,480)
Bonds	1,536,711	(159,868)	6,560	10,752	(4,191)	(8,076)
Other	527,312	101,861	(1,508)	9,973	(11,481)	(653)

<Resona Bank>

Bonds held to maturity	1,516,398	(38,451)	63,206	63,206	-	(2,316)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,424,736	(55,657)	349,686	366,213	(16,526)	(3,033)
Stocks	631,709	(2,985)	348,257	355,286	(7,029)	(1,041)
Bonds	404,916	(162,007)	3,850	5,295	(1,445)	(2,684)
Other	388,110	109,334	(2,421)	5,631	(8,052)	692

<Saitama Resona Bank>

Bonds held to maturity	639,239	(24,955)	21,923	21,923	-	(860)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	898,722	(97,975)	75,977	81,427	(5,450)	(18,277)
Stocks	139,124	(13,201)	77,436	77,723	(287)	(12,721)
Bonds	691,832	(82,502)	417	3,100	(2,683)	(5,877)
Other	67,764	(2,271)	(1,875)	604	(2,480)	321

<Kinki Osaka Bank>

Bonds held to maturity	166,513	2,036	4,825	4,833	(8)	(511)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	522,608	79,719	12,321	13,402	(1,080)	(899)
Stocks	11,208	281	7,240	7,307	(67)	281
Bonds	439,962	84,640	2,292	2,356	(63)	485
Other	71,437	(5,202)	2,788	3,737	(949)	(1,666)

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

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

(Billions of yen)

	End of Sep. 2016							End of Mar. 2016						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of three banks>														
Bonds held to maturity	205.4	637.9	699.2	286.3	469.5	24.0	2,322.5	166.2	381.6	1,039.6	231.4	549.5	15.5	2,384.1
Japanese government bonds	160.3	542.5	599.7	180.0	350.0	7.0	1,839.5	118.0	284.3	945.2	130.0	400.0	3.0	1,880.5
Floating-rate JGBs	160.3	142.5	200.2	-	-	-	503.0	118.0	135.3	294.7	-	-	-	548.0
Japanese local government bonds	39.4	86.1	94.1	105.0	118.0	-	442.8	43.5	88.2	88.7	100.0	148.0	-	468.4
Japanese corporate bonds	5.6	9.2	5.3	1.3	1.5	17.0	40.2	4.7	9.0	5.7	1.4	1.5	12.5	35.1
Available-for-sale securities	352.2	681.2	198.5	132.4	242.6	299.3	1,906.5	403.5	688.7	295.1	117.1	365.5	124.1	1,994.3
Bonds	332.3	667.1	164.5	107.0	98.8	152.1	1,522.0	381.2	671.5	282.1	76.9	231.2	27.8	1,671.0
Japanese government bonds	180.0	252.0	-	-	3.0	122.0	557.0	240.0	289.2	80.0	-	128.0	17.5	754.7
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	8.2	19.6	14.2	15.4	74.8	-	132.3	7.0	22.7	15.6	8.5	50.7	-	104.6
Japanese corporate bonds	144.1	395.5	150.2	91.5	21.0	30.1	832.6	134.2	359.6	186.5	68.3	52.5	10.3	811.6
Other	19.8	14.0	34.0	25.4	143.8	147.2	384.4	22.3	17.1	13.0	40.1	134.2	96.3	323.3
Total	557.6	1,319.1	897.8	418.8	712.2	323.4	4,229.1	569.8	1,070.3	1,334.8	348.5	915.1	139.7	4,378.4

<Resona Bank>

Bonds held to maturity	98.0	466.5	400.5	181.0	351.5	12.1	1,509.8	100.5	204.5	697.0	131.0	401.5	12.5	1,547.2
Japanese government bonds	97.5	465.5	399.5	180.0	350.0	-	1,492.5	100.0	203.5	696.0	130.0	400.0	-	1,529.5
Floating-rate JGBs	97.5	65.5	-	-	-	-	163.0	100.0	54.5	45.5	-	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.5	1.0	1.0	1.0	1.5	12.1	17.3	0.5	1.0	1.0	1.0	1.5	12.5	17.7
Available-for-sale securities	101.0	146.4	103.6	49.0	147.6	139.7	687.5	179.2	177.8	87.6	56.7	182.8	96.3	780.7
Bonds	99.6	143.1	84.7	25.6	29.9	17.0	400.1	179.1	173.4	84.1	18.3	84.3	17.5	557.0
Japanese government bonds	-	-	-	-	-	17.0	17.0	80.0	22.2	-	-	30.0	17.5	149.7
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.1	0.9	5.3	-	16.8	-	23.2	0.2	0.9	4.0	0.8	9.6	-	15.7
Japanese corporate bonds	99.5	142.2	79.4	25.6	13.0	-	359.9	98.9	150.3	80.1	17.4	44.7	-	391.6
Other	1.3	3.2	18.8	23.4	117.7	122.7	287.4	0.0	4.3	3.5	38.4	98.4	78.8	223.6
Total	199.0	612.9	504.1	230.1	499.2	151.8	2,197.3	279.7	382.3	784.7	187.7	584.4	108.8	2,327.9

<Saitama Resona Bank>

Bonds held to maturity	87.2	127.1	205.3	105.0	118.0	-	642.8	43.5	136.0	240.9	100.0	148.0	-	668.4
Japanese government bonds	47.8	41.0	111.2	-	-	-	200.0	-	47.8	152.2	-	-	-	200.0
Floating-rate JGBs	47.8	41.0	111.2	-	-	-	200.0	-	47.8	152.2	-	-	-	200.0
Japanese local government bonds	39.4	86.1	94.1	105.0	118.0	-	442.8	43.5	88.2	88.7	100.0	148.0	-	468.4
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	201.3	319.6	30.4	3.6	78.2	105.6	739.0	170.8	347.9	129.0	3.0	162.2	0.0	813.1
Bonds	201.2	312.7	20.1	3.6	55.9	95.0	688.8	170.5	339.6	121.2	3.0	129.9	-	764.3
Japanese government bonds	180.0	250.0	-	-	-	95.0	525.0	160.0	265.0	80.0	-	95.0	-	600.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	55.9	-	55.9	-	-	4.5	-	34.9	-	39.4
Japanese corporate bonds	21.2	62.7	20.1	3.6	-	-	107.8	10.5	74.6	36.7	3.0	-	-	124.9
Other	0.0	6.9	10.2	-	22.3	10.6	50.2	0.3	8.3	7.8	-	32.2	0.0	48.8
Total	288.6	446.7	235.8	108.6	196.2	105.6	1,381.8	214.3	483.9	369.9	103.0	310.2	0.0	1,481.6

<Kinki Osaka Bank>

Bonds held to maturity	20.1	44.2	93.3	0.2	-	11.9	169.9	22.2	41.0	101.7	0.4	-	3.0	168.4
Japanese government bonds	15.0	36.0	89.0	-	-	7.0	147.0	18.0	33.0	97.0	-	-	3.0	151.0
Floating-rate JGBs	15.0	36.0	89.0	-	-	-	140.0	18.0	33.0	97.0	-	-	-	148.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	5.1	8.2	4.3	0.2	-	4.9	22.9	4.2	8.0	4.7	0.4	-	-	17.4
Available-for-sale securities	49.8	215.1	64.4	79.7	16.6	54.0	479.9	53.4	162.8	78.4	57.2	20.4	27.8	400.4
Bonds	31.3	211.3	59.6	77.6	12.9	40.1	433.0	31.5	158.4	76.7	55.5	16.9	10.3	349.6
Japanese government bonds	-	2.0	-	-	3.0	10.0	15.0	-	2.0	-	-	3.0	-	5.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	8.1	18.6	8.9	15.4	2.0	-	53.2	6.7	21.7	7.1	7.7	6.1	-	49.5
Japanese corporate bonds	23.2	190.6	50.6	62.2	7.9	30.1	364.8	24.8	134.6	69.6	47.8	7.7	10.3	295.0
Other	18.4	3.8	4.8	2.0	3.7	13.9	46.8	21.8	4.4	1.6	1.7	3.5	17.5	50.8
Total	69.9	259.4	157.8	80.0	16.6	65.9	649.8	75.6	203.9	180.2	57.6	20.4	30.8	568.9

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>	End of Sep.	(A)-(B)	End of Mar.
	2016 (A)		2016 (B)
Capital adequacy ratio	12.58	(0.95)	13.53
Total qualifying capital	1,801.4	(167.8)	1,969.2
Core Capital: instruments and reserves	1,825.0	(172.5)	1,997.6
Core Capital: regulatory adjustments	23.6	(4.7)	28.4
Risk weighted assets	14,314.6	(237.9)	14,552.5
Credit risk weighted assets	12,640.1	(314.8)	12,954.9
Amount equivalent to market risk / 8%	111.0	(44.2)	155.3
Amount equivalent to operational risk / 8%	1,053.2	(8.4)	1,061.6
Credit risk weighted assets adjustments	510.2	129.6	380.6
Total required capital	1,145.1	(19.0)	1,164.2

(Reference) International Standard			
Common Equity Tier 1 ratio	10.15	0.63	9.52
(Excluding unrealized gain/loss on securities)	8.80	0.67	8.13
Tier 1 ratio	10.82	0.13	10.69
Total capital adequacy ratio	14.14	0.04	14.10

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

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep.	(A)-(B)	End of Mar.	End of Sep.	(A)-(B)	End of Mar.
	2016 (A)		2016 (B)	2016 (A)		2016 (B)
Capital adequacy ratio	11.77	(0.66)	12.43	12.14	(0.63)	12.77
Total qualifying capital	1,204.0	(91.1)	1,295.1	1,273.4	(88.2)	1,361.7
Core Capital: instruments and reserves	1,232.2	(88.9)	1,321.2	1,289.7	(93.6)	1,383.3
Core Capital: regulatory adjustments	28.2	2.1	26.0	16.2	(5.3)	21.6
Risk weighted assets	10,229.6	(188.0)	10,417.7	10,485.3	(171.2)	10,656.6
Credit risk weighted assets	8,956.2	(212.7)	9,168.9	9,147.6	(226.3)	9,373.9
Amount equivalent to market risk / 8%	64.7	(59.4)	124.2	65.3	(59.8)	125.2
Amount equivalent to operational risk / 8%	677.6	(1.1)	678.8	706.4	(2.0)	708.4
Credit risk weighted assets adjustments	530.9	85.3	445.6	565.8	116.9	448.8
Total required capital	818.3	(15.0)	833.4	838.8	(13.7)	852.5

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep.	(A)-(B)	End of Mar.
	2016 (A)		2016 (B)
Capital adequacy ratio	14.73	0.95	13.78
Total qualifying capital	400.8	20.5	380.2
Core Capital: instruments and reserves	415.9	21.3	394.6
Core Capital: regulatory adjustments	15.1	0.7	14.3
Risk weighted assets	2,719.5	(39.8)	2,759.3
Credit risk weighted assets	2,262.5	(61.9)	2,324.5
Amount equivalent to market risk / 8%	45.4	15.7	29.7
Amount equivalent to operational risk / 8%	229.1	(3.0)	232.1
Credit risk weighted assets adjustments	182.4	9.4	172.9
Total required capital	217.5	(3.1)	220.7

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep.	(A)-(B)	End of Mar.	End of Sep.	(A)-(B)	End of Mar.
	2016 (A)		2016 (B)	2016 (A)		2016 (B)
Capital adequacy ratio	10.28	0.07	10.21	11.36	0.20	11.16
Total qualifying capital	138.5	(1.4)	140.0	154.2	0.1	154.0
Core Capital: instruments and reserves	147.2	0.2	146.9	157.4	1.3	156.0
Core Capital: regulatory adjustments	8.6	1.6	6.9	3.2	1.2	2.0
Risk weighted assets	1,347.0	(23.9)	1,371.0	1,357.5	(22.1)	1,379.6
Credit risk weighted assets	1,265.3	(21.8)	1,287.2	1,270.7	(19.9)	1,290.6
Amount equivalent to market risk / 8%	0.1	(0.0)	0.1	0.1	(0.0)	0.1
Amount equivalent to operational risk / 8%	81.5	(2.1)	83.6	86.6	(2.1)	88.8
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	107.7	(1.9)	109.6	108.6	(1.7)	110.3

11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Sep. 2016	Change	End of Mar. 2016
Acquisition cost	349.1	(2.4)	351.5
Market value	782.0	(15.9)	797.9
Book value of stocks sold outright	2.4	(6.3)	8.7

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2016	End of Sep. 2016	End of Sep. 2016
Acquisition cost	283.4	61.6	3.9
Market value	631.7	139.1	11.2
Book value of stocks sold outright	1.9	0.4	—

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 Sep. 2016	Change	End of Mar. 2016
Directors	21	—	21
Executive officers	11	—	11

- Notes: 1. Above figures include 13 directors who concurrently serve as directors and executive officers for subsidiary banks.
2. The figure for executive officers excludes directors who serve as executive officers concurrently.
3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods.

<Total of three banks>

(People/ branch offices)

	End of Sep. 2016	Change	End of Mar. 2016
Directors	29	-	29
Non-board executive officers	42	-	42
Employees	15,725	672	15,053
Manned domestic offices	581	(6)	587
Non-manned domestic offices	863	(1)	864
Total domestic offices	1,444	(7)	1,451

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2016	End of Sep. 2016	End of Sep. 2016
Directors	11	11	9
Non-board executive officers	26	11	6
Employees	10,053	3,368	2,304
Manned domestic offices	336	127	118
Non-manned domestic offices	524	308	31
Total domestic offices	860	435	149

- Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.
2. Non-board executive officers of Resona Bank who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.
3. Non-board executive officers do not include those officers who concurrently serve as directors.
4. The figures presented in the table above do not include those who retired at the end of respective fiscal periods.
5. The number of employees is based on registered employees (including the seconded employees).
6. The number of employees do not include those who retired at the end of respective fiscal periods.
7. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices. The number of non-manned domestic offices does not include jointly operated representative offices.
8. The number of non-manned domestic offices for Resona Bank does not include 2,528 ATM locations of Bank Time.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Sep.	(A)-(B)	(A)-(C)	End of Mar.	End of Sep.
	2016 (A)			2016 (B)	2015 (C)
Loans to borrowers in legal bankruptcy	21,659	(5,946)	15,796	27,605	5,863
Past due loans	283,473	(11,471)	(65,022)	294,944	348,496
Loans past due 3 months or more	4,338	569	972	3,769	3,366
Restructured loans	97,716	(7,658)	(3,539)	105,374	101,256
Risk-managed loans, total	407,188	(24,506)	(51,793)	431,695	458,981
Partial direct write-offs	143,820	(4,670)	(8,584)	148,490	152,405
Balance of loans (Term-end)	27,999,883	67,736	178,469	27,932,147	27,821,414

<Resona Bank>

Loans to borrowers in legal bankruptcy	19,896	(5,476)	16,512	25,372	3,383
Past due loans	141,150	(7,797)	(64,004)	148,948	205,155
Loans past due 3 months or more	2,573	179	762	2,393	1,810
Restructured loans	69,579	(2,927)	(592)	72,507	70,171
Risk-managed loans, total	233,199	(16,022)	(47,322)	249,221	280,522
Partial direct write-offs	112,795	(2,401)	(3,274)	115,197	116,069
Balance of loans (Term-end)	18,534,967	15,438	111,512	18,519,528	18,423,454

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,471	(25)	(415)	1,497	1,886
Past due loans	87,913	1,318	5,594	86,594	82,318
Loans past due 3 months or more	1,051	480	(19)	571	1,071
Restructured loans	20,134	(4,207)	(1,054)	24,341	21,189
Risk-managed loans, total	110,571	(2,433)	4,104	113,005	106,466
Partial direct write-offs	18,737	(2,073)	(3,585)	20,811	22,323
Balance of loans (Term-end)	7,043,774	66,814	113,152	6,976,960	6,930,622

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	291	(444)	(300)	736	592
Past due loans	54,409	(4,992)	(6,612)	59,401	61,021
Loans past due 3 months or more	713	(90)	229	804	484
Restructured loans	8,002	(522)	(1,892)	8,525	9,894
Risk-managed loans, total	63,417	(6,050)	(8,575)	69,468	71,993
Partial direct write-offs	12,287	(194)	(1,724)	12,482	14,012
Balance of loans (Term-end)	2,421,141	(14,516)	(46,195)	2,435,658	2,467,337

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A)-(B)	(A)-(C)	2016 (B)	2015 (C)
Loans to borrowers in legal bankruptcy	0.07	(0.02)	0.05	0.09	0.02
Past due loans	1.01	(0.04)	(0.24)	1.05	1.25
Loans past due 3 months or more	0.01	0.00	0.00	0.01	0.01
Restructured loans	0.34	(0.02)	(0.01)	0.37	0.36
Risk-managed loans, total	1.45	(0.09)	(0.19)	1.54	1.64

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.10	(0.02)	0.08	0.13	0.01
Past due loans	0.76	(0.04)	(0.35)	0.80	1.11
Loans past due 3 months or more	0.01	0.00	0.00	0.01	0.00
Restructured loans	0.37	(0.01)	(0.00)	0.39	0.38
Risk-managed loans, total	1.25	(0.08)	(0.26)	1.34	1.52

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.02	(0.00)	(0.00)	0.02	0.02
Past due loans	1.24	0.00	0.06	1.24	1.18
Loans past due 3 months or more	0.01	0.00	(0.00)	0.00	0.01
Restructured loans	0.28	(0.06)	(0.01)	0.34	0.30
Risk-managed loans, total	1.56	(0.04)	0.03	1.61	1.53

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.01)	(0.01)	0.03	0.02
Past due loans	2.24	(0.19)	(0.22)	2.43	2.47
Loans past due 3 months or more	0.02	(0.00)	0.00	0.03	0.01
Restructured loans	0.33	(0.01)	(0.07)	0.35	0.40
Risk-managed loans, total	2.61	(0.23)	(0.29)	2.85	2.91

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

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A)-(B)	(A)-(C)	2016 (B)	2015 (C)
Before partial direct write-off	50.58	(1.03)	(2.01)	51.61	52.59
After partial direct write-off	33.13	(1.84)	(3.72)	34.97	36.85

<Resona Bank>

Before partial direct write-off	59.23	(0.46)	(0.23)	59.70	59.47
After partial direct write-off	39.51	(1.55)	(3.18)	41.07	42.70

<Saitama Resona Bank>

Before partial direct write-off	36.41	(1.66)	(3.98)	38.07	40.39
After partial direct write-off	25.63	(1.03)	(2.25)	26.66	27.89

<Kinki Osaka Bank>

Before partial direct write-off	35.25	(2.51)	(3.91)	37.77	39.16
After partial direct write-off	22.71	(3.87)	(4.61)	26.58	27.32

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

3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A)-(B)	(A)-(C)	2016 (B)	2015 (C)
General reserve for possible loan losses	116,290	(9,899)	(14,554)	126,189	130,844
Specific reserve for possible loan losses	65,790	(10,100)	(26,513)	75,891	92,304
Special reserve for certain overseas loans	0	(0)	(0)	0	1
Total reserve for possible loan losses	182,081	(20,000)	(41,069)	202,081	223,150
Reserve for write-off of loans in the trust account	103	(10)	2	113	101

<Total of three banks>

General reserve for possible loan losses	73,664	(6,012)	(8,261)	79,676	81,925
Specific reserve for possible loan losses	61,139	(10,049)	(26,006)	71,189	87,145
Special reserve for certain overseas loans	0	(0)	(0)	0	1
Total reserve for possible loan losses	134,803	(16,062)	(34,268)	150,866	169,072
Reserve for write-off of loans in the trust account	103	(10)	2	113	101

<Resona Bank>

General reserve for possible loan losses	55,580	(3,183)	(3,105)	58,763	58,685
Specific reserve for possible loan losses	36,473	(7,020)	(24,539)	43,494	61,012
Special reserve for certain overseas loans	0	(0)	(0)	0	1
Total reserve for possible loan losses	92,053	(10,204)	(27,645)	102,257	119,698
Reserve for write-off of loans in the trust account	103	(10)	2	113	101

<Saitama Resona Bank>

General reserve for possible loan losses	13,190	(2,051)	(3,528)	15,241	16,718
Specific reserve for possible loan losses	15,155	259	2,175	14,895	12,979
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	28,345	(1,791)	(1,352)	30,136	29,697
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>

General reserve for possible loan losses	4,894	(778)	(1,628)	5,672	6,522
Specific reserve for possible loan losses	9,510	(3,288)	(3,642)	12,799	13,153
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	14,404	(4,066)	(5,270)	18,471	19,675
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of three banks>		End of Sep.			End of Mar.	End of Sep.
		2016 (A)	(A)-(B)	(A)-(C)	2016 (B)	2015 (C)
	Unrecoverable or valueless claims	69,719	(7,993)	925	77,713	68,794
	Risk claims	238,725	(9,406)	(50,861)	248,131	289,586
	Special attention loans	102,055	(7,088)	(2,567)	109,144	104,622
	Financial Reconstruction Act subtotal [A]	410,500	(24,488)	(52,502)	434,989	463,003
	Normal claims	28,353,839	90,528	233,269	28,263,311	28,120,569
	Financial Reconstruction Act total [B]	28,764,340	66,039	180,766	28,698,300	28,583,573
	Partial direct write-offs	149,891	(5,665)	(15,906)	155,556	165,797
	NPL Ratio [A] / [B]	1.42	(0.08)	(0.19)	1.51	1.61

<Resona Bank>

	Unrecoverable or valueless claims	42,115	(8,341)	1,636	50,456	40,478
	Risk claims	121,069	(5,159)	(49,918)	126,228	170,988
	Special attention loans	72,152	(2,748)	169	74,900	71,982
	Financial Reconstruction Act subtotal [A]	235,336	(16,249)	(48,112)	251,586	283,449
	Normal claims	18,975,928	28,416	156,870	18,947,512	18,819,058
	Financial Reconstruction Act total [B]	19,211,265	12,167	108,758	19,199,098	19,102,507
	Partial direct write-offs	118,561	(3,304)	(9,829)	121,865	128,391
	NPL Ratio [A] / [B]	1.22	(0.08)	(0.25)	1.31	1.48

<Saitama Resona Bank>

	Unrecoverable or valueless claims	19,281	77	(107)	19,204	19,389
	Risk claims	71,186	1,582	5,575	69,603	65,611
	Special attention loans	21,186	(3,726)	(1,074)	24,913	22,261
	Financial Reconstruction Act subtotal [A]	111,654	(2,066)	4,393	113,721	107,261
	Normal claims	6,989,618	70,387	114,673	6,919,231	6,874,944
	Financial Reconstruction Act total [B]	7,101,273	68,320	119,067	7,032,953	6,982,206
	Partial direct write-offs	18,791	(2,124)	(3,641)	20,916	22,432
	NPL Ratio [A] / [B]	1.57	(0.04)	0.03	1.61	1.53

<Kinki Osaka Bank>

	Unrecoverable or valueless claims	8,322	270	(603)	8,052	8,925
	Risk claims	46,470	(5,828)	(6,517)	52,298	52,987
	Special attention loans	8,716	(613)	(1,662)	9,330	10,378
	Financial Reconstruction Act subtotal [A]	63,508	(6,172)	(8,783)	69,681	72,291
	Normal claims	2,388,292	(8,275)	(38,274)	2,396,567	2,426,567
	Financial Reconstruction Act total [B]	2,451,801	(14,447)	(47,058)	2,466,248	2,498,859
	Partial direct write-offs	12,538	(236)	(2,434)	12,774	14,973
	NPL Ratio [A] / [B]	2.59	(0.23)	(0.30)	2.82	2.89

5. Coverage ratios by type of borrower

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

(%)

	Total of three banks			Resona Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	87.55	2.77	84.77	81.73	3.14	78.59
Covered by reserves	12.44	(2.77)	15.22	18.26	(3.14)	21.40
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.26	(0.80)	91.06	88.43	(0.98)	89.41
Covered by collateral, guarantees, etc.	69.92	1.25	68.66	66.13	1.32	64.81
Covered by reserves	20.34	(2.05)	22.40	22.29	(2.30)	24.60
Reserve ratio against the portion not covered by collateral, guarantees, etc.	67.63	(3.85)	71.49	65.84	(4.07)	69.91
Special Attention Obligors	52.66	(0.64)	53.31	50.00	0.86	49.14
Covered by collateral, guarantees, etc.	33.97	(0.16)	34.14	31.70	1.44	30.26
Covered by reserves	18.69	(0.48)	19.17	18.30	(0.57)	18.88
Reserve ratio against the portion not covered by collateral, guarantees, etc.	28.31	(0.80)	29.11	26.80	(0.27)	27.07
Other Watch Obligors	70.01	(1.32)	71.34	64.34	(1.67)	66.01
Covered by collateral, guarantees, etc.	68.81	(0.97)	69.79	63.14	(1.27)	64.42
Covered by reserves	1.20	(0.34)	1.55	1.20	(0.39)	1.59
Reserve ratio against the portion not covered by collateral, guarantees, etc.	3.86	(1.27)	5.13	3.25	(1.22)	4.48
Normal Obligors	0.10	0.00	0.09	0.14	0.01	0.13

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.77	(0.04)	95.82	97.93	0.72	97.21
Covered by reserves	4.22	0.04	4.17	2.06	(0.72)	2.78
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	93.37	(0.43)	93.80	90.28	(1.13)	91.42
Covered by collateral, guarantees, etc.	76.18	(0.43)	76.61	70.20	2.81	67.38
Covered by reserves	17.19	0.00	17.19	20.08	(3.95)	24.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	72.17	(1.33)	73.51	67.39	(6.29)	73.69
Special Attention Obligors	58.84	(3.36)	62.21	57.97	(0.35)	58.33
Covered by collateral, guarantees, etc.	39.64	(3.42)	43.07	37.22	1.08	36.13
Covered by reserves	19.19	0.06	19.13	20.75	(1.43)	22.19
Reserve ratio against the portion not covered by collateral, guarantees, etc.	31.81	(1.80)	33.61	33.06	(1.69)	34.75
Other Watch Obligors	79.59	(1.47)	81.07	82.14	(0.48)	82.62
Covered by collateral, guarantees, etc.	78.02	(1.23)	79.26	81.42	(0.20)	81.62
Covered by reserves	1.56	(0.23)	1.80	0.71	(0.28)	1.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.12	(1.56)	8.69	3.86	(1.58)	5.44
Normal Obligors	0.02	(0.00)	0.02	0.05	0.00	0.05

6. Results of self-assessment of asset quality

(1) Total of three banks

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 69.7		Unrecoverable or Valueless Claims 69.7	37.2	32.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 8.6 Collateral /Guarantee 61.0	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 238.7		Risk Claims 238.7	124.8	90.7	23.0 Reserve Ratio 67.63%		Reserves 48.5 Collateral /Guarantee 166.9	Risk Claims 90.26%
Watch Obligors	Special Attention Obligors 148.9	Special Attention Loans 102.0 Subtotal 410.5	15.3	133.5			Reserves 19.2 Collateral /Guarantee 33.7	Special Attention Loans 51.92%
	Other Watch Obligors 1,425.2	Normal Claims 28,353.8	383.0	1,042.2				
Normal Obligors 26,881.6			26,881.6					
Total Exposures 28,764.3		Total 28,764.3	Normal 27,442.2	Category II 1,298.9	Category III 23.0	Category IV -		Total Coverage Ratio 82.38%

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 42.1		Unrecoverable or Valueless Claims 42.1	20.0	22.0	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.6 Collateral /Guarantee 34.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 121.0		Risk Claims 121.0	64.3	42.8	13.8 Reserve Ratio 65.84%		Reserves 26.9 Collateral /Guarantee 80.0	Risk Claims 88.43%
Watch Obligors	Special Attention Obligors 103.0	Special Attention Loans 72.1 Subtotal 235.3	8.9	94.0			Reserves 13.2 Collateral /Guarantee 22.1	Special Attention Loans 49.04%
	Other Watch Obligors 929.6	Normal Claims 18,975.9	223.9	705.7				
Normal Obligors 18,015.3			18,015.3					
Total Exposures 19,211.2		Total 19,211.2	Normal 18,332.6	Category II 864.7	Category III 13.8	Category IV -		Total Coverage Ratio 78.42%

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

(3) Saitama Resona Bank

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 19.2		Unrecoverable or Valueless Claims 19.2	12.6	6.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.8 Collateral /Guarantee 18.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 71.1		Risk Claims 71.1	31.4	35.0	4.7 Reserve Ratio 72.17%		Reserves 12.2 Collateral /Guarantee 54.2	Risk Claims 93.37%
Watch Obligor	Special Attention Obligor 35.3	Special Attention Loans 21.1	4.2	31.1			Reserves 4.0 Collateral /Guarantee 8.4	Special Attention Loans 58.84%
	Other Watch Obligor 288.8	Normal Claims 6,989.6						
Normal Obligor 6,686.5		Subtotal 111.6	6,686.5					Total Coverage Ratio 87.96%
Total Exposures 7,101.2		Total 7,101.2	Normal 6,822.4	Category II 274.0	Category III 4.7	Category IV -		

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

(4) Kinki Osaka Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 8.3		Unrecoverable or Valueless Claims 8.3	4.6	3.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 8.1	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor 46.4		Risk Claims 46.4	29.0	12.9	4.5 Reserve Ratio 67.39%		Reserves 9.3 Collateral /Guarantee 32.6	Risk Claims 90.28%
Watch Obligor	Special Attention Obligor 10.5	Special Attention Loans 8.7	2.1	8.3			Reserves 1.9 Collateral /Guarantee 3.1	Special Attention Loans 58.87%
	Other Watch Obligor 206.7	Normal Claims 2,388.2						
Normal Obligor 2,179.7		Subtotal 63.5	2,179.7					Total Coverage Ratio 87.24%
Total Exposures 2,451.8		Total 2,451.8	Normal 2,287.0	Category II 160.1	Category III 4.5	Category IV -		

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

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

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

(1) Performance of 1st half of FY2016

(Billions of yen)

<Total of three banks>	End of Sep. 2016 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2016 (B)
	Unrecoverable or valueless claims	69.7	(7.9)	12.4	(20.4)
Risk claims	238.7	(9.4)	43.3	(52.7)	248.1
Total	308.4	(17.4)	55.8	(73.2)	325.8
Result of measures connected to off-balancing	60.3				77.0

<Resona Bank>

Unrecoverable or valueless claims	42.1	(8.3)	5.1	(13.4)	50.4
Risk claims	121.0	(5.1)	24.5	(29.7)	126.2
Total	163.1	(13.5)	29.6	(43.1)	176.6
Result of measures connected to off-balancing	33.5				41.1

<Saitama Resona Bank>

Unrecoverable or valueless claims	19.2	0.0	5.2	(5.1)	19.2
Risk claims	71.1	1.5	13.9	(12.3)	69.6
Total	90.4	1.6	19.1	(17.5)	88.8
Result of measures connected to off-balancing	18.2				18.8

<Kinki Osaka Bank>

Unrecoverable or valueless claims	8.3	0.2	2.1	(1.8)	8.0
Risk claims	46.4	(5.8)	4.8	(10.6)	52.2
Total	54.7	(5.5)	6.9	(12.5)	60.3
Result of measures connected to off-balancing	8.5				17.0

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(0.2)	(0.0)	-	(0.1)
Reconstructive disposition	(0.6)	(0.3)	-	(0.3)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(2.4)	(0.0)	(0.9)	(1.3)
Direct write-offs	(7.9)	(6.4)	(0.5)	(0.9)
Others	(61.9)	(36.2)	(15.9)	(9.7)
Collection/repayment, etc.	(40.3)	(22.8)	(10.3)	(7.1)
Improvement in debtors' performance	(21.6)	(13.4)	(5.6)	(2.5)
Total	(73.2)	(43.1)	(17.5)	(12.5)

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

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

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
	Manufacturing	2,581.5	(61.3)	2,642.8	1,927.4	(49.6)
Agriculture, forestry	13.3	1.0	12.2	6.2	0.6	5.6
Fishery	1.6	0.0	1.6	1.0	(0.0)	1.1
Mining, quarrying of stone, gravel extraction	11.7	0.7	10.9	8.1	(0.2)	8.4
Construction	612.6	(34.7)	647.3	350.2	(16.9)	367.2
Electricity, gas, heating, water	195.6	(0.0)	195.6	175.9	(0.2)	176.2
Information and communication	262.7	2.1	260.5	233.2	2.2	230.9
Transportation, postal service	540.5	(6.4)	547.0	382.5	(4.2)	386.8
Wholesale and retail trade	2,318.2	(81.2)	2,399.5	1,713.9	(73.9)	1,787.8
Finance and insurance	974.3	(59.4)	1,033.8	914.5	(56.2)	970.8
Real estate	6,742.4	144.3	6,598.1	4,731.4	121.0	4,610.3
Apartment loans	3,151.4	(21.3)	3,172.8	2,010.8	(26.0)	2,036.8
Real estate brokerage	2,879.4	154.3	2,725.1	2,229.4	139.0	2,090.3
Goods rental and leasing	334.8	8.7	326.0	271.2	4.4	266.8
Services	1,592.8	25.9	1,566.8	1,089.7	19.7	1,070.0
Government, local government	850.4	0.8	849.6	215.8	(26.5)	242.4
Others	10,966.8	127.0	10,839.7	6,513.0	95.4	6,417.5
Residential housing loans	10,149.7	134.5	10,015.1	5,953.6	107.0	5,846.6
Domestic total	27,999.8	67.7	27,932.1	18,534.9	15.4	18,519.5
Japan offshore banking account	-	-	-	-	-	-
Total	27,999.8	67.7	27,932.1	18,534.9	15.4	18,519.5

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
	Manufacturing	431.8	(9.4)	441.2	222.2	(2.2)
Agriculture, forestry	5.8	(0.2)	6.0	1.2	0.7	0.5
Fishery	0.0	(0.0)	0.0	0.6	0.0	0.5
Mining, quarrying of stone, gravel extraction	3.2	0.9	2.2	0.3	0.0	0.2
Construction	161.4	(16.0)	177.4	100.9	(1.7)	102.6
Electricity, gas, heating, water	15.4	0.8	14.6	4.2	(0.5)	4.7
Information and communication	17.9	(0.4)	18.3	11.5	0.2	11.2
Transportation, postal service	125.3	(2.4)	127.8	32.7	0.2	32.4
Wholesale and retail trade	366.9	(4.6)	371.5	237.3	(2.6)	240.0
Finance and insurance	42.2	(3.0)	45.2	17.5	(0.1)	17.6
Real estate	1,567.2	15.1	1,552.1	443.6	8.0	435.6
Apartment loans	965.3	6.5	958.7	175.3	(1.8)	177.1
Real estate brokerage	434.9	5.9	428.9	215.1	9.3	205.8
Goods rental and leasing	43.0	4.1	38.8	20.5	0.2	20.3
Services	366.6	2.2	364.3	136.4	3.9	132.4
Government, local government	503.0	27.8	475.1	131.5	(0.4)	131.9
Others	3,393.5	51.8	3,341.7	1,060.1	(20.2)	1,080.4
Residential housing loans	3,176.0	46.2	3,129.7	1,020.0	(18.7)	1,038.8
Domestic total	7,043.7	66.8	6,976.9	2,421.1	(14.5)	2,435.6
Japan offshore banking account	-	-	-	-	-	-
Total	7,043.7	66.8	6,976.9	2,421.1	(14.5)	2,435.6

Note: Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
	Manufacturing	93.3	0.0	93.2	53.0	(0.6)
Agriculture, forestry	0.3	0.0	0.3	0.1	(0.0)	0.2
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.1	(0.0)	0.1	0.0	(0.0)	0.0
Construction	15.0	(1.8)	16.9	4.3	(0.4)	4.7
Electricity, gas, heating, water	0.0	-	0.0	0.0	-	0.0
Information and communication	9.0	(0.4)	9.4	6.9	(0.5)	7.4
Transportation, postal service	12.6	(1.9)	14.6	6.2	(0.8)	7.0
Wholesale and retail trade	91.9	(2.0)	93.9	59.8	(1.3)	61.1
Finance and insurance	0.8	(0.1)	1.0	0.2	(0.0)	0.3
Real estate	39.3	(7.1)	46.5	17.4	(2.6)	20.1
Apartment loans	19.1	(3.5)	22.6	10.4	(1.3)	11.8
Real estate brokerage	16.1	(2.7)	18.8	5.9	(0.9)	6.8
Goods rental and leasing	1.0	0.0	0.9	0.4	(0.0)	0.4
Services	37.8	(4.0)	41.9	19.4	(2.8)	22.2
Government, local government	-	-	-	-	-	-
Others	105.4	(7.0)	112.5	65.1	(6.4)	71.5
Residential housing loans	71.3	0.0	71.3	33.7	0.7	32.9
Domestic total	407.1	(24.5)	431.6	233.1	(16.0)	249.2
Japan offshore banking account	-	-	-	-	-	-
Total	407.1	(24.5)	431.6	233.1	(16.0)	249.2

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
	Manufacturing	29.3	1.9	27.3	11.0	(1.2)
Agriculture, forestry	0.1	(0.0)	0.1	0.1	0.1	-
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.1	-	0.1	-	-	-
Construction	6.2	(0.1)	6.4	4.4	(1.2)	5.7
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	1.2	0.2	1.0	0.9	(0.0)	0.9
Transportation, postal service	5.1	(0.9)	6.1	1.2	(0.1)	1.4
Wholesale and retail trade	18.8	0.3	18.4	13.2	(1.0)	14.2
Finance and insurance	0.0	(0.0)	0.0	0.5	(0.0)	0.6
Real estate	13.0	(2.6)	15.7	8.8	(1.8)	10.6
Apartment loans	6.2	(1.8)	8.1	2.3	(0.4)	2.7
Real estate brokerage	5.8	(0.7)	6.5	4.3	(1.0)	5.4
Goods rental and leasing	0.4	0.1	0.3	0.1	(0.0)	0.1
Services	8.1	(1.1)	9.3	10.2	(0.1)	10.3
Government, local government	-	-	-	-	-	-
Others	27.7	(0.1)	27.9	12.5	(0.4)	13.0
Residential housing loans	25.6	(0.2)	25.9	11.9	(0.5)	12.4
Domestic total	110.5	(2.4)	113.0	63.4	(6.0)	69.4
Japan offshore banking account	-	-	-	-	-	-
Total	110.5	(2.4)	113.0	63.4	(6.0)	69.4

Note: Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A) - (B)	(A) - (C)	2016 (B)	2015 (C)
Housing loans	13,301,177	113,151	173,954	13,188,026	13,127,223
Before securitization	13,410,923	102,986	146,948	13,307,936	13,263,974
Residential housing loans	10,149,742	134,547	218,070	10,015,194	9,931,672
Before securitization	10,259,386	124,385	191,068	10,135,000	10,068,317
Other consumer loans	310,043	2,276	2,551	307,766	307,492
Total loans to consumers	13,611,221	115,427	176,505	13,495,793	13,434,715
Before securitization of housing loans	13,720,966	105,263	149,499	13,615,703	13,571,467

<Resona Bank>

Housing loans	7,964,442	80,961	121,093	7,883,481	7,843,349
Before securitization	8,033,492	74,613	101,864	7,958,879	7,931,628
Residential housing loans	5,953,640	107,036	174,891	5,846,604	5,778,748
Before securitization	6,022,588	100,690	155,667	5,921,898	5,866,921
Other consumer loans	157,028	375	954	156,652	156,074
Total loans to consumers	8,121,471	81,336	122,047	8,040,134	7,999,423
Before securitization of housing loans	8,190,521	74,989	102,819	8,115,532	8,087,702

<Saitama Resona Bank>

Housing loans	4,141,332	52,768	85,495	4,088,564	4,055,837
Before securitization	4,182,027	48,951	77,717	4,133,076	4,104,309
Residential housing loans	3,176,003	46,232	73,451	3,129,771	3,102,552
Before securitization	3,216,699	42,415	65,674	3,174,283	3,151,025
Other consumer loans	126,665	3,043	3,812	123,622	122,853
Total loans to consumers	4,267,998	55,811	89,307	4,212,186	4,178,690
Before securitization of housing loans	4,308,693	51,995	81,530	4,256,698	4,227,163

<Kinki Osaka Bank>

Housing loans	1,195,402	(20,578)	(32,634)	1,215,981	1,228,036
Before securitization	1,195,402	(20,578)	(32,634)	1,215,981	1,228,036
Residential housing loans	1,020,098	(18,721)	(30,272)	1,038,819	1,050,371
Before securitization	1,020,098	(18,721)	(30,272)	1,038,819	1,050,371
Other consumer loans	26,348	(1,142)	(2,215)	27,491	28,564
Total loans to consumers	1,221,751	(21,721)	(34,850)	1,243,472	1,256,601
Before securitization of housing loans	1,221,751	(21,721)	(34,850)	1,243,472	1,256,601

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

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A) - (B)	(A) - (C)	2016 (B)	2015 (C)
Loans to SMEs and consumers	23,847,366	201,523	309,131	23,645,842	23,538,234
Ratio of loans to SMEs and consumers	85.16	0.51	0.56	84.65	84.60

<Resona Bank>

Loans to SMEs and consumers	15,454,749	193,200	287,835	15,261,549	15,166,914
Ratio of loans to SMEs and consumers	83.38	0.97	1.05	82.40	82.32

<Saitama Resona Bank>

Loans to SMEs and consumers	6,150,599	22,312	47,058	6,128,286	6,103,540
Ratio of loans to SMEs and consumers	87.31	(0.51)	(0.74)	87.83	88.06

<Kinki Osaka Bank>

Loans to SMEs and consumers	2,242,017	(13,988)	(25,762)	2,256,006	2,267,780
Ratio of loans to SMEs and consumers	92.60	(0.02)	0.68	92.62	91.91

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

9. Balance of deposits and loans

(Millions of yen)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2016 (A)	(A) - (B)	(A) - (C)	2016 (B)	2015 (C)
Deposits (Term-end)	38,868,111	596,641	1,620,497	38,271,469	37,247,614
Deposits (average balance)	38,275,873	1,899,882	2,029,321	36,375,991	36,246,551
Trust principal (Term-end)	804,389	(2,923,867)	192,169	3,728,256	612,219
Trust principal (average balance)	1,157,974	254,645	490,490	903,329	667,483
Loans and bills discounted (Term-end)	27,999,883	67,736	178,469	27,932,147	27,821,414
Banking account	27,965,575	70,999	177,816	27,894,575	27,787,758
Trust account	34,307	(3,263)	652	37,571	33,655
Loans and bills discounted (average balance)	27,513,725	225,608	338,109	27,288,116	27,175,615
Banking account	27,477,730	224,570	337,454	27,253,160	27,140,276
Trust account	35,995	1,038	655	34,956	35,339

<Resona Bank>

Deposits (Term-end)	23,562,746	559,937	1,115,747	23,002,808	22,446,998
Deposits (average balance)	23,024,162	1,432,588	1,576,134	21,591,574	21,448,028
Trust principal (Term-end)	804,389	(2,923,867)	192,169	3,728,256	612,219
Trust principal (average balance)	1,157,974	254,645	490,490	903,329	667,483
Loans and bills discounted (Term-end)	18,534,967	15,438	111,512	18,519,528	18,423,454
Banking account	18,500,659	18,702	110,860	18,481,957	18,389,799
Trust account	34,307	(3,263)	652	37,571	33,655
Loans and bills discounted (average balance)	18,208,372	165,352	267,704	18,043,019	17,940,668
Banking account	18,172,377	164,314	267,048	18,008,062	17,905,328
Trust account	35,995	1,038	655	34,956	35,339

<Saitama Resona Bank>

Deposits (Term-end)	12,077,332	21,798	534,512	12,055,533	11,542,819
Deposits (average balance)	12,070,962	491,752	493,585	11,579,210	11,577,377
Loans and bills discounted (Term-end)	7,043,774	66,814	113,152	6,976,960	6,930,622
Loans and bills discounted (average balance)	6,957,923	96,226	112,647	6,861,696	6,845,275

<Kinki Osaka Bank>

Deposits (Term-end)	3,228,032	14,905	(29,762)	3,213,127	3,257,795
Deposits (average balance)	3,180,748	(24,458)	(40,397)	3,205,207	3,221,146
Loans and bills discounted (Term-end)	2,421,141	(14,516)	(46,195)	2,435,658	2,467,337
Loans and bills discounted (average balance)	2,347,429	(35,970)	(42,242)	2,383,400	2,389,672

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

<Total of three banks>	End of Sep.			End of Mar. 2016 (B)	End of Sep. 2015 (C)
	2016 (A)	(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	24,790,063	269,212	468,346	24,520,850	24,321,716
Liquid deposits	16,673,904	367,704	767,760	16,306,199	15,906,143
Time deposits	7,887,443	(117,094)	(299,219)	8,004,537	8,186,662
Domestic corporate deposits (Term-end)	11,967,581	715,481	865,355	11,252,099	11,102,225
Liquid deposits	8,849,445	695,085	616,365	8,154,359	8,233,080
Time deposits	2,574,724	(24,291)	254,338	2,599,016	2,320,386

<Resona Bank>

Domestic individual deposits (Term-end)	13,067,531	136,439	244,037	12,931,091	12,823,493
Liquid deposits	8,949,570	196,925	424,751	8,752,644	8,524,818
Time deposits	3,928,745	(75,898)	(176,101)	4,004,643	4,104,847
Domestic corporate deposits (Term-end)	9,039,045	642,568	668,053	8,396,477	8,370,991
Liquid deposits	6,831,623	633,702	549,465	6,197,921	6,282,157
Time deposits	1,719,846	(30,002)	121,042	1,749,849	1,598,804

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	9,241,170	145,953	258,443	9,095,216	8,982,726
Liquid deposits	6,337,865	148,888	304,387	6,188,976	6,033,478
Time deposits	2,871,534	(5,223)	(49,121)	2,876,758	2,920,656
Domestic corporate deposits (Term-end)	2,214,126	54,687	179,856	2,159,438	2,034,270
Liquid deposits	1,524,309	46,545	51,383	1,477,764	1,472,926
Time deposits	656,369	2,695	131,842	653,673	524,526

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,481,361	(13,181)	(34,134)	2,494,542	2,515,496
Liquid deposits	1,386,468	21,890	38,622	1,364,577	1,347,846
Time deposits	1,087,162	(35,971)	(73,995)	1,123,134	1,161,158
Domestic corporate deposits (Term-end)	714,409	18,225	17,445	696,183	696,963
Liquid deposits	493,512	14,838	15,516	478,674	477,996
Time deposits	198,508	3,014	1,453	195,494	197,055

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

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

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

<Total of three banks>	End of Sep.			End of Mar. 2016 (B)	End of Sep. 2015 (C)
	2016 (A)	(A) - (B)	(A) - (C)		
Investment trust	1,725,055	(146,105)	(166,404)	1,871,160	1,891,459
Public bond	485,274	(64,508)	(120,797)	549,783	606,072
Insurance	1,898,747	18,114	104,466	1,880,633	1,794,280

<Resona Bank>

Investment trust	955,555	(83,235)	(88,826)	1,038,791	1,044,382
Public bond	176,855	(26,514)	(49,700)	203,369	226,555
Insurance	933,335	13,282	60,788	920,053	872,546

<Saitama Resona Bank>

Investment trust	535,834	(37,903)	(45,088)	573,738	580,922
Public bond	301,282	(36,273)	(67,900)	337,555	369,183
Insurance	722,280	6,431	35,071	715,848	687,208

<Kinki Osaka Bank>

Investment trust	233,665	(24,966)	(32,488)	258,631	266,153
Public bond	7,136	(1,721)	(3,196)	8,858	10,333
Insurance	243,131	(1,599)	8,606	244,731	234,525

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

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

Insurance: based on insurance premiums paid (yen equivalent)

III. Computation of Deferred Tax Assets

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

	The company's classification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 3	5 years

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

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

(Billions of yen)

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Resona Bank	276.0	70.4	25.7	68.9	49.3
Saitama Resona Bank	60.0	46.1	42.4	39.2	53.7
Kinki Osaka Bank	7.9	(0.0)	2.7	(0.9)	7.3

3. The estimated amounts of actual net operating profit, income before income taxes, temporary differences subtraction before taxable income

(Billions of yen)

	Estimated period	Actual net operating profit	Income before income taxes	Temporary differences subtraction before taxable income
Kinki Osaka Bank	5 years	32.8	17.0	33.2

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

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
Reserve for loan losses	45.9	(1.4)	47.4	13.1	(1.2)	14.4
Write-down on securities	53.8	(0.2)	54.0	6.0	(0.0)	6.0
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	13.6	(0.4)	14.1	4.0	(0.1)	4.2
Net loss carry forward	-	-	-	-	-	-
Others	49.0	(0.4)	49.5	9.9	(0.2)	10.1
Subtotal of deferred tax assets	162.5	(2.6)	165.2	33.2	(1.6)	34.8
Valuation allowance	(86.2)	1.7	(87.9)	(9.1)	0.1	(9.3)
Deferred tax assets	76.3	(0.9)	77.2	24.1	(1.4)	25.5
Gains on placing trust for retirement benefits	2.9	-	2.9	-	-	-
Unrealized gains on available-for-sale securities	80.0	0.1	79.9	16.4	(5.0)	21.4
Deferred gains on hedges	20.9	0.1	20.7	1.2	0.1	1.0
Others	2.6	(0.6)	3.3	5.5	(0.0)	5.6
Deferred tax liabilities	106.5	(0.3)	106.9	23.2	(4.9)	28.1
Net deferred tax assets	(30.2)	(0.5)	(29.6)	0.9	3.5	(2.6)

	Kinki Osaka Bank		
	End of Sep. 2016 (A)	(A) - (B)	End of Mar. 2016 (B)
Reserve for loan losses	6.9	(1.2)	8.2
Write-down on securities	3.6	-	3.6
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.5	0.0	1.4
Net loss carry forward	2.3	(0.1)	2.4
Others	7.0	(0.0)	7.1
Subtotal of deferred tax assets	21.5	(1.3)	22.9
Valuation allowance	(9.8)	0.5	(10.3)
Deferred tax assets	11.7	(0.8)	12.5
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	3.5	(0.2)	3.8
Deferred gains on hedges	-	-	-
Others	1.3	0.0	1.3
Deferred tax liabilities	4.9	(0.2)	5.1
Net deferred tax assets	6.8	(0.5)	7.3

IV. Reference Materials (Group Banks' Financial Statements)

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2016	September 30, 2016
Assets		
Cash and due from banks	¥ 8,831,645	¥ 6,829,156
Call loans	121,066	22,837
Monetary claims bought	132,753	113,943
Trading assets	468,566	435,728
Securities	3,104,791	3,014,636
Loans and bills discounted	18,481,957	18,500,659
Foreign exchange assets	54,778	69,477
Other assets	827,254	760,432
Other	827,254	760,432
Tangible fixed assets	217,788	216,101
Intangible fixed assets	28,750	27,501
Prepaid pension cost	59,106	69,052
Customers' liabilities for acceptances and guarantees	272,473	274,778
Reserve for possible loan losses	(102,257)	(92,053)
Total Assets	32,498,496	30,242,251
Liabilities		
Deposits	23,002,808	23,562,746
Negotiable certificates of deposit	1,475,230	1,283,240
Call money	615,075	829,242
Payables under repurchase agreements	5,999	5,000
Payables under securities lending transactions	128,581	660,398
Trading liabilities	294,344	246,562
Borrowed money	551,040	328,378
Foreign exchange liabilities	9,357	7,343
Bonds	468,496	322,000
Due to trust account	3,707,658	782,771
Other liabilities	615,902	580,403
Accrued income taxes	2,950	8,270
Lease obligation	32,425	33,650
Asset retirement obligations	841	724
Other	579,685	537,758
Reserve for employees' bonuses	9,812	6,128
Other reserves	21,561	24,961
Deferred tax liabilities	29,683	30,236
Deferred tax liabilities for land revaluation	20,120	20,120
Acceptances and guarantees	272,473	274,778
Total Liabilities	31,228,147	28,964,311
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	249,393	259,780
Other retained earnings	249,393	259,780
Retained earnings carried forward	249,393	259,780
Total stockholders' equity	906,501	916,887
Net unrealized gains on available-for-sale securities	272,782	269,618
Net deferred gains on hedges	47,079	47,449
Revaluation reserve for land	43,984	43,984
Total valuation and translation differences	363,847	361,052
Total Net Assets	1,270,348	1,277,940
Total Liabilities and Net Assets	¥ 32,498,496	¥ 30,242,251

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

	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Ordinary income	¥ 268,716	¥ 258,442
Interest income	143,976	129,851
Interest on loans and bills discounted	111,564	102,488
Interest and dividends on securities	18,592	15,882
Trust fees	11,063	9,032
Fees and commissions	64,187	63,685
Trading income	4,507	5,262
Other operating income	11,702	16,149
Other ordinary income	33,279	34,461
Ordinary expenses	208,296	174,404
Interest expenses	16,458	9,954
Interest on deposits	4,018	2,849
Fees and commissions	23,370	23,984
Trading expenses	-	61
Other operating expenses	9,478	2,823
General and administrative expenses	106,833	113,220
Other ordinary expenses	52,155	24,360
Ordinary profits	60,420	84,038
Extraordinary gains	70	400
Extraordinary losses	424	958
Net income before income taxes	60,066	83,480
Income taxes – current	5,008	22,420
Income taxes – deferred	11,631	258
Total income taxes	16,640	22,678
Net income	¥ 43,426	¥ 60,801

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

(Millions of yen)

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

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

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

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥249,393	¥906,501
Changes during the term						
Dividends paid					(50,414)	(50,414)
Net income					60,801	60,801
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	10,386	10,386
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥259,780	¥916,887

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥272,782	¥47,079	¥43,984	¥363,847	¥1,270,348
Changes during the term					
Dividends paid					(50,414)
Net income					60,801
Net changes except for stockholders' equity during the term	(3,164)	369	-	(2,794)	(2,794)
Total changes during the term	(3,164)	369	-	(2,794)	7,591
Balance at the end of the term	¥269,618	¥47,449	¥43,984	¥361,052	¥1,277,940

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

	March 31, 2016	September 30, 2016
Assets		
Cash and due from banks	¥ 4,275,221	¥ 4,535,114
Call loans	19,761	14,683
Monetary claims bought	2,664	1,753
Trading securities	9,903	9,453
Securities	1,664,752	1,541,825
Loans and bills discounted	6,976,960	7,043,774
Foreign exchange assets	11,627	9,526
Other assets	62,874	107,432
Other	62,874	107,432
Tangible fixed assets	55,992	55,828
Intangible fixed assets	2,694	2,700
Prepaid pension cost	10,208	11,394
Deferred tax assets	-	905
Customers' liabilities for acceptances and guarantees	14,391	15,185
Reserve for possible loan losses	(30,136)	(28,345)
Total Assets	13,076,916	13,321,233
Liabilities		
Deposits	12,055,533	12,077,332
Negotiable certificates of deposit	264,070	280,860
Call money	-	100,000
Payables under securities lending transactions	16,525	109,588
Borrowed money	184,940	223,330
Foreign exchange liabilities	172	219
Bonds	75,000	75,000
Other liabilities	66,191	52,928
Accrued income taxes	4,057	2,804
Lease obligation	13	11
Asset retirement obligations	202	203
Other	61,918	49,909
Reserve for employees' bonuses	3,203	2,004
Other reserves	12,038	13,717
Deferred tax liabilities	2,603	-
Acceptances and guarantees	14,391	15,185
Total Liabilities	12,694,669	12,950,164
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	144,777	146,320
Legal reserve	20,012	20,012
Other retained earnings	124,764	126,308
Retained earnings carried forward	124,764	126,308
Total stockholders' equity	314,777	316,320
Net unrealized gains on available-for-sale securities	65,009	51,909
Net deferred gains on hedges	2,460	2,838
Total valuation and translation differences	67,470	54,748
Total Net Assets	382,247	371,068
Total Liabilities and Net Assets	¥ 13,076,916	¥ 13,321,233

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

	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Ordinary income	¥ 90,464	¥ 84,601
Interest income	56,761	51,324
Interest on loans and bills discounted	46,989	43,336
Interest and dividends on securities	7,181	5,255
Fees and commissions	19,590	20,258
Other operating income	7,758	6,343
Other ordinary income	6,352	6,674
Ordinary expenses	54,632	54,435
Interest expenses	3,249	1,670
Interest on deposits	1,600	756
Fees and commissions	8,317	8,400
Other operating expenses	901	1,593
General and administrative expenses	38,240	38,959
Other ordinary expenses	3,922	3,811
Ordinary profits	35,832	30,165
Extraordinary gains	-	12
Extraordinary losses	58	54
Net income before income taxes	35,773	30,123
Income taxes – current	10,334	7,429
Income taxes – deferred	1,100	1,390
Total income taxes	11,434	8,819
Net income	¥ 24,339	¥ 21,303

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

(Millions of yen)

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

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

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

(Millions of yen)

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

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥65,009	¥2,460	¥67,470	¥382,247
Changes during the term				
Dividends paid				(19,760)
Net income				21,303
Net changes except for stockholders' equity during the term	(13,099)	377	(12,721)	(12,721)
Total changes during the term	(13,099)	377	(12,721)	(11,178)
Balance at the end of the term	¥51,909	¥2,838	¥54,748	¥371,068

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

	March 31, 2016	September 30, 2016
Assets		
Cash and due from banks	¥ 396,735	¥ 431,203
Call loans	40,000	-
Monetary claims bought	15,677	12,488
Securities	581,202	666,347
Loans and bills discounted	2,435,658	2,421,141
Foreign exchange assets	5,245	4,379
Other assets	10,866	11,583
Other	10,866	11,583
Tangible fixed assets	31,179	30,621
Intangible fixed assets	322	321
Prepaid pension cost	5,093	5,267
Deferred tax assets	7,377	6,806
Customers' liabilities for acceptances and guarantees	9,458	9,567
Reserve for possible loan losses	(18,471)	(14,404)
Total Assets	<u>3,520,344</u>	<u>3,585,324</u>
Liabilities		
Deposits	3,213,127	3,228,032
Negotiable certificates of deposit	53,700	105,500
Borrowed money	78,400	72,800
Foreign exchange liabilities	257	149
Other liabilities	16,999	15,945
Accrued income taxes	791	542
Lease obligation	795	864
Asset retirement obligations	158	200
Other	15,254	14,339
Reserve for employees' bonuses	2,182	1,354
Other reserves	4,832	6,014
Acceptances and guarantees	9,458	9,567
Total Liabilities	<u>3,378,957</u>	<u>3,439,363</u>
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	37,560	42,763
Other retained earnings	37,560	42,763
Retained earnings carried forward	37,560	42,763
Total stockholders' equity	<u>131,970</u>	<u>137,174</u>
Net unrealized gains on available-for-sale securities	9,415	8,786
Total valuation and translation differences	9,415	8,786
Total Net Assets	<u>141,386</u>	<u>145,960</u>
Total Liabilities and Net Assets	<u>¥ 3,520,344</u>	<u>¥ 3,585,324</u>

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

	For the six months ended September 30, 2015	For the six months ended September 30, 2016
Ordinary income	35,946	30,687
Interest income	19,887	17,215
Interest on loans and bills discounted	17,502	15,480
Interest and dividends on securities	2,164	1,559
Fees and commissions	8,211	7,144
Other operating income	2,088	1,532
Other ordinary income	5,758	4,795
Ordinary expenses	26,109	26,478
Interest expenses	1,180	784
Interest on deposits	986	676
Fees and commissions	3,326	3,126
General and administrative expenses	19,447	19,886
Other ordinary expenses	2,154	2,680
Ordinary profits	9,836	4,208
Extraordinary gains	0	2,633
Extraordinary losses	95	103
Net income before income taxes	9,740	6,738
Income taxes – current	932	675
Income taxes – deferred	794	841
Total income taxes	1,726	1,516
Net income	¥ 8,013	¥ 5,221

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

(Millions of yen)

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

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

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

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥37,560	¥131,970
Changes during the term						
Dividends paid					(18)	(18)
Net income					5,221	5,221
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	5,203	5,203
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥42,763	¥137,174

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