May 12, 2016

Resona Holdings, Inc.

Consolidated Financial Results for Fiscal Year 2015
(April 1, 2015 - March 31, 2016/ Unaudited)
<under Japanese GAAP>

Code number: 8308 Stock exchange listings: Tokyo
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General Meeting of Stockholders: June 24, 2016 Dividends payment date: June 9, 2016
Annual securities report issuing date: June 28, 2016 Trading accounts: Established
Supplemental information for the financial results: Available
Investor relations meeting: Scheduled (for institutional investors and analysts)

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

1. Consolidated Financial Results for Fiscal Year 2015 (April 1, 2015- March 31, 2016)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of the Parent	
	Million yen	*%*	*Million yen*	*%*	*Million yen*	*%*
Fiscal Year 2015	817,408	(-5.1)	251,705	(-24.5)	183,840	(-13.1)
Fiscal Year 2014	861,278	(4.2)	333,316	(6.8)	211,477	(-4.2)

Note: Comprehensive Income: FY 2015: 91,607 million yen (-78.0%) FY 2014: 416,856 million yen (45.4%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock	Net Income to Net Assets Attributable to Stockholders Ratio	Ordinary Profits to Total Assets Ratio	Ordinary Profits to Ordinary Income Ratio
	Yen	*Yen*	*%*	*%*	*%*
Fiscal Year 2015	75.73	-	9.7	0.5	30.8
Fiscal Year 2014	91.07	84.28	11.1	0.7	38.7

(Reference) Equity in earnings of investments in affiliates: FY 2015: 116 million yen FY 2014: 153 million yen
Note: Diluted Net Income per Share of Common Stock of FY 2015 is not disclosed because there are no potentially dilutive common shares.

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Share of Common Stock
	Million yen	*Million yen*	*%*	*Yen*
March 31, 2016	49,126,435	1,833,470	3.7	705.81
March 31, 2015	46,586,565	2,143,379	4.2	690.66

(Reference) Net Assets Attributable to Stockholders: March 31, 2016: 1,816,002 million yen March 31, 2015: 1,978,778 million yen
Note: "Net Assets Attributable to Stockholders to Total Assets Ratio" is (Net assets at year-end minus Stock option at year-end minus Non-controlling interests at year-end) divided by Total assets at year-end. This ratio is not calculated based on the "Notification on Consolidated Capital Adequacy."

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at Fiscal Year-end
	Million yen	*Million yen*	*Million yen*	*Million yen*
Fiscal Year 2015	3,065,728	1,293,625	(464,969)	13,350,719
Fiscal Year 2014	1,103,471	2,328,201	(290,120)	9,456,393

2. Dividends on Common Stock

	Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Dividends to Net Assets Ratio (Consolidated)
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total			
	Yen	*Yen*	*Yen*	*Yen*	*Yen*	*Million yen*	*%*	*%*
Fiscal Year 2014	-	0.00	-	17.00	17.00	39,493	18.7	2.7
Fiscal Year 2015	-	8.50	-	8.50	17.00	39,493	22.4	2.4
Fiscal Year 2016 (Forecast)	-	9.50	-	9.50	19.00		28.9	

Please refer to the Note on the next page.

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

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

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	Million yen	*%*	*Yen*
1st Half of Fiscal Year 2016	82,000	(-4.3)	33.76
Fiscal Year 2016 (Full year)	160,000	(-13.0)	65.79

Please refer to the Note below.

Note for "2. Dividends on Common Stock";
1. The table shows dividends on common stock. Please refer to following "Dividends on Classified Stock" for the details of dividends on classified stock (unlisted) whose legal rights differ from common stock.
2. Regarding to the assumptions for the dividends forecast, please refer to attachment "1. Operating Results and Financial Conditions (3) Basic Policy on Profit Distribution and Dividends for Fiscal Year 2015 and 2016."

Note for "3. Earnings Targets for Fiscal Year 2016"
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."

※ Other notes

(1) Changes in Significant Subsidiaries during the Fiscal Year: 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 fiscal year-end
  March 31, 2016: 2,324,118,091 shares March 31, 2015: 2,324,118,091 shares
- B) Treasury stock at the fiscal year-end
  March 31, 2016: 4,379,191 shares March 31, 2015: 5,999,097 shares
- C) Average outstanding shares during the fiscal year
  Fiscal Year 2015: 2,318,808,945 shares Fiscal Year 2014: 2,193,242,258 shares

Note: Treasury stock at the fiscal year-end included the stocks owned by ESOP-type Stock Benefit Trust for the Employee Shareholding Association.
March 31, 2016: 3,427,100 shares March 31, 2015: 5,057,000 shares

(Reference) Summary of Non-Consolidated Financial Results

Non-Consolidated Financial Results for Fiscal Year 2015 (April 1, 2015 - March 31, 2016)

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

	Operating Income		Operating Profits		Ordinary Profits	
	Million yen	*%*	*Million yen*	*%*	*Million yen*	*%*
Fiscal Year 2015	196,739	(53.3)	189,241	(56.3)	189,768	(56.3)
Fiscal Year 2014	128,333	(-71.7)	121,106	(-72.9)	121,374	(-72.7)

	Net Income		Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Million yen	*%*	*Yen*	*Yen*
Fiscal Year 2015	190,036	(56.1)	78.40	-
Fiscal Year 2014	121,722	(-72.7)	50.15	46.75

Note: Diluted Net Income per Share of Common Stock of FY 2015 is not disclosed because there are no potentially dilutive common shares.

(2) Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Common Share
	Million yen	*Million yen*	*%*	*Yen*
March 31, 2016	1,379,348	996,077	72.2	352.36
March 31, 2015	1,458,116	1,071,955	73.5	299.47

(Reference) Net Assets Attributable to Stockholders: March 31, 2016: 996,077 million yen March 31, 2015: 1,071,955 million yen

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

Please refer to attachment "1. Operating Results and Financial Condition (4) Risk factors" for important factors which may have an effect on actual financial results. Also, please refer to attachment "1. Operating Results and Financial Condition (1) Operating Results (Earnings Estimates)" for the assumptions used for the earnings targets.

Note: How to get supplemental information for the financial results
Supplemental information for the financial results is disclosed through TD net. Investor relations meeting for institutional investor or analyst is scheduled on May 18, 2016. Materials for the meeting will be available on the web site after the meeting.

○ **Dividends on Classified Stock**

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

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	*Yen*	*Yen*	*Yen*	*Yen*
Class C No.1 Preferred Stock					
FY 2014	-	0.00	-	54.40	54.40
FY 2015	-	-	-	-	-
FY 2016 (Forecast)	-	-	-	-	-
Class F No.1 Preferred Stock					
FY 2014	-	0.00	-	148.00	148.00
FY 2015	-	-	-	-	-
FY 2016 (Forecast)	-	-	-	-	-
Class Four Preferred Stock					
FY 2014	-	0.00	-	992.50	992.50
FY 2015	-	-	-	-	-
FY 2016 (Forecast)	-	-	-	-	-
Class Five Preferred Stock					
FY 2014	-	0.00	-	918.75	918.75
FY 2015	-	459.375	-	459.375	918.75
FY 2016 (Forecast)	-	459.375	-	459.375	918.75
Class Six Preferred Stock					
FY 2014	-	0.00	-	1,237.50	1,237.50
FY 2015	-	618.75	-	618.75	1,237.50
FY 2016 (Forecast)	-	618.75	-	618.75	1,237.50

Note: Regarding Class C No.1 Preferred Stock and Class F No.1 Preferred Stock, it was implemented special preferred distribution funded by other capital surplus (total annual amount is 12.0 billion yen and 20.0 billion yen, respectively, 1.1 % decrease in net assets) for the fiscal year 2015 in addition to above table. Subsequently, the Company implemented acquisition and cancellation of those stocks on June 25, 2015.

Regarding Class Four Preferred Stock, the Company implemented acquisition and cancellation on July 31, 2015.

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

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

* Forecasted average number of shares of common stock (excluding treasury stock): 2,319,738,900 shares
* Forecasted amount equivalent to dividend for preferred stock: 2nd Quarter: 3,693 million yen
Full year: 7,387 million yen

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1. Operating Results and Financial Conditions

(1) Operating Results

Consolidated gross operating profit for the fiscal year 2015 decreased by ¥12.9 billion from the previous fiscal year to ¥619.5 billion because interest income decreased due to narrowed spread between deposit rates and loan rates, though increase in fees and commissions mainly relating to insurance product sales and real estate business, and increase in net gains on bonds were partially contributed to the gross operating profit.

Net income before income taxes decreased by ¥75.7 billion from the previous fiscal year to ¥250.5 billion because credit costs increased and net gains on stocks and other securities decreased, though general and administrative expenses decreased by ¥10.2 billion.

Net income attributable to owners of the parent decreased by ¥27.6 billion from the previous fiscal year to ¥183.8 billion as a result that income taxes decreased by ¥43.1 billion.

As for total of the group banks, actual net operating profit increased by ¥0.5 billion from the previous fiscal year to ¥245.6 billion due to increase in fees and commissions and net gains on bonds. Net gains or losses on stocks and other securities decreased by ¥51.3 billion to ¥6.7 billion of net loss, and total credit costs increased by ¥47.8 billion to ¥23.4 billion of net loss. As a result, net income before income taxes decreased by ¥72.4 billion from the previous fiscal year to ¥220.7 billion.

As for operating results of Resona Holdings, Inc. (hereinafter the “Company”) on a non-consolidated basis, operating income increased by ¥68.4 billion from the previous fiscal year to ¥196.7 billion mainly due to increase in dividends from the group banks, ordinary profits increased by ¥68.3 billion from the previous fiscal year to ¥189.7 billion, and net income increased by ¥68.3 billion from the previous year to ¥190.0 billion.

(Earnings Estimates)

For consolidated earnings estimates for the fiscal year 2016, ¥160.0 billion of net income attributable to owners of the parent is set as target, which is mostly comprised of the group banks’ earnings. For total of the group banks, ¥225.0 billion and ¥145.0 billion of actual net operating profit and net income, respectively, are set as target.

The Company had forecasted and announced “consolidated earnings forecasts” and “non-consolidated earnings forecasts” as earnings estimates. However, the Company discloses “consolidated earnings targets” as earnings estimates for the next fiscal year, which the Company assumed at this point, since the earnings in the financial institutions, including banking business, will be heavily influenced by the economic environment such as a recent negative interest rate introduced by the Bank of Japan.

(2) Financial Conditions

Total assets on a consolidated basis increased by ¥2,539.8 billion from the previous fiscal year-end to ¥49,126.4 billion. With regards to assets, securities decreased by ¥1,517.4 billion to ¥5,346.7 billion, but loans and bills discounted increased by ¥177.6 billion to ¥27,664.9 billion. With regards to liabilities, deposits increased by ¥1,515.9 billion from the previous fiscal year-end to ¥38,228.8 billion. Net assets decreased by ¥309.9 billion from the previous fiscal year-end to ¥1,833.4 billion mainly due to the result of the full repayment of public funds and redemption of preferred stocks. Total trust assets increased by ¥5,242.2 billion from the previous fiscal year-end to ¥29,768.8 billion.

With regards to cash flows on a consolidated basis, cash flows from operating activities was provided by ¥3,065.7 billion mainly due to increase in due to trust account and deposits. Cash flows from investing activities was provided by ¥1,293.6 billion mainly due to proceeds from sales of securities. And cash flows from financing activities was used in ¥464.9 billion mainly due to purchases of treasury stock. As a result, cash and cash equivalents increased by ¥3,894.3 billion from the beginning of the fiscal year 2015 to ¥13,350.7 billion.

(3) Basic Policy on Profit Distribution and Dividends for Fiscal Year 2015 and 2016

Annual dividends per share of common stock of the Company was increased by ¥2 to ¥17 per share since the fiscal year 2014 (year-end dividend) due to the full repayment of public funds. Annual dividends per share for the fiscal year 2015 was ¥17 (interim dividend ¥8.5 and year-end dividend ¥8.5) as same as the fiscal year 2014.

Furthermore, the Company had announced to consider increasing dividends for common stock, subject to the business environment and financial condition, since the burden on preferred dividends was expected to decrease after the Company carries out a share buyback of ¥175.0 billion of bond-type preferred stocks. The Company forecasts to increase the annual dividends per share of its common stock for the fiscal year 2016 by ¥2 from the previous year to ¥19 (¥9.5 as interim dividneds and ¥9.5 as term-end dividends), shifting the preferred dividends to be saved by the planned repurchase of the Class 6 Preferred Stock(*) to the common shareholders.

As for the future dividend policy, the Company maintains its policy of distributing stable dividends for the time being while making efforts to achieve its capital adequacy ratio target in a stable manner through accumulation of retained earnings.

(*)The Company intends to repurchase and cancel all outstanding shares of the Class 6 Preferred Stock in the fiscal year 2016, subject to a confirmation by relevant regulatory authorities.

(4) Risk Factors

Operational and other risks faced by the Company and the Group that could materially affect the decisions of investors are set out as follows. The Company recognizes probability of these risks, takes necessary actions to prevent these risks from occurring, and responds appropriately when these risks do occur.

- Risk of an increase in credit cost
- Risk associated with market transactions
- Risks associated with fluctuations in foreign currency exchange rates
- Risk associated with holding securities
- Risk associated with funding and liquidity
- Risk associated with market turbulence
- Risk associated with business strategy
- Risk of worsening net assets attributable to stockholders to total assets ratio
- Risks associated with credit ratings
- Risks associated with deferred tax assets
- Risks associated with projected benefit obligation
- Risk associated with trust asset management
- Risk associated with processing errors or fraud by directors and employees
- Risk associated with systems failure
- Risk associated with leakage of information
- Risk associated with outsourcing
- Risk associated with financial crimes
- Risk associated with natural disasters
- Risk associated with violation of laws
- Risk associated with significant lawsuits
- Risk associated with failure of keeping human resources
- Risk associated with rumors and unfounded information
- Risk associated with holding company system
- Risk associated with changes in regulations
- Risk associated with effectiveness of risk management policies and procedures
- Assessment concerning internal control over financial reporting
- Risk associated with a "Quantitative and Qualitative Monetary Easing with a Negative Interest Rate" introduced by the Bank of Japan

The risk factors were disclosed in the latest Annual Securities Report. Details of the above risk factors will be disclosed in 15th Annual Securities Report for the fiscal year 2015.

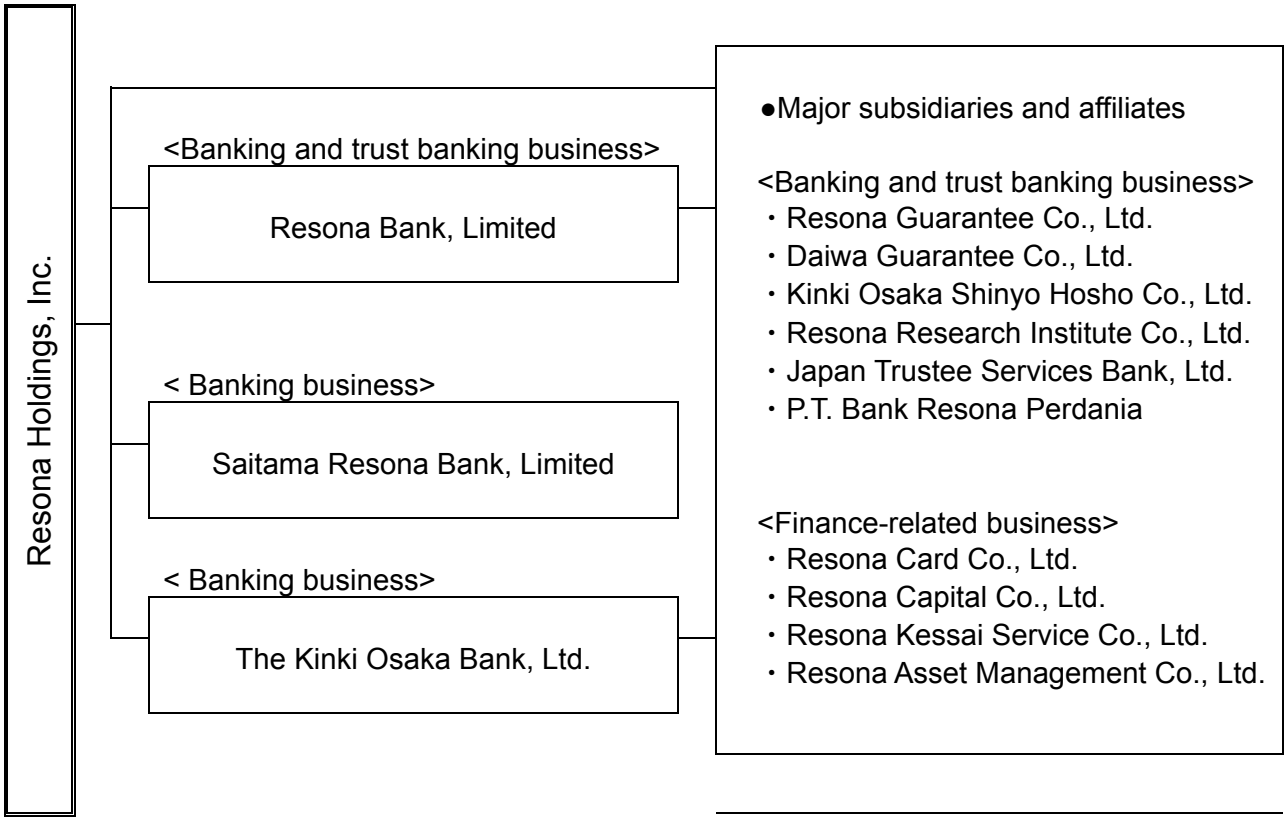
2. Information on Resona Group

Resona Holdings consist of Resona Group with wholly owned three subsidiary banks (Resona Bank, Saitama Resona Bank and The Kinki Osaka Bank) and other group companies. As of March 31, 2016, the number of consolidated domestic subsidiaries was twelve, the number of consolidated foreign subsidiaries was two, and the number of affiliates accounted for by the equity method was one.

The Group provides financial services, including credit card administration, etc. in addition to the banking and trust baking business.

The following chart shows the organization structure for the Group.

[The organization structure for the the Group**]**



3. Management Policy

(1) Principle Management Policy

The Group, based on the CORPORATE MISSION stated below, will make the utmost efforts to become a financial group which is trusted by regional societies and appreciated by stockholders and the market. The Group will continue to implement reforms for further progression and work to maximize its corporate value.

[CORPORATE MISSION]

The Resona Group aims at becoming a true “financial services group with full of creativity.” Toward this goal, the Resona Group will:

- Live up to customers’ expectations,
- Renovate its organization,
- Implement transparent management, and
- Develop further with regional societies

(2) Management Targets

Quantitative targets stated for total of the group banks (simply aggregated) are as follows:

Total of the Group Banks	Fiscal Year 2017 (Plan)
Actual net operating profit	¥ 262.0 billion
Net income before income taxes	¥ 238.0 billion
Net income	¥ 163.0 billion
OHR	56.33 %
ROE	15.09 %

(*1) OHR = (General and administrative expenses) / (Gross operating profit before amortization for trust accounts)

(*2) ROE = (Net operating profit before reserve for possible loan losses and amortization for trust accounts) / (Net Assets minus Stock option (average balance outstanding))

(*3) These are quantitative targets stated in Medium-term Management Plan (announcement in February 2015)

(3) Medium-to Long-Term Management Strategy

Based on the Medium-term Management Plan established and announced in February 2015, the Group will implement business strategies based on the basic scenarios comprising “cultivating strategic business areas even further” and “challenging to create new profit opportunities” and promote four foundation strategies as new efforts of reform looking ahead to changes in the operating environment while upholding the basic stance of “Customers’ joy and happiness are Resona’s.”.

By setting the Group’s strengths of regional and retail businesses as its core businesses, the Group will strive to further advance the differentiation strategies with “solutions” leveraged by trust and real estate functions as one of the pillar. In addition, the Group will work toward the realization of the Omni-channel concept that reforms customer contact based on marketing, and aim to further evolve the regional retail strategy through the enhancement of the Group’s three open platforms including strategic investment, alliance and others.

Through these efforts, the Group will aim to create new value for the customers by providing “stand-out” retail financial services. In addition, the Group will aim to become “No. 1 Retail Bank” as “Financial Service Group” which is the most trusted by customers in the region and keeps moving toward the future together with customers, while continuing to evolve and innovate the business with closely supporting small and medium sized entities and individual customers.

(4) Key Issues

The Group recognizes the following items are key issues to be addressed to aim for a “No.1 Retail Bank.”

I. Business strategy

1. Cultivating strategic business areas even further

In order to ensure “sustainable growth driven by income from main businesses,” the Group will make efforts in “cultivating strategic business areas even further” through sophistication in the differentiation strategies focusing on the regional and retail banking businesses.

The Group will implement “growth, turnaround, succession solution” and “total life solution” within the strategic business domain. In addition, as a developed form of “retail x trust,” the Group will newly establish “Resona seamless style,” which all group banks have trust function as a standard feature and enhance the Group’s ability to provide trust solutions, in order to provide a high quality trust services to the customers.

The Group will promote optimization of the Group’s operating system through coordination and concentration of various functions, and strengthen regional sales capabilities, with a focus on the Tokyo metropolitan area and Kansai area, in order to accurately meet customer needs that are becoming diversified, sophisticated and complicated.

Furthermore, the Group will evolve the “cross-selling,” which addresses customers’ diverse needs through a wide variety of solutions, to “group-wide cross-selling.”

a. “Growth, turnaround, succession solution”

In order to overcome the situation that domestic profit from loans and deposits tends to decline due to the drop in lending rates and to reinforce the corporate business, the Group will establish a brand as “Resona, No.1 in SME business” by enhancing the “growth, turnaround, succession solution” for SMEs through innovating the sales styles (relations, solutions, speed) and by providing multifaceted added value to the customers through providing solutions.

b. “Total life solution”

While the business environment changes quickly such as a progress of the aging society with low birthrates and a concentration of population and wealth, and financial needs of individual customers diversify, the Group will establish a brand as “Resona, No.1 in Personal business” by providing “total life solutions”, to the customers, which give comprehensive support to asset formation and life planning from financial aspects according to the customers’ various life events and plans in their life.

2. Challenging to create new profit opportunities

In the “retail” domain that is the Group’s principal business market, customers’ financial behaviors have become diversified, and various changes have been occurred. In this circumstance, customers whom we “cannot meet” at the extension of conventional business models and sales methods have been getting increasing. The Group understands that addressing such changes would lead to new business opportunities.

Looking ahead to the next decade, the Group aims to further enhance the customer base through the pursuit of retail financial services that “stands out” for the higher quality and the creation of new customer value beyond the boundaries of conventional framework of banks. To be specific, the Group will promote “realization of the Omni-channel concept” that reforms customer contact based on marketing, and “enhancement of open platforms” through strengthening strategic investments and other measures.

a. “Realization of the Omni-channel concept”

The Group will make the following efforts toward the “realization of the Omni-channel concept” that offers high quality and customized retail financial services at the optimal place, time and channel, and that meticulously responds to customers’ financial behavior and values, such as sophistication of marketing, “reconstruction of the value chain” through new efforts to “know our customers well”, “acquaint with our customers” and “communicate with our customers,” services innovations including “24-hour/365-day” business, strengthening linkage between face-to-face channels and non-face to face channels by enhancing internet services.

b. “Enhancement of open platforms”

Looking ahead to the next decade, in order to provide unconventional retail financial services to a broad range of domestic customers, the Group will make efforts in further enhancing the three “open platforms” which consist of “retail banking,” “trust, real estate, international business” and “system and clerical work process” through “strategic investment” to strengthen retail functions and “expansion of alliances” including cooperation with other financial institutions, and aim to become “No.1 retail” financial services group.

II. Base strategies

1. Service reforms - Next Stage

The Group has made efforts in the “service reforms” that constantly thinks from a customer’s perspective, and has carried out customer-oriented reforms that are free from financial institutions customs, such as “open until 17:00”, “no waiting time” and “to make in-Group bank transfers 24-hour/365-day” The Group will further reinforce the effort and will move to the “Next State” of “service reforms” toward the realization of further innovative services.

2. Operational reforms - 3rd Stage

Positioning the next “Operational reforms” as “3rd Stage,” that are a collection of reform know-how in the past such as branch clerical work reforms and business process reforms, the Group will move to “further ahead” reforms such as development of new branches to improve customers’ convenience, drastic reform of cost structure, innovations in the back office system and establishment of a one-platform system for clerical work.

3. Next-generation HR management

The Group will achieve a shift change to “aggressive management” implemented by innovating into a “group-based personnel management” for the optimization of human resource allocation beyond the boundaries of business and corporate unit. The Group will establish an advanced education support system and re-establish the whole HR system that is a further development of the “diversity management.”

4. Sophistication in capital management

The Group will continue to strive to maintain and strengthen the financial base that generates stable revenues from sound assets through a lending portfolio that is diversified to small lots, a stable deposit procurement platform, and establishment of robust risk management system. The Group will achieve “sophistication in capital management” through ensuring a high-level balance between risk and return, generating stable profits, accumulating capital, and responding to financial regulations and rules, as a part of these efforts.

4. Basic Stance on Selection of Accounting Standards

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

5. Consolidated Financial Statements

(1) Consolidated Balance Sheet

(Millions of yen)

	March 31, 2015	March 31, 2016
Assets		
Cash and due from banks	¥ 9,672,994	¥ 13,514,516
Call loans and bills bought	36,243	191,938
Monetary claims bought	443,004	391,804
Trading assets	589,687	475,382
Money held in trust	186	178
Securities	6,864,211	5,346,725
Loans and bills discounted	27,487,284	27,664,964
Foreign exchange assets	97,945	68,866
Other assets	749,994	872,845
Tangible fixed assets	305,493	307,610
Buildings	99,065	97,367
Land	187,022	185,138
Leased assets	8,061	9,606
Construction in progress	1,222	4,370
Other tangible fixed assets	10,121	11,128
Intangible fixed assets	37,398	32,389
Software	6,820	7,184
Leased assets	25,450	20,086
Other intangible fixed assets	5,127	5,118
Net defined benefit asset	27,155	4,248
Deferred tax assets	5,663	25,664
Customers' liabilities for acceptances and guarantees	478,968	431,439
Reserve for possible loan losses	(209,582)	(202,081)
Reserve for possible losses on investments	(83)	(57)
Total Assets	46,586,565	49,126,435
Liabilities and Net Assets		
Liabilities		
Deposits	36,712,851	38,228,820
Negotiable certificates of deposit	2,130,640	1,344,500
Call money and bills sold	1,531,519	606,916
Payables under repurchase agreements	50,993	5,999
Payables under securities lending transactions	24,122	145,107
Trading liabilities	302,869	291,639
Borrowed money	737,051	809,049
Foreign exchange liabilities	1,439	1,991
Bonds	667,707	624,812
Due to trust account	617,622	3,707,658
Other liabilities	1,080,968	985,007
Reserve for employees' bonuses	20,002	16,908
Net defined benefit liability	28,837	32,534
Other reserves	35,651	40,276
Deferred tax liabilities	476	181
Deferred tax liabilities for land revaluation	21,465	20,120
Acceptances and guarantees	478,968	431,439
Total Liabilities	44,443,186	47,292,964
Net Assets		
Capital stock	50,472	50,472
Capital surplus	145,916	-
Retained earnings	1,335,800	1,399,576
Treasury stock	(2,483)	(1,902)
Total stockholders' equity	1,529,706	1,448,147
Net unrealized gains on available-for-sale securities	423,076	347,491
Net deferred gains on hedges	33,158	49,540
Revaluation reserve for land	43,485	44,025
Foreign currency translation adjustments	(1,542)	(3,012)
Remeasurements of defined benefit plans	(49,105)	(70,190)
Total accumulated other comprehensive income	449,072	367,855
Non-controlling interests	164,600	17,468
Total Net Assets	2,143,379	1,833,470
Total Liabilities and Net Assets	¥ 46,586,565	¥ 49,126,435

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

[Consolidated Statement of Income]

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Ordinary income	¥ 861,278	¥ 817,408
Interest income	466,655	443,549
Interest on loans and bills discounted	373,090	353,242
Interest and dividends on securities	60,743	55,102
Interest on call loans and bills bought	931	776
Interest on receivables under securities borrowing transactions	22	5
Interest on due from banks	8,308	9,956
Other interest income	23,558	24,465
Trust fees	22,776	21,295
Fees and commissions	201,031	203,144
Trading income	5,973	10,448
Other operating income	45,231	61,458
Other ordinary income	119,609	77,512
Reversal of reserve for possible loan losses	27,627	-
Recoveries of written-off loans	13,853	15,317
Other	78,128	62,194
Ordinary expenses	527,961	565,703
Interest expenses	40,666	42,200
Interest on deposits	14,851	14,185
Interest on negotiable certificates of deposit	1,825	1,541
Interest on call money and bills sold	1,613	2,789
Interest on payables under repurchase agreement	79	55
Interest on payables under securities lending transactions	936	893
Interest on borrowed money	2,581	3,022
Interest on bonds	17,121	17,495
Other interest expenses	1,657	2,217
Fees and commissions	54,590	55,727
Trading expenses	752	346
Other operating expenses	13,176	22,053
General and administrative expenses	357,767	347,513
Other ordinary expenses	61,008	97,861
Provision to reserve for possible loan losses	-	8,624
Other	61,008	89,236
Ordinary profits	333,316	251,705
Extraordinary gains	104	1,353
Gains on disposal of fixed assets	104	1,353
Extraordinary losses	7,169	2,528
Losses on disposal of fixed assets	1,430	1,074
Impairment losses on fixed assets	5,738	1,454
Income before income taxes	326,251	250,530
Income taxes – current	45,417	43,929
Income taxes – deferred	63,417	21,800
Total income taxes	108,835	65,730
Net income	217,415	184,800
Net income attributable to non-controlling interests	5,937	959
Net income attributable to owners of parent	¥ 211,477	¥ 183,840

[Consolidated Statement of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Net income	¥ 217,415	¥ 184,800
Other comprehensive income	199,441	(93,192)
Net unrealized gains (losses) on available-for-sale securities	178,920	(75,632)
Net deferred gains (losses) on hedges	5,047	16,382
Revaluation reserve for land	2,231	1,085
Foreign currency translation adjustments	26,385	(13,919)
Remeasurements of defined benefit plans	(13,157)	(21,107)
Share of other comprehensive income of affiliates accounted for using the equity method	13	(1)
Total comprehensive income	416,856	91,607
Comprehensive income attributable to:		
Owners of the parent	387,065	103,168
Non-controlling interests	¥ 29,791	¥ (11,560)

(3) Consolidated Statement of Changes in Net Assets
For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockhold -ers' equity
Balance at the beginning of the fiscal year	¥50,472	¥409,293	¥1,169,785	¥(85,855)	¥1,543,696
Cumulative effect of changes in accounting policies			1,483		1,483
Restated balance	50,472	409,293	1,171,268	(85,855)	1,545,179
Changes during the fiscal year					
Dividends paid - other capital surplus		(32,000)			(32,000)
Dividends paid			(46,946)		(46,946)
Net income attributable to owners of parent			211,477		211,477
Purchase of treasury stock				(234,951)	(234,951)
Disposal of treasury stock		3,568		83,378	86,946
Cancellation of treasury stock		(234,945)		234,945	-
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	-	(263,376)	164,531	83,371	(15,473)
Balance at the end of the fiscal year	¥50,472	¥145,916	¥1,335,800	¥(2,483)	¥1,529,706

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Net unreali -zed gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasure -ments of defined benefit plans	Total accmulated other comp -rehensive income		
Balance at the beginning of the fiscal year	¥244,166	¥28,110	¥41,254	¥(4,081)	¥(35,965)	¥273,484	¥139,231	¥1,956,412
Cumulative effect of changes in accounting policies								1,483
Restated balance	244,166	28,110	41,254	(4,081)	(35,965)	273,484	139,231	1,957,896
Changes during the fiscal year								
Dividends paid - other capital surplus								(32,000)
Dividends paid								(46,946)
Net income attributable to owners of parent								211,477
Purchase of treasury stock								(234,951)
Disposal of treasury stock								86,946
Cancellation of treasury stock								–
Net changes except for stockholders' equity during the fiscal year	178,910	5,047	2,231	2,539	(13,140)	175,587	25,369	200,956
Total changes during the fiscal year	178,910	5,047	2,231	2,539	(13,140)	175,587	25,369	185,483
Balance at the end of the fiscal year	¥423,076	¥33,158	¥43,485	¥(1,542)	¥(49,105)	¥449,072	¥164,600	¥2,143,379

(3) Consolidated Statement of Changes in Net Assets - Continued
For the fiscal year ended March 31, 2016

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockhold -ers' equity
Balance at the beginning of the fiscal year	¥50,472	¥145,916	¥1,335,800	¥(2,483)	¥1,529,706
Changes during the fiscal year					
Dividends paid - other capital surplus		(32,000)			(32,000)
Dividends paid			(74,660)		(74,660)
Net income attributable to owners of parent			183,840		183,840
Purchase of treasury stock				(159,842)	(159,842)
Disposal of treasury stock		(0)		587	587
Cancellation of treasury stock		(159,835)		159,835	—
Change in scope of consolidation			(29)		(29)
Transfer from retained earnings to capital surplus		45,919	(45,919)		—
Reversal of revaluation reserve for land			545		545
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	—	(145,916)	63,776	581	(81,558)
Balance at the end of the fiscal year	¥50,472	—	¥1,399,576	¥(1,902)	¥1,448,147

	Accumulated other comprehensive income						Non-controlling interests	Total net assets
	Net unreali -zed gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasure -ments of defined benefit plans	Total accmulated other comp -rehensive 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 fiscal year								
Dividends paid - other capital surplus								¥(32,000)
Dividends paid								¥(74,660)
Net income attributable to owners of parent								¥183,840
Purchase of treasury stock								¥(159,842)
Disposal of treasury stock								¥587
Cancellation of treasury stock								—
Change in scope of consolidation								¥(29)
Transfer from retained earnings to capital surplus								—
Reversal of revaluation reserve for land								¥545
Net changes except for stockholders' equity during the fiscal year	¥(75,584)	¥16,382	¥540	¥(1,470)	¥ (21,085)	¥(81,216)	¥(147,132)	¥(228,349)
Total changes during the fiscal year	(75,584)	16,382	540	(1,470)	(21,085)	(81,216)	(147,132)	(309,908)
Balance at the end of the fiscal year	¥347,491	¥49,540	¥44,025	¥(3,012)	¥(70,190)	¥367,855	¥17,468	¥1,833,470

(4) Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Cash flows from operating activities		
Net income before income taxes	¥ 326,251	¥ 250,530
Adjustment for:		
Depreciation and amortization	25,726	26,288
Impairment losses on fixed assets	5,738	1,454
Equity in earnings of investments in affiliates	(153)	(116)
Increase/(decrease) in reserve for possible loan losses	(46,610)	(7,500)
Increase/(decrease) in reserve for possible losses on investments	(49)	(26)
Increase/(decrease) in reserve for employees' bonuses	1,932	(3,094)
(Increase)/decrease in net defined benefit asset	(6,178)	(15,447)
Increase/(decrease) in net defined benefit liability	(8,221)	(11,800)
Interest income (accrual basis)	(466,655)	(443,549)
Interest expenses (accrual basis)	40,666	42,200
Net (gains)/losses on securities	(64,720)	(40,878)
Net foreign exchange (gains)/losses	(12,906)	(33,828)
Net (gains)/losses on disposal of fixed assets	1,326	(278)
Net (increase)/decrease in trading assets	26,883	114,304
Net increase/(decrease) in trading liabilities	(2,672)	(11,229)
Net (increase)/decrease in loans and bills discounted	(785,615)	(177,679)
Net increase/(decrease) in deposits	966,944	1,515,969
Net increase/(decrease) in negotiable certificates of deposit	180,780	(786,140)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	(333,650)	97,997
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)	(59,438)	52,803
Net (increase)/decrease in call loans and other	7,741	(104,494)
Net increase/(decrease) in call money and other	688,724	(969,595)
Net increase /(decrease) in payables under securities lending transactions	(25,769)	120,985
Net (increase)/decrease in foreign exchange assets	(25,188)	29,079
Net increase/(decrease) in foreign exchange liabilities	265	552
Net increase/(decrease) in straight bonds	500	(3,038)
Net increase/(decrease) in due to trust account	83,778	3,090,035
Interest receipts (cash basis)	470,258	447,677
Interest payments (cash basis)	(43,327)	(43,548)
Other, net	127,249	(13,920)
Subtotal	1,073,611	3,123,712
Income taxes paid or tax refund	29,860	(57,984)
Net cash provided by/(used in) operating activities	1,103,471	3,065,728
Cash flows from investing activities		
Purchases of securities	(16,562,521)	(14,120,698)
Proceeds from sales of securities	18,010,807	14,632,322
Proceeds from redemption of securities	892,679	795,702
Purchases of tangible fixed assets	(10,649)	(12,106)
Proceeds from sales of tangible fixed assets	290	2,158
Purchases of intangible fixed assets	(2,272)	(3,488)
Proceeds from sales of shares of subsidiaries resulting in change in scope of consolidation	-	14
Other, net	(130)	(279)
Net cash provided by/(used in) investing activities	2,328,201	1,293,625
Cash flows from financing activities		
Repayment of subordinated borrowed money	(11,000)	(26,000)
Repayment of subordinated bonds	(51,800)	(172,761)
Dividends paid	(78,946)	(106,660)
Dividends paid to non-controlling interests of consolidated subsidiaries	(640)	(293)
Purchases of treasury stock	(234,951)	(159,842)
Proceeds from sales of treasury stock	87,217	587
Net cash provided by/(used in) financing activities	(290,120)	(464,969)
Effect of exchange rate changes on cash and cash equivalents	104	(58)
Net increase/(decrease) in cash and cash equivalents	3,141,657	3,894,326
Cash and cash equivalents at the beginning of the fiscal year	6,314,735	9,456,393
Cash and cash equivalents at the end of the fiscal year	¥ 9,456,393	¥ 13,350,719

(5) Note on Going-Concern Assumption

Not applicable

(6) Significant Accounting Policies Applied in Preparing Consolidated Financial Statements

1. Scope of Consolidation

(1) Number of consolidated subsidiaries: 14
Names of principal companies: Resona Bank, Ltd.
Saitama Resona Bank, Ltd.
The Kinki Osaka Bank, Ltd.

Resona Asset Management Co., Ltd. was newly established and included in the scope of consolidation from the fiscal year 2015.

TD Consulting Co.,Limited and Resona Preferred Global Securities (Cayman) Limited are excluded from the scope of consolidation from the fiscal year 2015, since some of the shares in TD Consulting Co.,Limited were sold, and Resona Preferred Global Securities (Cayman) Limited was liquidated.

(2) Non-consolidated subsidiaries
Name of principal company: Asahi Servicos e Representacoes Ltda.

Non-consolidated subsidiaries are immaterial with respect to assets, ordinary income, net income/loss (based on the owned interest) and retained earnings (based on the owned interest), accumulated other comprehensive income (based on the owned interest), etc. They are excluded from the consolidation as reasonable judgment on the financial conditions and operating results can still be expected even if they were not consolidated.

2. Application of the Equity Method

(1) Number of non-consolidated subsidiaries accounted for by the equity method: None

(2) Number of affiliates accounted for by the equity method: 1 company
Name of the company: Japan Trustee Services Bank, Ltd.

(3) Non-consolidated subsidiaries not accounted for by the equity method
Name of principal company: Asahi Servicos e Representacoes Ltda.

(4) Number of affiliates not accounted for by the equity method: None
Non-consolidated subsidiaries and affiliates, which are not accounted for by the equity method, are not material to the consolidated financial statements with respect to net income/loss (based on the owned interest), retained earnings (based on the owned interest), accumulated other comprehensive income (based on owned interest), etc. and accordingly, the equity method is not applied to them.

3. Balance Sheet Dates of Consolidated Subsidiaries

(1) Balance sheet dates of the consolidated subsidiaries are as follows:
End of December: 2 companies
End of March: 12 companies

(2) All subsidiaries have been consolidated based on their accounts at their respective balance sheet dates.
Appropriate adjustments have been made for significant transactions occurring during the period from the respective balance sheet dates of the above subsidiaries to the consolidated balance sheet date.

4. Accounting Policies

(1) Trading assets/trading liabilities and trading income/trading expenses

Transactions whose purpose are to earn a profit by taking advantage of short-term fluctuations in the market or discrepancies in interest rates, currency exchange rates, share prices or other market indices on different markets (“transactions for trading purposes”) are included in “Trading assets” or “Trading liabilities” as appropriate in the consolidated balance sheets on a trade-date basis. Income and expenses on the transactions for such trading purposes are included in “Trading income” and “Trading expenses” in the consolidated statements of income on a trade-date basis.

Securities and monetary claims etc. held for trading purposes are stated at fair value as of the consolidated balance sheet date. Derivatives, including swaps, futures and options, held for trading purposes, are stated at the fair values as if they were closed out value assuming the respective contracts are closed-out at the consolidated balance sheet date.

Trading income and trading expenses include interest received and paid during the fiscal year, net changes in fair value of securities and monetary claims, etc., and changes in the close-out value of derivatives during the fiscal year.

(2) Securities

Held-to-maturity debt securities are stated at amortized cost determined by the moving average method (the amortization/accumulation is calculated by the straight-line method).

Investments in non-consolidated subsidiaries and affiliates which are not accounted for by the equity method are stated at amortized cost determined by the moving-average method.

Available-for-sale equity securities are stated at fair value based on the average quoted market prices in the last month of the fiscal year. Other marketable available-for-sale securities are stated at their respective market value and the cost of these securities sold is determined by the moving average method. Non-marketable available-for-sale securities whose fair value cannot be readily determined are stated at cost determined by the moving-average method.

Net unrealized gains or losses, net of applicable taxes, on available-for-sale securities are included as a component of net assets.

(3) Derivative transactions

Derivative transactions (excluding “transactions for trading purposes”) are stated at fair value.

(4) Depreciation for fixed assets

(i) Tangible fixed assets (except for leased assets)
Depreciation of tangible fixed assets is mainly computed by the straight-line method for buildings and by the declining-balance method for equipment over the estimated useful lives. The estimated useful lives of major tangible fixed assets are as follows:
- Buildings: 2 ~ 50 years
- Equipment: 2 ~ 20 years

(ii) Intangible fixed assets (except for leased assets)
Amortization of intangible fixed assets is computed by the straight-line method. Software for internal use is amortized over the estimated useful lives (mainly 5 years) determined by the Company and its consolidated subsidiaries.

(iii) Leased assets
Finance leases other than those which are deemed to transfer the ownership of the leased assets to the lessee, which are included in tangible fixed assets or intangible fixed assets, are depreciated by a straight-line method over the lease term. Residual value of those leased assets is zero unless any guaranteed amount is prescribed in the lease agreement.

Depreciation of leased assets deemed to transfer ownership to the lessee is computed by the same method used for owned assets.

(5) Deferred charges

Share issuance costs are charged to expense as paid.

(6) Reserve for possible loan losses

The principal consolidated subsidiaries have provided reserve for possible loan losses in accordance with their internal standards for write-offs and reserves as follows:

For claims to insolvent borrowers who are undergoing bankruptcy or special liquidation, etc. (hereinafter, “bankrupt obligors”) or who are in substantially the same deteriorating financial condition, although not yet in formal bankruptcy proceedings (hereinafter “effectively bankrupt obligors”), a reserve is provided at the full amount of claims after deducting any direct write-offs and excluding the amounts deemed collectible from the disposal of collateral and the amounts recoverable from the execution of guarantees.

For claims to borrowers who are not currently in the condition of bankruptcy or insolvency but with a high probability of becoming insolvent and certain identified claims subject to close watch, which exceeds a certain threshold, the Discounted Cash Flows Method (the “DCF Method”) is applied to determine the amount of reserve for individually large balances which exceeds a certain pre-established threshold amount. The DCF method, however, is applied only when future cash flows from collection of principal and interest can be reasonably estimated. Under the DCF Method, a reserve is provided for the difference between the present value of future cash flows discounted by the original interest rate and the carrying value of the claim.

For claims to other borrowers, a reserve is computed by using the loss ratios derived from the historical loss experience for a specified period.

For claims to certain foreign borrowers with country risk exposure, a reserve is provided for the estimated losses determined by considering the political and economic situation of respective countries.

The operating divisions initially assess all claims based on the internal standards for self-assessment of asset quality. The Internal Audit Division, which is independent from the operating divisions, examines their assessments.

For collateralized or guaranteed claims, etc. to bankrupt obligors and effectively bankrupt obligors, uncollectible amount (i.e., the carrying value less the amounts collectible from the disposal of collateral and execution of guarantees) are directly written-off. Such uncollectible amount is determined considering a valuation of the collateral

and guarantees and is ¥184,764 million.

Other consolidated subsidiaries mainly provide a general reserve against claims at the amount deemed necessary based on their historical loan-loss experience and a reserve for specific claims individually determined to be uncollectible such as those to bankrupt obligors.

(7) Reserve for possible losses on investments

Reserve for possible losses on investments is provided for possible losses on investments in securities based on assessment of the issuers' financial condition and other factors.

(8) Reserve for employees' bonuses

The reserve for employees' bonuses is provided for the payment of performance incentive bonuses to be paid to employees at an estimated amount accrued as of the consolidated balance sheet date.

(9) Other reserves

Other reserves are provided to cover future expenses and losses that can be reasonably estimated.
Major components are as follows:

(i) Reserve for losses on reimbursement of dormant deposits: ¥28,775 million
A reserve for losses on reimbursement of dormant deposits is provided for the estimated future losses resulting from reimbursements of dormant deposits subsequent to the period of derecognition of the related liabilities.

(ii) Reserve for Resona Club points: ¥4,954 million
A reserve for Resona Club points is provided for the estimated future losses by usage of the points awarded to the Resona Club members.

(iii) Reserve for losses on burden charge under the credit guarantee system: ¥4,900 million
A reserve for losses on burden charge under the credit guarantee system is provided for the estimated future losses to be charged by the credit guarantee corporation under the burden sharing system for credit losses on loans.

(10) Employees' retirement benefits

Regarding determination of retirement benefit obligations, the benefit formula basis is adopted as the method of attributing expected benefit to the periods until this fiscal year end. Prior service cost and unrecognized actuarial gains and losses are accounted for as follows:

Prior service cost:	charged to expense in the fiscal year it is incurred
Unrecognized actuarial gains and losses:	charged to income/expense from the next fiscal year of the incurrence by the straight-line method over a period defined within the average remaining service years of eligible employees (ten years).

Certain consolidated subsidiaries estimated net defined benefit liability and retirement benefit costs using the simplified method whereby the retirement benefit obligations amount that would be payable if the eligible employees terminate the employment.

(11) Translation of assets and liabilities denominated in foreign currencies into Japanese yen

Assets and liabilities denominated in foreign currencies of consolidated domestic banking subsidiaries, except for the investments in affiliates on which historical foreign exchange rates are used, are translated into Japanese yen, primarily at the exchange rates on the consolidated balance sheet dates.

Assets and liabilities denominated in foreign currencies of other consolidated subsidiaries are translated into Japanese yen at the exchange rates on the respective balance sheet dates.

(12) Hedge accounting

(i) Hedges of interest rate risk
Consolidated domestic banking subsidiaries apply the deferral hedge accounting to the hedge of interest rate risk associated with their financial assets and liabilities in accordance with the Japanese Institute of Certified Public Accountants ("JICPA") Industry Audit Committee Report No. 24 "Accounting and Auditing Treatments on the Application of Accounting Standards for Financial Instruments in the Banking Industry." In assessment of effectiveness of fair value hedge, the hedged instruments such as loans and deposits and hedging instruments such as interest swaps are specified as a group with similar remaining term. In assessing effectiveness of cash flow hedge, the correlation of the interest sensitivities of the hedged instruments and the hedging instruments are examined.

(ii) Hedges of foreign currency risk
Certain consolidated domestic banking subsidiaries apply the deferral hedge accounting to hedge of the foreign currency risk associated with their financial assets and liabilities denominated in foreign currencies in

accordance with JICPA Industry Audit Committee Report No. 25 “Accounting and Auditing Treatments for Foreign Currency Transactions in the Banking Industry.”
Assessment of the effectiveness of these hedge transactions is conducted by confirming whether notional amount of hedging currency swaps, foreign exchange swaps, etc. is corresponding to hedged receivables or payables denominated in foreign currencies.

In addition, in application of the deferral hedge accounting or the fair value hedge accounting to hedges of foreign exchange risk of securities denominated in foreign currencies other than bonds, at the inception of each hedge, the hedge effectiveness is assessed by confirming whether the foreign currency payable amount of hedging spot or forward exchange contracts exceed the acquisition costs of the hedged securities denominated in foreign currencies.

(iii) Transaction among consolidated subsidiaries
Because internal interest swaps, currency swaps, and other derivative transactions specified as hedging instruments are strictly processed based on the appropriate market pricing and covered by corresponding external transactions as required by the JICPA Industry Audit Committee Reports No. 24 and No. 25, gains and losses on these internal derivative transactions within consolidated banking subsidiaries or with their trading accounts, are not eliminated, and are recognized as profit or deferred.

The hedging of certain assets and liabilities are accounted for by the deferral hedge accounting, fair value hedge accounting and the special treatment of interest rate swaps.

(13) Cash and cash equivalents in the consolidated statements of cash flows

Cash and cash equivalents in the consolidated statements of cash flows represent cash and due from the Bank of Japan included in “Cash and due from banks” on the consolidated balance sheets.

(14) Consumption taxes

The Company and consolidated domestic subsidiaries account for consumption tax and local consumption tax with the tax-exclusion method.

(15) Consolidated corporate-tax system

The Company and certain consolidated domestic subsidiaries adopt consolidated corporate-tax system with the Company being a parent company under the system.

(7) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement

Change in Accounting Policies
(Application of Accounting Standard for Business Combinations, etc.,)

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

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

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

Furthermore, presentation of net income in the financial statements was amended and “minority interests” was changed to “non-controlling interests.”

For the application of these accounting standards, the Company adopted the transitional provisions in item (4), paragraph 58-2 of the Accounting Standard for Business Combinations, item (4), paragraph 44-5 of the Accounting Standard for Consolidated Financial Statements, and item (4), paragraph 57-4 of the Accounting Standard for Business Divestitures effective from the beginning of the fiscal year ended March 31, 2015.

There is no effect on the consolidated financial statements for the fiscal year 2015.

(8) Notes to Consolidated Financial Statements

(Notes to Consolidated Balance Sheet)
March 31, 2016

1. Securities include equity investments in non-consolidated subsidiaries and affiliates of ¥19,633 million and capital subscriptions to entities of ¥6,311 million.

2. There is no stock lent under consumption agreements in “Securities.” There is no portion of unsecured borrowed securities, securities purchased under resale agreements and securities borrowed with cash collateral.

3. Loans to borrowers in legal bankruptcy amounted to ¥28,494 million, and past due loans amounted to ¥314,305 million.

   Loans to borrowers in legal bankruptcy are loans for which payment of principals or interests has not been received for a substantial period or, for other reasons, there are no prospects for collection of principals or interests, and accordingly, no interest has been accrued (excluding balance already written off and hereinafter referred to as “nonaccrual loans”) and also certain specific condition stated in the Implementation Ordinances for the Corporation Tax Act (Cabinet Order No. 97, 1965), Items i through v in Article 96-1-3 or the circumstances stated in Article 96-1-4 exists.

   Past due loans are nonaccrual loans, other than loans to borrowers in legal bankruptcy and loans whose interest payments have been rescheduled in order to support the restructuring of the borrowers.

4. Loans past due 3 months or more amounted to ¥3,823 million.

   Loans past due 3 months or more are loans on which payment of principal or interest is overdue for 3 months or more from the contract payment date. These loans do not include “loans to borrowers in legal bankruptcy” nor “past due loans.”

5. Restructured loans amounted to ¥216,510 million.

   Restructured loans are those which consolidated subsidiaries have provided special terms and conditions: - including reduction of the interest rates, reschedule of the interest and principal payments, or waiver of claims on the borrowers, all of which are more favorable to the borrowers than the corresponding terms in the original loan agreements. These loans do not include “loans to borrowers in legal bankruptcy”, “past due loans” and “loans past due 3 months or more.”

6. Loans to borrowers in legal bankruptcy, past due loans, loans past due 3 months or more and restructured loans amounted to ¥563,133 million in the aggregate. The amounts presented in above 3. to 6. are stated at the amounts before net of the reserve for possible loan losses.

7. Bills discounted are recorded as lending/borrowing transactions in accordance with the JICPA Industry Audit Committee Report No. 24. The Group has a right to sell or collateralize such bills at their discretion. The total face value of bank acceptance bills, commercial bills, documentary bills and foreign currency bills bought, etc., which were obtained at a discount, was ¥121,176 million.

8. Assets pledged as collateral were as follows:

   Assets pledged as collateral:

• Cash and due from banks	¥10,682 million
• Trading assets	¥6,000 million
• Securities	¥2,569,098 million
• Loans and bills discounted	¥117,731 million
• Other assets	¥3,927 million

   Debt collateralized:

• Deposits	¥203,109 million
• Payables under repurchase agreements	¥5,999 million
• Payables under securities lending transactions	¥145,107 million
• Borrowed money	¥739,748 million

   Other than noted on the table, “Cash and due from banks”, “Securities” and “Other assets”, in the amount of ¥80 million, ¥832,945 million, and ¥612 million, respectively, were pledged as collateral for settlement of foreign exchange or futures transactions and others.

   “Other assets” include the initial margins for future transactions in the amount of ¥20,308 million, cash collateral paid for financial instruments in the amount of ¥83,254 million and guarantee deposits in the amount of ¥20,386 million.

9. Overdrafts agreements on current accounts and commitment line agreements for loans are agreements to extend loans up to the prearranged amount upon customers' requests, unless any terms or conditions in the agreements are violated. Unused balances related to these agreements amounted to ¥8,669,077 million including ¥8,221,779 million of agreements with original terms of one year or less or those that are unconditionally cancellable by the Group at any time without penalty.

   The unused balances do not necessarily affect future cash flows of the consolidated subsidiaries because most of those agreements are expected to expire without being exercised. In addition, most agreements contain provisions, which stipulate that the consolidated subsidiaries may decline to extend loans or reduce the prearranged commitment amount when there are adverse changes in the financial conditions of the borrowers or for other reasons.

   When extending loans to customers, the Group may request collateral or guarantees such as real estate and securities if deemed necessary.

   After originating loans, the Group periodically checks the financial condition of the borrowers based on its internal rules and, if necessary, takes measures to ensure the security of the loans.

10. Certain domestic consolidated subsidiaries adopted a special one-time measure to revalue their land used in operations in accordance with the "Act Concerning Land Revaluation" (Act 34, announced on March 31, 1998). The land revaluation differences have been recorded in "revaluation reserve for land" as a separate component of net assets with the related income taxes included in "deferred tax liabilities for land revaluation."

    Revaluation date: March 31, 1998

    The revaluation method as stated in Article 3, Item 3 of the Act Concerning Land Revaluation:

    The revaluation was based on the official notice prices stated in the "Act of Public Notice of Land Prices (assessed date, January 1, 1998)" as stipulated in Article 2, Item 1 of the "Ordinance for the Act Concerning Land Revaluation (Government Ordinance No. 119, announced on March 31, 1998) after making reasonable adjustments for the location and quality of the sites.

    The aggregate carrying value of the land after one-time revaluation exceeded its aggregate fair value that was determined in accordance with Article 10 of the Act: ¥23,505 million

11. Accumulated depreciation of tangible fixed assets: ¥226,232 million

12. Deferred profit on tangible fixed assets deducted for tax purposes: ¥50,979 million

13. Bonds include subordinated bonds or perpetual subordinated bonds of ¥543,496 million.

14. The principal amount of trust with the principal indemnification agreement which a consolidated domestic banking subsidiary as a trustee has been administrating and operating is ¥3,728,256 million.

15. Guarantees are provided on certain privately placed bonds, in accordance with Article 2, Item 3 of FIFA, included in "Securities." The amount of the guarantees is ¥380,432 million.

(Notes to Consolidated Statement of Income)
For the fiscal year 2015

1. "Other ordinary income" includes gains on sales of stocks and other securities in the amount of ¥35,101 million.

2. "Other ordinary expenses" includes:
   - Write-offs of loans ¥31,847 million
   - Losses on sales of stocks and other securities ¥39,268 million
   - Impairment losses on stocks and other securities ¥2,437 million

(Notes to Consolidated Statement of Comprehensive Income)
For the fiscal year 2015

1. Reclassification adjustment and tax effect of other comprehensive income

Net unrealized gains (losses) on available-for-sale securities		
Amount incurred during the fiscal year	¥ (70,533)	million
Reclassification adjustment	(42,288)	
Prior to deducting tax effect	(112,822)	
Tax effect	37,190	
Net unrealized gains (losses) on available-for-sale securities	¥ (75,632)	
Net deferred gains (losses) on hedges		
Amount incurred during the fiscal year	¥ 42,430	
Reclassification adjustment	(20,004)	
Prior to deducting tax effect	22,425	
Tax effect	(6,043)	
Net deferred gains (losses) on hedges	¥ 16,382	
Revaluation reserve for land		
Amount incurred during the fiscal year	¥ -	
Reclassification adjustment	-	
Prior to deducting tax effect	-	
Tax effect	1,085	
Revaluation reserve for land	¥ 1,085	
Foreign currency translation adjustments		
Amount incurred during the fiscal year	¥ (14,134)	
Reclassification adjustment	215	
Prior to deducting tax effect	(13,919)	
Tax effect	-	
Foreign currency translation adjustments	¥ (13,919)	
Remeasurements of defined benefit plans		
Amount incurred during the fiscal year	¥ (34,127)	
Reclassification adjustment	1,849	
Prior to deducting tax effect	(32,278)	
Tax effect	11,171	
Remeasurements of defined benefit plans	¥ (21,107)	
Share of other comprehensive income of affiliates accounted for using equity method		
Amount incurred during the fiscal year	¥ (1)	
Reclassification adjustment	(0)	
Share of other comprehensive income of affiliates accounted for using equity method	(1)	
Total other comprehensive income	¥ (93,192)	

(Notes to Consolidated Statement of Changes in Net Assets)
For the fiscal year 2015

1. The changes in the number and class of shares issued and treasury stock are as follows:

(Shares in thousand)

	Number of shares at the beginning of the fiscal year	During the fiscal year 2015		Number of shares at the end of the fiscal year	Remarks
		Number of shares increased	Number of shares decreased		
Issued stock					
Common stock	2,324,118	-	-	2,324,118	
Classified stock					
Class C No.1 preferred stock	12,000	-	12,000	-	(*1)
Class F No.1 preferred stock	8,000	-	8,000	-	(*1)
Class Four preferred stock	2,520	-	2,520	-	(*2)
Class Five preferred stock	4,000	-	-	4,000	
Class Six preferred stock	3,000	-	-	3,000	
Total	2,353,638	-	22,520	2,331,118	
Treasury stock					
Common stock	5,999	10	1,630	4,379	(*3)
Classified stock					
Class C No.1 preferred stock	-	12,000	12,000	-	(*4)
Class F No.1 preferred stock	-	8,000	8,000	-	(*4)
Class Four preferred stock	-	2,520	2,520	-	(*5)
Total	5,999	22,530	25,150	4,379	

Note: (*1) The decrease represents cancellation of own common stock acquired based on ceiling on total number of shares available for acquisition resolved at the board of directors' meetings held on May 12, 2015.

(*2) The decrease represents cancellation of own common stock acquired pursuant to Article 19, paragraph (1) of the articles of incorporation of the Company.

(*3) The increase represents acquisition of 10 thousand shares of the odd lot shares. The decrease represents disposal of 0 thousand shares of odd-lot shares and the 1,629 thousand shares sold to ESOP-type Stock Benefit Trust for the Employee Shareholding Association of the Company.

Number of shares at the beginning of the fiscal year and the end of the fiscal year include 5,057 thousand shares and 3,427 thousand shares, respectively, owned by ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

(*4) The increase represents acquisition of own common stock based on the ceiling on total number of shares available for acquisition as described Note (*1). Also, the decrease represents cancellation of own common stock which acquired based on the ceiling on total number of shares available for acquisition as described Note (*1).

(*5) The increase represents acquisition of own common stock as described Note (*2). Also, the decrease represents cancellation of own common stock pursuant to Article 178 of the Companies Act.

2. Detail of cash dividend

(1) Dividends paid in the fiscal year 2015

Resolu-tion	Type of stock	Cash dividends	Dividend per share	Source of dividends	Dividend record date	Effective date
		Millions of yen	*Yen*			
May 12, 2015	Classified stock			Capital surplus	March 31, 2015	June 3, 2015
	Class C No.1 preferred stock	12,000	1,000.00			
	Class F No.1 preferred stock	20,000	2,500.00			
	Common stock	39,493	17.00	Retained earnings	March 31, 2015	June 4, 2015
	Classified stock					
	Class C No.1 preferred stock	652	54.40			
	Class F No.1 preferred stock	1,184	148.00			
	Class Four preferred stock	2,501	992.50			
	Class Five preferred stock	3,675	918.75			
	Class Six preferred stock	3,712	1,237.50			

Note: Total cash dividends for common stock include ¥85 million of dividends paid to ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

Resolu-tion	Type of stock	Cash dividends	Dividend per share	Source of dividends	Dividend record date	Effective date
		Millions of yen	*Yen*			
Novem-ber 11, 2015	Common stock	19,746	8,500	Retained earnings	September 30, 2015	December 4, 2015
	Classified stock					
	Class Five preferred stock	1,837	459.375			
	Class Six preferred stock	1,856	618.750			

Note: Total cash dividends for common stock include ¥36 million of dividends paid to ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

(2) Dividends with record dates before March 31, 2016 and effective dates after April 1, 2016

The following dividends are proposed to the board of directors meeting held on May 12, 2016.

Type of stock	Cash dividends	Dividend per share	Source of dividends	Dividend record date	Effective date
	Millions of yen	*Yen*			
Common stock	19,746	8,500	Retained earnings	March 31, 2016	June 9, 2016
Classified stock					
Class Five preferred stock	1,837	459,375			
Class Six preferred stock	1,856	618,750			

Note: Total cash dividends for common stock include ¥29 million of dividends paid to ESOP-type Stock Benefit Trust for the Employee Shareholding Association.

(Notes to Consolidated Statement of Cash Flows)
For the fiscal year 2015

The reconciliation between cash and cash equivalents in the consolidated statement of cash flows and cash and due from banks in the consolidated balance sheet is as follows:

Cash and due from banks	¥13,514,516	million
Less: Due from except for The Bank of Japan	(163,797)	
Cash and cash equivalents	¥13,350,719	

(Financial Instruments)
For the fiscal year 2015

1. Fair value of financial instruments

Amount on consolidated balance sheet, fair value and difference between them as of March 31, 2016 were as follows. Non-marketable securities whose fair values cannot be reliably determined such as non-listed equity securities are not included in the next table. (Refer to 2.)
Fair value of financial instruments is calculated based on its internal rules which are in accordance with ASBJ Statement No. 10 “Accounting Standards for Financial Instruments.”

(Millions of yen)

	Amount on consolidated balance sheet	Fair value	Difference
(1) Cash and due from banks	¥ 13,514,516	¥ 13,514,516	¥ -
(2) Call loans and bills bought	191,938	191,938	-
(3) Monetary claims bought (*1)	391,507	388,959	(2,547)
(4) Trading assets			
Trading securities	174,547	174,547	-
(5) Securities			
Held-to-maturity debt securities	2,383,521	2,477,166	93,645
Available-for-sale securities	2,892,234	2,892,234	-
(6) Loans and bills discounted	27,664,964		
Reserve for possible loan losses (*1)	(185,420)		
	27,479,543	27,736,811	257,267
(7) Foreign exchange assets (*1)	68,866	68,866	-
Total assets	¥ 47,096,674	¥ 47,445,040	¥ 348,365
(1) Deposits	¥ 38,228,820	¥ 38,230,269	¥ 1,448
(2) Negotiable certificates of deposit	1,344,500	1,344,518	18
(3) Call money and bills sold	606,916	606,916	-
(4) Payables under repurchase agreements	5,999	5,999	-
(5) Payables under securities lending transactions	145,107	145,107	-
(6) Borrowed money	809,049	809,049	-
(7) Foreign exchange liabilities	1,991	1,991	-
(8) Bonds	624,812	649,290	24,477
(9) Due to trust account	3,707,658	3,707,658	-
Total liabilities	¥ 45,474,857	¥ 45,500,801	¥ 25,944
Derivative transactions (*2)			
Hedge accounting not applied	16,804	16,804	-
Hedge accounting applied	85,076	84,793	(283)
Total derivative transactions	¥ 101,881	¥ 101,598	¥ (283)

	Contractual amounts	Fair values
Other		
Guarantee contract (*3)	¥ 431,439	¥ (8,995)

Notes:
(*1) General reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans corresponding to loans and bills discounted are deducted. Specific reserve for possible loan losses corresponding to monetary claims bought and foreign exchange assets are excluded from the amount on consolidated balance sheet directly due to immateriality.
(*2) Derivative financial instruments included in trading assets/liabilities and other assets/liabilities are presented in total. Assets (positive amount) and liabilities (negative amount) arising from derivative transactions are presented on a net basis.
(*3) Contractual amount of guarantee contract is equal to acceptances and guarantees in the consolidated balance sheets.

2. Financial instruments whose fair values cannot be reliably determined

Financial instruments whose fair values cannot be reliably determined as of March 31, 2016 were as follows. Financial instruments are not included (5) Securities of above table 1.

(Millions of yen)

Classification	Amount on consolidated balance sheet
Unlisted stocks (*1)(*2)	¥ 53,365
Investments in partnerships (*2) (*3)	17,605
Total	¥ 70,970

Notes:
(*1) Unlisted stocks do not carry quoted market prices. Since the fair values of these securities cannot be reliably determined, their fair values are not disclosed. Unlisted stocks are amount before reserve for possible losses on investments and the total of both domestic and foreign securities.

(*2) For the fiscal year 2015, impairment losses of unlisted stocks and Investments in partnerships were ¥51 million and ¥3 million, respectively.
(*3) Investments in partnerships contain assets such as unlisted stocks which do not carry quoted market prices. Since the fair values of these securities cannot be reliably determined, their fair values are not disclosed. Investments in partnerships are the total of both domestic and foreign assets.

(Securities)
For the fiscal year 2015

"Securities" in the consolidated balance sheet, negotiable certificates of deposit in "Cash and due from banks", trust beneficiary certificate in "Monetary claims bought", and trading securities and short-term bonds in "Trading assets" were included in the following tables.

1. Trading securities (As of March 31, 2016)

(Millions of yen)

	Net unrealized gains (losses) recorded in the consolidated statement of income during the fiscal year
Trading securities	¥ 197

2. Held-to-maturity debt securities (As of March 31, 2016)

(Millions of yen)

	Type	Amount on consolidated balance sheet	Estimated fair Value	Net unrealized gains (losses)
Fair value exceeding amount on consolidated balance sheet	Japanese government bonds	¥ 1,879,849	¥ 1,955,015	¥ 75,165
	Japanese local government bonds	467,764	485,710	17,946
	Japanese corporate bonds	34,799	35,338	538
	Total	2,382,413	2,476,064	93,650
Fair value below amount on consolidated balance sheet	Japanese government bonds	-	-	-
	Japanese local government bonds	737	737	(0)
	Japanese corporate bonds	370	365	(4)
	Total	1,107	1,102	(5)
Grand Total		¥ 2,383,521	¥ 2,477,166	¥ 93,645

3. Available-for-sale securities (As of March 31, 2016)

(Millions of yen)

	Type	Amount on consolidated balance sheet	Acquisition/ amortized cost	Net unrealized gains (losses)
Amount on consolidated balance sheet exceeding acquisition or amortized cost	Japanese stocks	¥ 762,964	¥ 312,910	¥ 450,054
	Bonds	1,566,334	1,551,336	14,998
	Japanese government bonds	731,029	724,788	6,241
	Japanese local government bonds	71,374	70,603	771
	Japanese corporate bonds	763,930	755,944	7,986
	Other	175,399	165,358	10,040
	Total	2,504,699	2,029,605	475,093
Amount on consolidated balance sheet below acquisition or amortized cost	Japanese stocks	35,692	38,913	(3,221)
	Bonds	130,248	130,610	(361)
	Japanese government bonds	35,412	35,456	(44)
	Japanese local government bonds	35,104	35,162	(57)
	Japanese corporate bonds	59,732	59,991	(258)
	Other	252,275	263,143	(10,867)
	Total	418,217	432,667	(14,450)
Grand Total		¥ 2,922,916	¥ 2,462,272	¥ 460,643

4. Held-to-maturity debt securities sold during the fiscal year (from April 1, 2015 to March 31, 2016)
None

5. Available-for-sale securities sold during the fiscal year (from April 1, 2015 to March 31, 2016)

(Millions of yen)

Type	Proceeds from sales	Gains on sales	Losses on sales
Japanese stocks	¥ 25,708	¥ 16,456	¥ 165
Bonds	12,411,172	39,923	1,051
Japanese government bonds	11,862,489	32,020	1,025
Japanese local government bonds	195,319	4,065	2
Japanese corporate bonds	353,363	3,837	24
Other	2,315,003	32,278	41,865
Total	¥ 14,751,883	¥ 88,658	¥ 43,083

6. Impairment of Securities

Securities except trading securities(excluding whose fair values cannot be reliably determined), of which market values substantially declined in comparison with acquisition cost and the market value rarely recovers to the acquisition cost, are recorded at the market value on the consolidated balance sheet and the valuation difference is recognized as an impairment loss.

For the fiscal year 2015, an impairment loss was amounted to ¥2,782 million.

To assess whether or not a decline in fair values is substantial, the Group considers not only the severity and duration of the decline in value but also the classification of the security issuer which is used in the self-assessment of asset quality as follows:

(i) For issuers who are classified as bankrupt obligors, effectively bankrupt obligors, and borrowers with a high probability of becoming insolvent:
where the fair value is lower than the amortized cost or acquisition cost.

(ii) For issuers who are classified as borrowers under close watch or issuers who are not rated:
where the fair value declined by 30% or more compared to the amortized cost or acquisition cost.

(iii) Other: where the fair value declined by 50% or more compared to the amortized cost or acquisition cost.

(Deferred Tax Accounting)

Following the enactment of the “Act on the Partial Revision of the Income Tax etc. (Act No. 15 of 2016)” and “Act on the Partial Revision of the local Tax etc. (Act No. 13 of 2016)” at the Diet on March 29, 2016, corporation tax rate will be reduced from the fiscal years beginning on or after April 1, 2016. In line with these changes, the normal effective statutory tax rates used to measure deferred tax assets and liabilities were changed from 32.22% to 30.81% for temporary differences expected to be reversed in the fiscal years beginning on April 1, 2016 and 2017, and to 30.58% for those expected to be reversed in the fiscal years beginning on or after April 1, 2018.

As a result of this change, deferred tax assets decreased by ¥1,061 million, deferred tax liabilities decreased by ¥758 million, remeasurements of defined benefit plans decreased by ¥1,639 million, income taxes-deferred increased by ¥5,427 million, net unrealized gains on available-for-sale securities increased by ¥5,601 million and net deferred gains on hedges increased by ¥1,162 million. In addition, deferred tax liabilities for land revaluation decreased by ¥1,072 million and revaluation reserve for land increased by the same amount.

【Segment Information】
For the fiscal year 2015

1. Segment information

Principal operating activities of the segments are as follows:

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

A part of “Fees and commissions” previously classified as “Consumer banking“ at some of the Group banks has been included in **“**Corporate banking” from the fiscal year 2015.

2. Profit and loss by segment

Profit and loss of each segment for the fiscal year ended March 31, 2016 were as follows:

(Millions of yen)

	Segment				Other	Total
	Consumer banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 242,258	¥ 275,836	¥ 66,999	¥ 585,094	¥ (2,362)	¥ 582,731
General and administrative expenses	(167,872)	(150,515)	(11,024)	(329,413)	-	(329,413)
Actual net operating profit	74,385	125,303	55,974	255,664	(2,362)	253,301
Credit cost	1,121	(22,731)	-	(21,609)	-	(21,609)
Net operating profit less credit cost	¥ 75,507	¥ 102,572	¥ 55,974	¥ 234,055	¥ (2,362)	¥ 231,692

Notes:
1. Total amount is aggregated by the figures of three consolidated subsidiary banks and three consolidated credit guarantee subsidiaries.
2. The Consumer banking unit and Corporate banking unit contain operating results of the three consolidated credit guarantee subsidiaries.
3. Actual net operating profit of Corporate banking unit does not include credit cost incurred in trust accounts amounting to ¥16 million of gain.
4. Gross operating profit of the Market trading unit contains some portion of gains/losses on equity securities.
5. “Other” includes all other departments, such as management office, which are not operating segments.
6. Depreciation expense is included in general and administrative expenses.

3. Reconciliation between the segment information and the consolidated financial statements for the fiscal years ended March 31, 2016 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 234,055
Net gains (losses) of “Other”	(2,362)
Net non-recurring gains (losses) other than credit cost	15,068
Net extraordinary gains (losses)	(1,149)
Profit (losses) of consolidated subsidiaries which are not included in segments, etc.	4,918
Income before income taxes	¥ 250,530

Notes:
1. Non-recurring gains (losses) other than credit cost include some portion of gain/loss on securities and retirement benefit expenses.
2. Net extraordinary gains (losses) other than credit cost include impairment loss.

【Per Share Information】

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

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

	Fiscal year 2014 March 31, 2015	Fiscal year 2015 March 31, 2016
Net assets per share of common stock	690.66 yen	705.81 yen
(Calculation base)		
Total net assets	¥ 2,143,379	¥ 1,833,470
Deductions from total net assets	542,326	196,161
Non-controlling interests	164,600	17,468
Preferred stock	366,000	175,000
Preferred dividends	11,725	3,693
Net assets attributable to common stock at the end of the fiscal year	¥ 1,601,053	¥ 1,637,308
Number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock (shares in thousand)	2,318,118	2,319,738

Notes:

(*1) Calculation of net assets per share of common stock for the fiscal year 2014

Regarding to Class C No.1 preferred stock and Class F No.1 preferred stock acquired and cancelled on June 25, 2015, the right to receive the distribution of residual assets (total amount is ¥ 160.0 billion) is not decreased by the special preferred dividends made for repayment of public funds. However, in order to represent the actual conditions of the repayment scheme (the repayment of public fund has been implemented by special preferred dividends funded by other capital surplus) based on "Public funds full repayment plan" announced on May 10, 2013, "Net assets attributable to common stock at the end of the fiscal year" was calculated after deducting the Public funds to be repaid for the preferred stocks of ¥128.0 billion from "Total net assets"(specifically, included in "Preferred stock" of "Deductions from total net assets"). To avoid duplicated deduction of Public funds to be repaid impact described above, the special preferred dividends of ¥32.0 billion, which record date was at the end of the fiscal year 2014 and was funded by other capital surplus, was not deducted from "Total net assets."

(*2) The number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares and 2) the number of shares held by ESOP-type Stock Benefit Trust for the Employee Shareholding Association (5,057 thousands shares as of March 31, 2015 and 3,427 thousands shares as of March 31, 2016).

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

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

	Fiscal year 2014 From April 1, 2014 To March 31, 2015	Fiscal year 2015 From April 1, 2015 To March 31, 2016
(1) Net income per share of common stock	91.07 yen	75.73 yen
(Calculation base)		
Net income attributable to owners of the parent	¥ 211,477	¥ 183,840
Amounts not attributable to common stock	11,725	8,223
Dividends on preferred stock	11,725	7,387
Retirement difference on preferred stock	-	835
Net income attributable to common stock	¥ 199,752	¥ 175,616
Weighted-average number of common shares during the fiscal year (thousands of shares)	2,193,242	2,318,808
(2) Diluted net income per share of common stock	84.28 yen	- yen
(Calculation base)		
Adjustments in net income	¥ 1,836	¥ -
Dividends on preferred stock	¥ 1,836	¥ -
Increase in number of common shares (thousands of shares)	198,513	-
Preferred stock (thousands of shares)	198,513	-
Outline of dilutive securities which were not included in the calculation of "Diluted net income per share" because they do not have dilutive effect.	Not applicable	-

Note:

(*1) Average number of common shares during the period is after deductions of 1) the number of treasury shares and 2) the number of shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association (5,637 thousands shares and 4,361 thousand shares for the fiscal years ended March 31, 2015 and 2016, respectively.)

(*2) Diluted Net Income per Share of Common Stock of FY 2015 is not disclosed because there are no potentially dilutive common shares.

【Statement of Trust Assets and Liabilities】

March 31, 2016

(Millions of Yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 37,571	Money trusts	¥ 11,939,397
Securities	177	Pension trusts	3,239,216
Beneficiary rights	25,424,109	Property formation benefit trusts	972
Securities held in custody account	14,511	Securities investment trusts	13,402,975
Monetary claims	207,320	Money entrusted other than money trusts	335,424
Tangible fixed assets	354,768		
Intangible fixed assets	2,953	Securities trusts	14,552
Other claims	7,578	Monetary claims trusts	226,106
Due from banking account	3,707,658	Land and fixtures trusts	33,623
Cash and due from banks	12,232	Composite trusts	576,610
Total assets	¥ 29,768,881	Total liabilities	¥ 29,768,881

Notes:

1. Amounts of less than one million yen have been rounded down.
2. The trust without readily determinable monetary values was excluded.
3. Beneficiary rights worth of ¥25,424,109 million were re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to ¥210,902 million.
5. Loans and bills discounted where the Bank guarantees the principal is amounted to ¥37,571 million include followings:

	(Millions of Yen)
Past-due loans	¥ 990
Restructured loans	4
Total	¥ 994

There are no Loans to borrowers in legal bankruptcy and Loans past due 3 months or more at the end of the fiscal year 2015.

6. Subsidiary subject to aggregation is Resona Bank, Ltd., only.

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

Money trusts

(Millions of Yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 37,571	Principal	¥ 3,728,256
Other	3,690,882	Special loan loss reserve	113
		Other	83
Total assets	¥ 3,728,453	Total liabilities	¥ 3,728,453

Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

Assets	March 31, 2015 (A)	March 31, 2016 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 36,695	¥ 37,571	¥ 876
Securities	179	177	(2)
Beneficiary rights	23,152,807	25,424,109	2,271,302
Securities held in custody account	11,339	14,511	3,171
Monetary claims	251,995	207,320	(44,675)
Tangible fixed assets	430,024	354,768	(75,255)
Intangible fixed assets	1,554	2,953	1,399
Other claims	10,443	7,578	(2,865)
Due from banking account	617,622	3,707,658	3,090,035
Cash and due from banks	13,956	12,232	(1,724)
Total assets	24,526,618	29,768,881	5,242,262
Co-managed trust funds under other trust bank's administration	¥ 448,713	¥ 210,902	¥ (237,811)

Liabilities	March 31, 2015 (A)	March 31, 2016 (B)	Difference (B)-(A)
Money trusts	¥ 6,747,262	¥ 11,939,397	¥ 5,192,135
Pension trusts	3,465,103	3,239,216	(225,886)
Property formation benefit trusts	943	972	29
Securities investment trusts	12,979,070	13,402,975	423,905
Money entrusted other than money trusts	362,087	335,424	(26,663)
Securities trusts	11,380	14,552	3,171
Monetary claims trusts	270,907	226,106	(44,801)
Land and fixtures trusts	112,221	33,623	(78,597)
Composite trusts	577,641	576,610	(1,030)
Total liabilities	¥ 24,526,618	¥ 29,768,881	¥ 5,242,262

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

6. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheet

(Millions of yen)

	March 31, 2015	March 31, 2016
Assets		
Current assets		
Cash and due from banks	¥ 730	¥ 979
Money held in trust	186	178
Securities	266,000	184,100
Prepaid expenses	5	4
Deferred tax assets	149	142
Accrued income	4	2
Other receivable	27,818	28,661
Accrued income taxes refund	1	10,731
Total current assets	294,896	224,801
Non-current assets		
Tangible fixed assets		
Tools, furniture and fixtures, net	3	4
Leased assets, net	2	1
Total tangible fixed assets	5	5
Intangible fixed assets		
Software	2	0
Total intangible fixed assets	2	0
Investments and other assets		
Investments in subsidiaries and affiliates	1,116,174	1,117,154
Long-term loans to subsidiaries and affiliates	49,500	39,500
Other	30	16
Reserve for possible losses on investments	(2,494)	(2,131)
Total investments and other assets	1,163,211	1,154,540
Total non-current assets	1,163,219	1,154,547
Total Assets	¥ 1,458,116	¥ 1,379,348

(1) Non-Consolidated Balance Sheet - Continued

(Millions of yen)

	March 31, 2015	March 31, 2016
Liabilities and Net Assets		
Liabilities		
Current liabilities		
Current portion of bonds	¥ -	30,000
Lease obligations	1	1
Other payable	1,250	1,281
Accrued expenses	641	638
Income taxes payable	1,824	32
Consumption taxes payable	139	91
Reserve for employees' bonuses	580	531
Other	441	487
Total current liabilities	4,879	33,062
Non-current liabilities		
Bonds	80,000	50,000
Long-term debts to subsidiaries and affiliates	301,279	300,208
Lease obligations	1	-
Total non-current liabilities	381,281	350,208
Total Liabilities	386,160	383,271
Net Assets		
Stockholder's equity		
Capital stock	50,472	50,472
Capital surplus		
Capital reserve	50,472	50,472
Other capital surplus	198,834	6,998
Total capital surplus	249,306	57,470
Retained earnings		
Other retained earnings		
Retained earnings carried forward	774,659	890,036
Total retained earnings	774,659	890,036
Treasury stock	(2,483)	(1,902)
Total stockholders' equity	1,071,955	996,077
Total Net Assets	1,071,955	996,077
Total Liabilities and Net Assets	¥ 1,458,116	¥ 1,379,348

(2) Non-Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Operating income		
Dividends from subsidiaries and affiliates	¥ 122,672	¥ 190,563
Fees from subsidiaries and affiliates	4,334	5,263
Interest on loans to subsidiaries and affiliates	1,327	913
Total operating income	128,333	196,739
Operating expenses		
Interest on debts	2,411	2,295
Interest on bonds	393	392
General and administrative expenses	4,421	4,810
Total operating expenses	7,226	7,498
Operating profits	121,106	189,241
Non-operating income		
Interest income on securities	39	38
Fees and commissions	102	96
Reversal of reserve for possible losses on investments	144	363
Gain on forfeiture of unclaimed dividends	129	28
Other	10	14
Total non-operating income	426	541
Non-operating expenses		
Total non-operating expenses	158	14
Ordinary profits	121,374	189,768
Income before income taxes	121,374	189,768
Income taxes－current	(316)	(275)
Income taxes – deferred	(30)	6
Total income taxes	(347)	(268)
Net income	¥ 121,722	¥ 190,036

(3) Non-Consolidated Statement of Changes in Net Assets

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity					Treasury stock	Total stockhold-ers' equity	Total net assets
	Capital stock	Capital surplus			Retained earnings			
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings			
					Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥50,472	¥50,472	¥462,210	¥512,683	¥699,883	¥(85,855)	¥1,177,184	¥1,177,184
Changes during the fiscal year								
Dividends paid - other capital surplus			(32,000)	(32,000)			(32,000)	(32,000)
Dividends paid					(46,946)		(46,946)	(46,946)
Net income					121,722		121,722	121,722
Purchase of treasury stock						(234,951)	(234,951)	(234,951)
Disposal of treasury stock			3,568	3,568		83,378	86,946	86,946
Cancellation of treasury stock			(234,945)	(234,945)		234,945	–	–
Total changes during the fiscal year	-	-	(263,376)	(263,376)	74,775	83,371	(105,229)	(105,229)
Balance at the end of the fiscal year	¥50,472	¥50,472	¥198,834	¥249,306	¥774,659	¥(2,483)	¥1,071,955	¥1,071,955

For the fiscal year ended March 31, 2016

	Stockholders' equity					Treasury stock	Total stockhold-ers' equity	Total net assets
	Capital stock	Capital surplus			Retained earnings			
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings			
					Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥50,472	¥50,472	¥198,834	¥249,306	¥774,659	¥(2,483)	¥1,071,955	¥1,071,955
Changes during the fiscal year								
Dividends paid - other capital surplus			(32,000)	(32,000)			(32,000)	(32,000)
Dividends paid					(74,660)		(74,660)	(74,660)
Net income					190,036		190,036	190,036
Purchase of treasury stock						(159,842)	(159,842)	(159,842)
Disposal of treasury stock			(0)	(0)		587	587	587
Cancellation of treasury stock			(159,835)	(159,835)		159,835	–	–
Total changes during the fiscal year	-	-	(191,836)	(191,836)	115,376	581	(75,878)	(75,878)
Balance at the end of the fiscal year	¥50,472	¥50,472	¥6,998	¥57,470	¥890,036	¥(1,902)	¥996,077	¥996,077

(4) Note on Going-Concern Assumption

Not applicable

Financial Results Report for FY2015

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I. Highlights of Financial Results for Fiscal Year 2015

1. Statements of income

<Consolidated> (Millions of yen)

		FY 2015 (A)	(A)-(B)	FY 2014 (B)
Ordinary income	1	817,408	(43,869)	861,278
Consolidated gross operating profit	2	619,567	(12,915)	632,483
Interest income	3	401,348	(24,639)	425,988
Trust fees（after disposal of problem loans in the trust account）	4	21,295	(1,481)	22,776
<Disposal of problem loans in the trust account>	5	16	(30)	47
Fees and commissions	6	147,416	975	146,441
Trading income	7	10,101	4,880	5,221
Other operating income	8	39,404	7,349	32,055
Provision to general reserve for possible loan losses	9	5,097	5,097	-
General and administrative expenses	10	(347,513)	10,254	(357,767)
Other gains/(losses), net	11	(25,445)	(84,046)	58,600
Net gains/(losses) on stocks	12	(6,583)	(51,171)	44,588
Disposal of problem loans	13	(46,285)	(27,138)	(19,147)
Reversal of credit expenses	14	15,317	(26,163)	41,481
Equity in earnings of investments in affiliates	15	116	(37)	153
Ordinary profit	16	251,705	(81,611)	333,316
Extraordinary gains	17	1,353	1,248	104
Extraordinary losses	18	(2,528)	4,641	(7,169)
Income before income taxes and minority interests	19	250,530	(75,721)	326,251
Income taxes-current	20	(43,929)	1,488	(45,417)
Income taxes-deferred	21	(21,800)	41,617	(63,417)
Net income	22	184,800	(32,615)	217,415
Net income attributable to non-controlling interests	23	(959)	4,978	(5,937)
Net income attributable to owners of the parent	24	183,840	(27,637)	211,477

Credit expense (5, 9, 13, 14)	25	(25,854)	(48,235)	22,381
Disposal of problem loans in the trust account	26	16	(30)	47
Provision to general reserve for possible loan losses	27	5,097	(24,908)	30,005
Write-off of loans	28	(31,847)	(14,052)	(17,795)
Provision to specific reserve for possible loan losses	29	(13,721)	(11,341)	(2,379)
Provision to special reserve for certain overseas loans	30	(0)	(2)	1
Other disposal of problem loans	31	(716)	635	(1,351)
Gains on recoveries of written-off loans	32	15,317	1,463	13,853

<Reference> Number of consolidated subsidiaries (Companies)

		FY 2015 (A)	(A)-(B)	FY 2014 (B)
Number of consolidated subsidiaries	33	14	(1)	15
Number of affiliated companies accounted for by the equity method	34	1	—	1
Total	35	15	(1)	16

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

(Millions of yen)

		Total of three banks			Resona Bank		
		FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Gross operating profit	1	572,028	(8,491)	580,519	383,535	(7,510)	391,045
Gross operating profit from domestic operations	2	533,610	(9,483)	543,093	348,153	(8,198)	356,351
Interest income	3	380,087	(22,763)	402,851	239,000	(13,538)	252,538
Trust fees (after disposal of problem loans in the trust account)	4	21,299	(1,481)	22,780	21,299	(1,481)	22,780
<Disposal of problem loans in the trust account>	5	16	(30)	47	16	(30)	47
Fees and commissions	6	104,653	2,074	102,578	75,913	2,635	73,277
Trading income	7	381	(31)	412	381	(31)	412
Other operating income	8	27,189	12,718	14,470	11,559	4,216	7,342
Gross operating profit from international operations	9	38,418	991	37,426	35,381	688	34,693
Interest income	10	15,430	1,721	13,708	14,780	1,594	13,186
Fees and commissions	11	2,325	(98)	2,423	1,993	(93)	2,087
Trading income	12	9,517	5,578	3,938	9,517	5,578	3,938
Other operating income	13	11,145	(6,209)	17,355	9,091	(6,390)	15,482
Expenses (excluding non-recurring items)	14	(326,359)	8,976	(335,335)	(214,053)	5,797	(219,851)
Personnel expenses	15	(131,928)	3,361	(135,290)	(84,734)	2,461	(87,195)
Non-personnel expenses	16	(174,731)	6,510	(181,241)	(117,096)	3,519	(120,616)
Taxes	17	(19,698)	(895)	(18,803)	(12,221)	(183)	(12,038)
Provision to general reserve for possible loan losses	18	(2,466)	(2,466)	-	(3,231)	(3,231)	-
Actual net operating profit *1	19	245,652	515	245,137	169,465	(1,681)	171,147
Core net operating profit *2	20	196,502	(24,238)	220,740	141,034	(15,177)	156,212
Net operating profit	21	243,202	(1,981)	245,184	166,251	(4,943)	171,194
Net gains/(losses) on bonds	22	49,150	24,753	24,396	28,430	13,496	14,934
Other gains/(losses), net	23	(21,254)	(76,378)	55,124	(21,968)	(79,907)	57,939
Net gains/(losses) on stocks	24	(6,797)	(51,327)	44,530	(9,898)	(52,841)	42,942
Gains on sale	25	34,889	(12,478)	47,367	31,364	(13,856)	45,221
Losses on sale	26	(39,251)	(37,071)	(2,179)	(38,877)	(36,705)	(2,172)
Losses on devaluation	27	(2,435)	(1,777)	(657)	(2,385)	(2,278)	(107)
Disposal of problem loans	28	(38,417)	(23,261)	(15,156)	(32,449)	(24,197)	(8,251)
Reversal of credit expenses	29	17,378	(22,060)	39,439	10,821	(22,270)	33,092
Other	30	6,582	20,271	(13,688)	9,558	19,402	(9,843)
Ordinary profit	31	221,948	(78,360)	300,308	144,282	(84,851)	229,133
Extraordinary gains/(losses), net	32	(1,149)	5,896	(7,045)	(279)	4,460	(4,740)
Gains/(losses) on disposal of fixed assets	33	302	1,609	(1,307)	529	1,538	(1,008)
Impairment losses on fixed assets	34	(1,452)	4,286	(5,738)	(809)	2,922	(3,731)
Income before income taxes	35	220,799	(72,463)	293,263	144,002	(80,390)	224,393
Income taxes-current	36	(36,547)	2,669	(39,216)	(15,669)	8,651	(24,320)
Income taxes-deferred	37	(20,899)	36,688	(57,587)	(27,488)	22,600	(50,089)
Net income	38	163,351	(33,106)	196,458	100,845	(49,138)	149,983

Credit expense (5, 18, 28, 29)	39	(23,488)	(47,819)	24,330	(24,842)	(49,730)	24,887
Disposal of problem loans in the trust account	40	16	(30)	47	16	(30)	47
Provision to general reserve for possible loan losses	41	(411)	(23,977)	23,565	(3,231)	(20,047)	16,816
Write-off of loans	42	(27,816)	(13,536)	(14,279)	(24,028)	(15,754)	(8,274)
Provision to specific reserve for possible loan losses	43	(9,765)	(12,195)	2,430	(8,442)	(15,111)	6,668
Provision to special reserve for certain overseas loans	44	(0)	(2)	1	(0)	(2)	1
Other disposal of problem loans	45	(442)	434	(876)	22	(0)	22
Gains on recoveries of written-off loans	46	14,930	1,488	13,442	10,821	1,215	9,606

Notes: *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account
*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Gross operating profit	1	137,458	1,067	136,390	51,034	(2,049)	53,084
Gross operating profit from domestic operations	2	135,279	153	135,125	50,177	(1,439)	51,616
Interest income	3	104,791	(7,210)	112,001	36,295	(2,015)	38,311
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	20,242	1,087	19,154	8,497	(1,648)	10,146
Trading income	7	-	-	-	-	-	-
Other operating income	8	10,245	6,277	3,968	5,383	2,224	3,159
Gross operating profit from international operations	9	2,179	914	1,265	856	(610)	1,467
Interest income	10	343	215	128	305	(88)	394
Fees and commissions	11	174	(0)	175	157	(3)	160
Trading income	12	-	-	-	-	-	-
Other operating income	13	1,660	699	961	393	(518)	911
Expenses (excluding non-recurring items)	14	(74,762)	2,052	(76,815)	(37,543)	1,126	(38,669)
Personnel expenses	15	(29,801)	249	(30,050)	(17,392)	651	(18,044)
Non-personnel expenses	16	(39,849)	2,268	(42,117)	(17,785)	722	(18,507)
Taxes	17	(5,111)	(465)	(4,646)	(2,365)	(247)	(2,118)
Provision to general reserve for possible loan losses	18	765	765	-	-	-	-
Actual net operating profit *1	19	62,695	3,120	59,575	13,491	(923)	14,414
Core net operating profit *2	20	47,499	(6,370)	53,869	7,968	(2,690)	10,658
Net operating profit	21	63,460	3,885	59,575	13,491	(923)	14,414
Net gains/(losses) on bonds	22	15,196	9,490	5,705	5,523	1,767	3,756
Other gains/(losses), net	23	(2,002)	963	(2,965)	2,716	2,565	150
Net gains/(losses) on stocks	24	2,391	1,739	652	710	(225)	935
Gains on sale	25	2,800	1,596	1,204	724	(217)	942
Losses on sale	26	(364)	(363)	(1)	(8)	(2)	(6)
Losses on devaluation	27	(43)	506	(550)	(5)	(5)	-
Disposal of problem loans	28	(4,814)	267	(5,082)	(1,153)	667	(1,821)
Reversal of credit expenses	29	2,435	(351)	2,786	4,121	561	3,560
Other	30	(2,014)	(692)	(1,321)	(962)	1,561	(2,523)
Ordinary profit	31	61,458	4,848	56,609	16,207	1,642	14,565
Extraordinary gains/(losses), net	32	(678)	(287)	(390)	(190)	1,723	(1,914)
Gains/(losses) on disposal of fixed assets	33	(177)	15	(193)	(49)	55	(105)
Impairment losses on fixed assets	34	(501)	(303)	(197)	(141)	1,667	(1,809)
Income before income taxes	35	60,779	4,560	56,218	16,016	3,365	12,651
Income taxes-current	36	(18,618)	(3,556)	(15,061)	(2,260)	(2,425)	164
Income taxes-deferred	37	(1,960)	3,968	(5,928)	8,549	10,118	(1,569)
Net income	38	40,201	4,972	35,228	22,305	11,059	11,245

Credit expense (5, 18, 28, 29)	39	(1,614)	681	(2,296)	2,968	1,229	1,738
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	765	(1,636)	2,401	2,054	(2,293)	4,348
Write-off of loans	42	(2,872)	1,468	(4,340)	(915)	749	(1,664)
Provision to specific reserve for possible loan losses	43	(1,716)	244	(1,960)	393	2,671	(2,278)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(226)	515	(742)	(238)	(81)	(156)
Gains on recoveries of written-off loans	46	2,435	89	2,345	1,674	183	1,490

Notes: *1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account
*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Actual net operating profit	245,652	515	245,137	169,465	(1,681)	171,147
Actual net operating profit per employee (thousands of yen)	16,273	(167)	16,441	17,617	(318)	17,936
Net operating profit	243,202	(1,981)	245,184	166,251	(4,943)	171,194
Net operating profit per employee (thousands of yen)	16,111	(332)	16,444	17,283	(657)	17,941

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Actual net operating profit	62,695	3,120	59,575	13,491	(923)	14,414
Actual net operating profit per employee (thousands of yen)	19,208	325	18,882	6,096	(414)	6,510
Net operating profit	63,460	3,885	59,575	13,491	(923)	14,414
Net operating profit per employee (thousands of yen)	19,442	559	18,882	6,096	(414)	6,510

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

3. ROE

<Consolidated>

(%)

	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Net income ROE	14.41	(4.47)	18.89

Note: ROE= (Net income attributable to owners of the parent - Amount equivalent to dividends for preferred shares) / {(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		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Average interest rate on funds invested (a)	0.96	(0.08)	1.05	0.98	(0.10)	1.08
Average interest rate of loans and bills discounted (c)	1.28	(0.11)	1.39	1.23	(0.11)	1.34
Average interest rate on securities	0.89	0.07	0.82	1.06	0.03	1.03
Average interest rate on procured funds (b)	0.78	(0.05)	0.83	0.81	(0.06)	0.88
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.00)	0.03	0.03	(0.00)	0.03
Average interest rate on external debt	0.17	(0.04)	0.21	0.09	(0.00)	0.09
Gross interest margin (a) - (b)	0.17	(0.03)	0.21	0.16	(0.03)	0.20
Loan-to-deposit spread (c) - (d)	1.25	(0.10)	1.35	1.20	(0.10)	1.30

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Average interest rate on funds invested (a)	0.87	(0.06)	0.94	1.12	(0.06)	1.18
Average interest rate of loans and bills discounted (c)	1.35	(0.12)	1.48	1.43	(0.06)	1.49
Average interest rate on securities	0.71	0.11	0.60	0.59	0.00	0.59
Average interest rate on procured funds (b)	0.63	(0.02)	0.65	1.16	(0.03)	1.20
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.02	0.05	(0.00)	0.06
Average interest rate on external debt	0.48	(0.09)	0.57	0.34	(0.63)	0.98
Gross interest margin (a) - (b)	0.24	(0.04)	0.28	(0.04)	(0.02)	(0.01)
Loan-to-deposit spread (c) - (d)	1.33	(0.12)	1.45	1.37	(0.05)	1.43

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

5. Use and source of funds

<Total of three banks>

(Millions of yen, %)

1. Total operations	FY 2015 (A)			(A)-(B)			FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	43,065,778	435,874	1.01	1,193,772	(23,443)	(0.08)	41,872,005	459,317	1.09
Loans and bills discounted	27,253,160	347,968	1.27	731,240	(19,845)	(0.11)	26,521,919	367,813	1.38
Securities	5,762,816	55,316	0.95	(1,329,235)	(6,022)	0.09	7,092,052	61,338	0.86
Source of Funds	43,181,896	40,356	0.09	1,156,809	(2,401)	(0.00)	42,025,086	42,757	0.10
Deposits	36,375,991	12,536	0.03	1,118,649	(1,023)	(0.00)	35,257,342	13,559	0.03
Negotiable certificates of deposit	2,365,241	1,727	0.07	(164,148)	(275)	(0.00)	2,529,390	2,002	0.07
Call money	1,239,487	2,758	0.22	262,516	1,222	0.06	976,971	1,536	0.15
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	805,138	2,551	0.31	(67,953)	(409)	(0.02)	873,092	2,961	0.33

2. Domestic operations

Use of Funds	41,999,984	405,124	0.96	1,052,364	(26,219)	(0.08)	40,947,619	431,344	1.05
Loans and bills discounted	26,732,906	342,703	1.28	668,203	(20,415)	(0.11)	26,064,702	363,119	1.39
Securities	5,493,878	49,249	0.89	(1,424,243)	(7,645)	0.07	6,918,122	56,894	0.82
Source of Funds	42,130,105	25,036	0.05	1,015,617	(3,455)	(0.00)	41,114,488	28,492	0.06
Deposits	35,719,100	10,113	0.02	1,027,204	(2,113)	(0.00)	34,691,896	12,227	0.03
Negotiable certificates of deposit	2,365,241	1,727	0.07	(164,148)	(275)	(0.00)	2,529,390	2,002	0.07
Call money	867,833	717	0.08	166,434	130	(0.00)	701,398	586	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	737,099	2,113	0.28	(101,738)	(664)	(0.04)	838,837	2,777	0.33

3. International operations

Use of Funds	1,590,220	31,094	1.95	237,963	2,781	(0.13)	1,352,256	28,312	2.09
Loans and bills discounted	520,254	5,264	1.01	63,037	570	(0.01)	457,216	4,694	1.02
Securities	268,937	6,066	2.25	95,007	1,622	(0.29)	173,929	4,444	2.55
Source of Funds	1,576,216	15,664	0.99	237,747	1,060	(0.09)	1,338,468	14,604	1.09
Deposits	656,890	2,423	0.36	91,444	1,090	0.13	565,445	1,332	0.23
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	371,654	2,041	0.54	96,081	1,092	0.20	275,573	949	0.34
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	68,039	438	0.64	33,785	254	0.10	34,254	183	0.53

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

1. Total operations	FY 2015 (A)			(A)-(B)			FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	26,983,013	285,891	1.05	1,239,391	(12,475)	(0.09)	25,743,622	298,367	1.15
Loans and bills discounted	18,008,062	220,906	1.22	601,912	(11,551)	(0.10)	17,406,150	232,457	1.33
Securities	3,307,127	38,268	1.15	(368,433)	(2,213)	0.05	3,675,561	40,482	1.10
Source of Funds	27,228,429	32,110	0.11	1,185,952	(532)	(0.00)	26,042,477	32,642	0.12
Deposits	21,591,574	7,816	0.03	877,939	(242)	(0.00)	20,713,634	8,058	0.03
Negotiable certificates of deposit	2,175,197	1,637	0.07	(108,410)	(197)	(0.00)	2,283,608	1,835	0.08
Call money	1,143,841	2,699	0.23	253,461	1,222	0.07	890,379	1,476	0.16
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	520,723	891	0.17	(97,244)	121	0.04	617,968	770	0.12

2. Domestic operations									
Use of Funds	25,971,600	255,842	0.98	1,091,210	(15,259)	(0.10)	24,880,390	271,101	1.08
Loans and bills discounted	17,497,796	215,759	1.23	540,987	(12,084)	(0.11)	16,956,809	227,843	1.34
Securities	3,066,869	32,619	1.06	(478,400)	(3,905)	0.03	3,545,270	36,525	1.03
Source of Funds	26,230,546	16,841	0.06	1,037,701	(1,721)	(0.00)	25,192,844	18,562	0.07
Deposits	20,985,691	5,435	0.02	782,855	(1,332)	(0.00)	20,202,836	6,767	0.03
Negotiable certificates of deposit	2,175,197	1,637	0.07	(108,410)	(197)	(0.00)	2,283,608	1,835	0.08
Call money	772,999	663	0.08	157,459	134	(0.00)	615,540	528	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	452,684	453	0.10	(131,031)	(132)	(0.00)	583,715	586	0.10

3. International operations									
Use of Funds	1,515,359	30,373	2.00	251,235	2,799	(0.17)	1,264,124	27,573	2.18
Loans and bills discounted	510,266	5,147	1.00	60,925	532	(0.01)	449,341	4,614	1.02
Securities	240,258	5,649	2.35	109,967	1,692	(0.68)	130,291	3,956	3.03
Source of Funds	1,501,830	15,593	1.03	251,305	1,205	(0.11)	1,250,525	14,387	1.15
Deposits	605,882	2,381	0.39	95,084	1,089	0.14	510,798	1,291	0.25
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	370,841	2,036	0.54	96,002	1,088	0.20	274,839	947	0.34
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	68,039	438	0.64	33,787	254	0.10	34,252	183	0.53

<Saitama Resona Bank> (Millions of yen, %)

1. Total operations	FY 2015 (A)			(A)-(B)			FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	12,649,411	111,145	0.87	11,513	(8,129)	(0.06)	12,637,898	119,274	0.94
Loans and bills discounted	6,861,696	92,962	1.35	173,806	(6,030)	(0.12)	6,687,890	98,992	1.48
Securities	1,766,329	12,819	0.72	(857,775)	(3,182)	0.11	2,624,105	16,002	0.60
Source of Funds	12,583,195	6,011	0.04	23,519	(1,133)	(0.00)	12,559,676	7,145	0.05
Deposits	11,579,210	2,878	0.02	275,756	(454)	(0.00)	11,303,453	3,332	0.02
Negotiable certificates of deposit	125,903	42	0.03	(39,272)	(53)	(0.02)	165,176	96	0.05
Call money	93,691	59	0.06	7,409	0	(0.00)	86,282	59	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	196,379	1,348	0.68	10,303	(161)	(0.12)	186,076	1,509	0.81

2. Domestic operations									
Use of Funds	12,606,822	110,763	0.87	17,605	(8,210)	(0.06)	12,589,216	118,973	0.94
Loans and bills discounted	6,856,257	92,898	1.35	172,952	(6,048)	(0.12)	6,683,304	98,947	1.48
Securities	1,756,598	12,627	0.71	(851,997)	(3,210)	0.11	2,608,595	15,838	0.60
Source of Funds	12,541,048	5,971	0.04	29,885	(999)	(0.00)	12,511,163	6,971	0.05
Deposits	11,539,895	2,846	0.02	278,703	(455)	(0.00)	11,261,191	3,302	0.02
Negotiable certificates of deposit	125,903	42	0.03	(39,272)	(53)	(0.02)	165,176	96	0.05
Call money	92,880	53	0.05	7,329	(3)	(0.00)	85,550	57	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	196,379	1,348	0.68	10,305	(161)	(0.12)	186,073	1,509	0.81

3. International operations									
Use of Funds	46,331	384	0.83	(6,457)	80	0.25	52,788	304	0.57
Loans and bills discounted	5,438	63	1.17	853	18	0.17	4,585	45	0.99
Securities	9,731	191	1.96	(5,778)	28	0.91	15,510	163	1.05
Source of Funds	45,888	41	0.09	(6,731)	(134)	(0.24)	52,620	176	0.33
Deposits	39,314	31	0.07	(2,946)	1	0.00	42,261	29	0.07
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	811	5	0.71	80	3	0.40	731	2	0.30
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	(2)	(0)	(0.62)	2	0	0.62

<Kinki Osaka Bank> (Millions of yen, %)

1. Total operations	FY 2015 (A)			(A)-(B)			FY 2014 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	3,433,353	38,836	1.13	(57,131)	(2,838)	(0.06)	3,490,485	41,674	1.19
Loans and bills discounted	2,383,400	34,099	1.43	(44,478)	(2,263)	(0.06)	2,427,879	36,362	1.49
Securities	689,359	4,227	0.61	(103,025)	(627)	0.00	792,385	4,854	0.61
Source of Funds	3,370,270	2,234	0.06	(52,662)	(735)	(0.02)	3,422,932	2,969	0.08
Deposits	3,205,207	1,842	0.05	(35,047)	(326)	(0.00)	3,240,254	2,168	0.06
Negotiable certificates of deposit	64,140	47	0.07	(16,465)	(24)	(0.01)	80,606	71	0.08
Call money	1,954	0	0.00	1,645	(0)	(0.12)	309	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	88,035	311	0.35	18,987	(369)	(0.63)	69,048	681	0.98

2. Domestic operations									
Use of Funds	3,421,561	38,519	1.12	(56,451)	(2,749)	(0.06)	3,478,012	41,269	1.18
Loans and bills discounted	2,378,852	34,045	1.43	(45,736)	(2,282)	(0.06)	2,424,588	36,328	1.49
Securities	670,411	4,001	0.59	(93,845)	(529)	0.00	764,257	4,530	0.59
Source of Funds	3,358,510	2,223	0.06	(51,969)	(734)	(0.02)	3,410,480	2,958	0.08
Deposits	3,193,513	1,831	0.05	(34,354)	(326)	(0.00)	3,227,868	2,157	0.06
Negotiable certificates of deposit	64,140	47	0.07	(16,465)	(24)	(0.01)	80,606	71	0.08
Call money	1,953	-	-	1,646	(0)	(0.12)	306	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	88,035	311	0.35	18,987	(369)	(0.63)	69,048	681	0.98

3. International operations									
Use of Funds	28,529	335	1.17	(6,813)	(98)	(0.05)	35,343	434	1.22
Loans and bills discounted	4,548	53	1.17	1,257	19	0.13	3,290	34	1.04
Securities	18,947	226	1.19	(9,180)	(97)	0.04	28,128	324	1.15
Source of Funds	28,496	29	0.10	(6,826)	(10)	(0.00)	35,323	39	0.11
Deposits	11,693	11	0.09	(693)	(0)	0.00	12,386	11	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1	0	1.11	(1)	(0)	0.53	2	0	0.57
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 Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Retirement benefit obligation	434,929	32,432	402,496	329,507	20,926	308,580
Discount rate (%)	0.35	(0.66)	1.01	0.35	(0.66)	1.01
Pension plan assets at fair value	408,389	6,020	402,368	320,415	(9,902)	330,318
Prepaid pension cost	74,409	(2,294)	76,703	59,106	(6,271)	65,378
Reserve for employees' retirement benefits	-	(8,014)	8,014	-	-	-
Amount to be amotized	100,949	32,131	68,817	68,198	24,557	43,640

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Retirement benefit obligation	60,102	7,245	52,857	45,319	4,261	41,058
Discount rate (%)	0.35	(0.66)	1.01	0.35	(0.66)	1.01
Pension plan assets at fair value	50,668	8,329	42,339	37,305	7,593	29,711
Prepaid pension cost	10,208	2,596	7,612	5,093	1,379	3,713
Reserve for employees' retirement benefits	-	(3,330)	3,330	-	(4,683)	4,683
Amount to be amotized	19,642	4,842	14,800	13,107	2,731	10,376

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Retirement benefit expenses	(12,181)	1,795	(13,976)	(5,254)	1,436	(6,690)
Service cost	(11,648)	(368)	(11,279)	(8,013)	(220)	(7,792)
Interest cost	(4,065)	1,002	(5,067)	(3,116)	790	(3,907)
Expected return on pension plan assets	5,381	477	4,904	4,193	339	3,853
Unrecognized actuarial loss	(1,849)	(629)	(1,220)	1,682	(409)	2,092
Other	-	1,313	(1,313)	-	937	(937)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Retirement benefit expenses	(4,103)	260	(4,364)	(2,823)	97	(2,921)
Service cost	(2,259)	(121)	(2,138)	(1,375)	(26)	(1,349)
Interest cost	(533)	123	(657)	(414)	88	(502)
Expected return on pension plan assets	594	74	520	594	64	529
Unrecognized actuarial loss	(1,904)	(73)	(1,831)	(1,627)	(146)	(1,481)
Other	-	258	(258)	-	117	(117)

7. Gains /(losses) on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Net gains/(losses) on bonds	49,150	24,753	24,396	28,430	13,496	14,934
Gains on sale	53,363	21,291	32,071	31,693	10,622	21,071
Gains on redemption	-	-	-	-	-	-
Losses on sale	(3,814)	3,850	(7,664)	(2,864)	3,271	(6,136)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(398)	(388)	(10)	(398)	(398)	-
Net gains/(losses) on stocks	(6,797)	(51,327)	44,530	(9,898)	(52,841)	42,942
Gains on sale	34,889	(12,478)	47,367	31,364	(13,856)	45,221
Losses on sale	(39,251)	(37,071)	(2,179)	(38,877)	(36,705)	(2,172)
Losses on devaluation	(2,435)	(1,777)	(657)	(2,385)	(2,278)	(107)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2015 (A)	(A)-(B)	FY 2014 (B)	FY 2015 (A)	(A)-(B)	FY 2014 (B)
Net gains/(losses) on bonds	15,196	9,490	5,705	5,523	1,767	3,756
Gains on sale	16,146	8,904	7,241	5,523	1,764	3,758
Gains on redemption	-	-	-	-	-	-
Losses on sale	(949)	575	(1,525)	-	2	(2)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	-	10	(10)	(0)	-	(0)
Net gains/(losses) on stocks	2,391	1,739	652	710	(225)	935
Gains on sale	2,800	1,596	1,204	724	(217)	942
Losses on sale	(364)	(363)	(1)	(8)	(2)	(6)
Losses on devaluation	(43)	506	(550)	(5)	(5)	-

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 Mar. 2016)	Change from End of Mar. 2015	Unrealized gains/(losses) (End of Mar. 2016)	Gain	Loss	Change from End of Mar. 2015
Bonds held to maturity	2,383,521	(52,226)	93,645	93,650	(5)	21,011
Available-for-sale securities	2,922,916	(1,481,396)	460,643	475,093	(14,450)	(113,050)
Stocks	798,657	(72,285)	446,833	450,054	(3,221)	(93,138)
Bonds	1,696,583	(1,503,358)	14,637	14,998	(361)	1,697
JGB	766,441	(1,388,432)	6,196	6,241	(44)	2,509
Other	427,675	94,247	(826)	10,040	(10,867)	(21,608)

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 March 31, 2016 is as follows:

(Millions of yen)

Net unrealized gains on available-for-sale securities		460,643
Fair value hedge gains recorded as income	(less)	7,775
Deferred tax liabilities	(less)	105,349
Unrealized gains on available-for-sale securities (before adjustment)		347,518
Amounts attributable to minority interests	(less)	65
Parent's portion of unrealized gains on available-for-sale securities of equity method investees		38
Amount reported on the Consolidated Balance Sheet		347,491

(Millions of yen)

<Total of three banks>	B/S Amount (End of Mar. 2016)	Change from End of Mar. 2015	Unrealized gains/(losses) (End of Mar. 2016)	Gain	Loss	Change from End of Mar. 2015
Bonds held to maturity	2,383,521	(52,226)	93,645	93,650	(5)	21,011
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,919,980	(1,480,872)	460,196	474,646	(14,450)	(112,970)
Stocks	797,948	(72,197)	446,414	449,636	(3,221)	(93,069)
Bonds	1,696,580	(1,503,358)	14,637	14,998	(361)	1,697
Other	425,451	94,684	(855)	10,011	(10,867)	(21,598)

<Resona Bank>

Bonds held to maturity	1,554,849	(64,859)	65,523	65,523	-	19,785
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,480,394	(750,133)	352,720	363,046	(10,326)	(82,538)
Stocks	634,695	(47,981)	349,298	352,150	(2,851)	(70,126)
Bonds	566,923	(767,609)	6,534	6,822	(288)	2,942
Other	278,775	65,458	(3,113)	4,073	(7,186)	(15,354)

<Saitama Resona Bank>

Bonds held to maturity	664,194	10,889	22,784	22,784	(0)	1,896
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	996,697	(519,694)	94,254	97,548	(3,294)	(26,920)
Stocks	152,326	(22,865)	90,157	90,474	(317)	(21,992)
Bonds	774,334	(532,500)	6,294	6,331	(36)	(238)
Other	70,035	35,672	(2,197)	742	(2,939)	(4,689)

<Kinki Osaka Bank>

Bonds held to maturity	164,476	1,743	5,337	5,342	(4)	(670)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	442,888	(211,044)	13,221	14,051	(830)	(3,511)
Stocks	10,926	(1,350)	6,958	7,011	(52)	(950)
Bonds	355,322	(203,248)	1,807	1,844	(36)	(1,006)
Other	76,640	(6,445)	4,454	5,195	(740)	(1,554)

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)

<Total of three banks>

	End of Mar. 2016							End of Mar. 2015						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
Bonds held to maturity	166.2	381.6	1,039.6	231.4	549.5	15.5	2,384.1	130.0	417.2	567.6	768.2	550.0	3.0	2,436.2
Japanese government bonds	118.0	284.3	945.2	130.0	400.0	3.0	1,880.5	82.0	323.3	486.3	667.9	400.0	3.0	1,962.5
Floating-rate JGBs	118.0	135.3	294.7	-	-	-	548.0	2.0	236.3	166.3	145.4	-	-	550.0
Japanese local government bonds	43.5	88.2	88.7	100.0	148.0	-	468.4	43.8	87.4	77.6	100.0	150.0	-	458.9
Japanese corporate bonds	4.7	9.0	5.7	1.4	1.5	12.5	35.1	4.2	6.4	3.7	0.3	-	-	14.8
Available-for-sale securities	403.5	688.7	295.1	117.1	365.5	124.1	1,994.3	940.7	863.4	777.2	284.2	433.4	84.5	3,383.6
Bonds	381.2	671.5	282.1	76.9	231.2	27.8	1,671.0	917.6	851.3	753.6	238.9	377.7	23.1	3,162.5
Japanese government bonds	240.0	289.2	80.0	-	128.0	17.5	754.7	690.2	532.0	413.0	185.0	310.0	-	2,130.2
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	7.0	22.7	15.6	8.5	50.7	-	104.6	7.9	29.3	79.7	17.3	18.7	-	153.1
Japanese corporate bonds	134.2	359.6	186.5	68.3	52.5	10.3	811.6	219.4	289.9	260.9	36.6	48.9	23.1	879.1
Other	22.3	17.1	13.0	40.1	134.2	96.3	323.3	23.1	12.1	23.5	45.2	55.7	61.3	221.1
Total	569.8	1,070.3	1,334.8	348.5	915.1	139.7	4,378.4	1,070.8	1,280.7	1,344.8	1,052.5	983.4	87.5	5,819.8

<Resona Bank>

Bonds held to maturity	100.5	204.5	697.0	131.0	401.5	12.5	1,547.2	80.0	241.5	365.5	522.5	400.0	-	1,609.5
Japanese government bonds	100.0	203.5	696.0	130.0	400.0	-	1,529.5	80.0	241.5	365.5	522.5	400.0	-	1,609.5
Floating-rate JGBs	100.0	54.5	45.5	-	-	-	200.0	-	154.5	45.5	-	-	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.5	1.0	1.0	1.0	1.5	12.5	17.7	-	-	-	-	-	-	-
Available-for-sale securities	179.2	177.8	87.6	56.7	182.8	96.3	780.7	645.2	196.5	216.0	68.9	308.5	34.2	1,469.6
Bonds	179.1	173.4	84.1	18.3	84.3	17.5	557.0	642.1	195.4	200.8	26.1	257.7	-	1,322.3
Japanese government bonds	80.0	22.2	-	-	30.0	17.5	149.7	550.0	-	90.0	20.0	210.0	-	870.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.2	0.9	4.0	0.8	9.6	-	15.7	2.5	4.6	23.0	-	17.5	-	47.7
Japanese corporate bonds	98.9	150.3	80.1	17.4	44.7	-	391.6	89.6	190.8	87.8	6.1	30.1	-	404.6
Other	0.0	4.3	3.5	38.4	98.4	78.8	223.6	3.1	1.0	15.2	42.8	50.7	34.2	147.2
Total	279.7	382.3	784.7	187.7	584.4	108.8	2,327.9	725.2	438.0	581.5	591.4	708.5	34.2	3,079.1

<Saitama Resona Bank>

Bonds held to maturity	43.5	136.0	240.9	100.0	148.0	-	668.4	43.8	135.2	162.9	166.9	150.0	-	658.9
Japanese government bonds	-	47.8	152.2	-	-	-	200.0	-	47.8	85.3	66.9	-	-	200.0
Floating-rate JGBs	-	47.8	152.2	-	-	-	200.0	-	47.8	85.3	66.9	-	-	200.0
Japanese local government bonds	43.5	88.2	88.7	100.0	148.0	-	468.4	43.8	87.4	77.6	100.0	150.0	-	458.9
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	170.8	347.9	129.0	3.0	162.2	0.0	813.1	145.0	587.3	338.3	190.1	25.1	13.2	1,299.2
Bonds	170.5	339.6	121.2	3.0	129.9	-	764.3	145.0	586.8	332.2	187.7	25.0	9.9	1,286.8
Japanese government bonds	160.0	265.0	80.0	-	95.0	-	600.0	140.0	530.0	255.0	165.0	25.0	-	1,115.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	4.5	-	34.9	-	39.4	-	13.0	45.0	12.7	-	-	70.8
Japanese corporate bonds	10.5	74.6	36.7	3.0	-	-	124.9	5.0	43.8	32.2	10.0	-	9.9	101.0
Other	0.3	8.3	7.8	-	32.2	0.0	48.8	-	0.4	6.0	2.4	0.1	3.3	12.3
Total	214.3	483.9	369.9	103.0	310.2	0.0	1,481.6	188.8	722.5	501.2	357.0	175.1	13.2	1,958.1

<Kinki Osaka Bank>

Bonds held to maturity	22.2	41.0	101.7	0.4	–	3.0	168.4	6.2	40.4	39.2	78.8	–	3.0	167.8
Japanese government bonds	18.0	33.0	97.0	–	–	3.0	151.0	2.0	34.0	35.5	78.5	–	3.0	153.0
Floating-rate JGBs	18.0	33.0	97.0	–	–	–	148.0	2.0	34.0	35.5	78.5	–	–	150.0
Japanese local government bonds	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Japanese corporate bonds	4.2	8.0	4.7	0.4	–	–	17.4	4.2	6.4	3.7	0.3	–	–	14.8
Available-for-sale securities	53.4	162.8	78.4	57.2	20.4	27.8	400.4	150.4	79.6	222.8	25.1	99.7	37.0	614.7
Bonds	31.5	158.4	76.7	55.5	16.9	10.3	349.6	130.4	69.0	220.5	25.0	94.9	13.2	553.2
Japanese government bonds	–	2.0	–	–	3.0	–	5.0	0.2	2.0	68.0	–	75.0	–	145.2
Floating-rate JGBs	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Japanese local government bonds	6.7	21.7	7.1	7.7	6.1	–	49.5	5.4	11.7	11.5	4.6	1.2	–	34.5
Japanese corporate bonds	24.8	134.6	69.6	47.8	7.7	10.3	295.0	124.8	55.2	140.9	20.4	18.7	13.2	373.4
Other	21.8	4.4	1.6	1.7	3.5	17.5	50.8	20.0	10.5	2.3	0.0	4.7	23.8	61.4
Total	75.6	203.9	180.2	57.6	20.4	30.8	568.9	156.7	120.1	262.0	103.9	99.7	40.0	782.5

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	13.53	0.07	13.46
Total qualifying capital	1,969.2	(29.1)	1,998.4
Core Capital: instruments and reserves	1,997.6	(28.3)	2,025.9
Core Capital: regulatory adjustments	28.4	0.8	27.5
Risk weighted assets	14,552.5	(289.5)	14,842.1
Credit risk weighted assets	12,954.9	(681.8)	13,636.7
Amount equivalent to market risk / 8%	155.3	25.4	129.9
Amount equivalent to operational risk / 8%	1,061.6	(13.7)	1,075.3
Credit risk weighted assets adjustments	380.6	380.6	-
Total required capital	1,164.2	(23.1)	1,187.3
(Reference) International Standard			
Common Equity Tier 1 ratio	9.52	1.36	8.16
(Excluding unrealized gain/loss on securities)	8.13	1.06	7.07
Tier 1 ratio	10.69	0.98	9.71
Total capital adequacy ratio	14.10	0.07	14.03

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

(Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	12.43	(0.74)	13.17	12.77	(0.81)	13.58
Total qualifying capital	1,295.1	(97.5)	1,392.6	1,361.7	(103.3)	1,465.0
Core Capital: instruments and reserves	1,321.2	(92.2)	1,413.5	1,383.3	(102.2)	1,485.5
Core Capital: regulatory adjustments	26.0	5.2	20.8	21.6	1.0	20.5
Risk weighted assets	10,417.7	(151.2)	10,568.9	10,656.6	(129.5)	10,786.1
Credit risk weighted assets	9,168.9	(485.3)	9,654.3	9,373.9	(483.5)	9,857.5
Amount equivalent to market risk / 8%	124.2	6.1	118.0	125.2	6.0	119.2
Amount equivalent to operational risk / 8%	678.8	0.6	678.1	708.4	(1.0)	709.5
Credit risk weighted assets adjustments	445.6	327.2	118.3	448.8	349.0	99.7
Total required capital	833.4	(12.0)	845.5	852.5	(10.3)	862.8

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	13.78	(0.48)	14.26
Total qualifying capital	380.2	(33.8)	414.0
Core Capital: instruments and reserves	394.6	(33.0)	427.6
Core Capital: regulatory adjustments	14.3	0.8	13.5
Risk weighted assets	2,759.3	(143.0)	2,902.4
Credit risk weighted assets	2,324.5	(247.5)	2,572.0
Amount equivalent to market risk / 8%	29.7	19.3	10.3
Amount equivalent to operational risk / 8%	232.1	(8.0)	240.1
Credit risk weighted assets adjustments	172.9	93.1	79.8
Total required capital	220.7	(11.4)	232.1

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A)-(B)	End of Mar. 2015 (B)
Capital adequacy ratio	10.21	0.24	9.97	11.16	0.23	10.93
Total qualifying capital	140.0	5.3	134.6	154.0	5.9	148.0
Core Capital: instruments and reserves	146.9	11.6	135.3	156.0	7.8	148.2
Core Capital: regulatory adjustments	6.9	6.2	0.6	2.0	1.8	0.1
Risk weighted assets	1,371.0	20.5	1,350.4	1,379.6	25.5	1,354.1
Credit risk weighted assets	1,287.2	22.6	1,264.5	1,290.6	27.7	1,262.9
Amount equivalent to market risk / 8%	0.1	(0.0)	0.2	0.1	(0.0)	0.2
Amount equivalent to operational risk / 8%	83.6	(2.0)	85.6	88.8	(2.0)	90.9
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	109.6	1.6	108.0	110.3	2.0	108.3

11. Stock holdings

<Total of three banks> (Billions of yen)

	End of Mar. 2016	Change	End of Mar. 2015
Acquisition cost	351.5	20.8	330.6
Market value	797.9	(72.1)	870.1
Book value of stocks sold outright	8.7	5.5	3.2

<Non-consolidated figures of each bank> (Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2016	End of Mar. 2016	End of Mar. 2016
Acquisition cost	285.3	62.1	3.9
Market value	634.6	152.3	10.9
Book value of stocks sold outright	7.0	1.3	0.3

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated> (People)

	End of Mar. 2016	Change	End of Mar. 2015
Directors	21	—	21
Executive officers	11	—	11

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

<Total of three banks> (People/ branch offices)

	End of Mar. 2016	Change	End of Mar. 2015
Directors	29	—	29
Non-board executive officers	42	(2)	44
Employees	15,053	187	14,866
Manned domestic offices	587	(1)	588
Non-manned domestic offices	864	9	855
Total domestic offices	1,451	8	1,443

<Non-consolidated figures of each bank> (People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Mar. 2016	End of Mar. 2016	End of Mar. 2016
Directors	11	11	9
Non-board executive officers	26	11	6
Employees	9,593	3,253	2,207
Manned domestic offices	340	127	120
Non-manned domestic offices	528	307	29
Total domestic offices	868	434	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. There was no directors and executive officers who retires at the end of March 2016.
The above figures as of end of March include these directors and executive officers who are installed at 1st of April.
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 2,570 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 Mar. 2016 (A)	(A)-(B)	(A)-(C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Loans to borrowers in legal bankruptcy	27,605	21,742	22,515	5,863	5,090
Past due loans	294,944	(53,551)	(22,659)	348,496	317,604
Loans past due 3 months or more	3,769	403	2,404	3,366	1,365
Restructured loans	105,374	4,118	755	101,256	104,618
Risk-managed loans, total	431,695	(27,286)	3,016	458,981	428,678
Partial direct write-offs	148,490	(3,914)	(50,931)	152,405	199,422
Balance of loans (Term-end)	27,932,147	110,732	176,597	27,821,414	27,755,549

<Resona Bank>

Loans to borrowers in legal bankruptcy	25,372	21,988	22,642	3,383	2,730
Past due loans	148,948	(56,207)	(24,019)	205,155	172,967
Loans past due 3 months or more	2,393	582	1,444	1,810	948
Restructured loans	72,507	2,335	(3,269)	70,171	75,776
Risk-managed loans, total	249,221	(31,300)	(3,201)	280,522	252,423
Partial direct write-offs	115,197	(872)	(44,041)	116,069	159,238
Balance of loans (Term-end)	18,519,528	96,073	106,619	18,423,454	18,412,908

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	1,497	(389)	(52)	1,886	1,550
Past due loans	86,594	4,275	4,164	82,318	82,430
Loans past due 3 months or more	571	(499)	378	1,071	192
Restructured loans	24,341	3,152	6,001	21,189	18,340
Risk-managed loans, total	113,005	6,538	10,491	106,466	102,513
Partial direct write-offs	20,811	(1,511)	(2,036)	22,323	22,847
Balance of loans (Term-end)	6,976,960	46,337	108,419	6,930,622	6,868,540

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	736	143	(74)	592	810
Past due loans	59,401	(1,620)	(2,804)	61,021	62,206
Loans past due 3 months or more	804	320	581	484	223
Restructured loans	8,525	(1,369)	(1,975)	9,894	10,501
Risk-managed loans, total	69,468	(2,524)	(4,273)	71,993	73,741
Partial direct write-offs	12,482	(1,530)	(4,854)	14,012	17,336
Balance of loans (Term-end)	2,435,658	(31,678)	(38,442)	2,467,337	2,474,100

(2) Ratio to total balance of loans (%)

<Total of three banks>	End of Mar. 2016 (A)	(A)-(B)	(A)-(C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Loans to borrowers in legal bankruptcy	0.09	0.07	0.08	0.02	0.01
Past due loans	1.05	(0.19)	(0.08)	1.25	1.14
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	0.36	0.37
Risk-managed loans, total	1.54	(0.10)	0.00	1.64	1.54

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.13	0.11	0.12	0.01	0.01
Past due loans	0.80	(0.30)	(0.13)	1.11	0.93
Loans past due 3 months or more	0.01	0.00	0.00	0.00	0.00
Restructured loans	0.39	0.01	(0.02)	0.38	0.41
Risk-managed loans, total	1.34	(0.17)	(0.02)	1.52	1.37

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.02	(0.00)	(0.00)	0.02	0.02
Past due loans	1.24	0.05	0.04	1.18	1.20
Loans past due 3 months or more	0.00	(0.00)	0.00	0.01	0.00
Restructured loans	0.34	0.04	0.08	0.30	0.26
Risk-managed loans, total	1.61	0.08	0.12	1.53	1.49

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.03	0.00	(0.00)	0.02	0.03
Past due loans	2.43	(0.03)	(0.07)	2.47	2.51
Loans past due 3 months or more	0.03	0.01	0.02	0.01	0.00
Restructured loans	0.35	(0.05)	(0.07)	0.40	0.42
Risk-managed loans, total	2.85	(0.06)	(0.12)	2.91	2.98

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

(%)

<Total of three banks>	End of Mar. 2016 (A)	(A)-(B)	(A)-(C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Before partial direct write-off	51.61	(0.98)	(4.40)	52.59	56.02
After partial direct write-off	34.97	(1.88)	(0.59)	36.85	35.56

<Resona Bank>

Before partial direct write-off	59.70	0.22	(3.04)	59.47	62.74
After partial direct write-off	41.07	(1.62)	1.82	42.70	39.24

<Saitama Resona Bank>

Before partial direct write-off	38.07	(2.31)	(5.06)	40.39	43.14
After partial direct write-off	26.66	(1.22)	(3.80)	27.89	30.46

<Kinki Osaka Bank>

Before partial direct write-off	37.77	(1.39)	(5.59)	39.16	43.36
After partial direct write-off	26.58	(0.73)	(3.45)	27.32	30.04

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

3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Mar. 2016 (A)	(A)-(B)	(A)-(C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
General reserve for possible loan losses	126,189	(4,655)	(5,486)	130,844	131,676
Specific reserve for possible loan losses	75,891	(16,413)	(2,015)	92,304	77,906
Special reserve for certain overseas loans	0	(0)	0	1	0
Total reserve for possible loan losses	202,081	(21,068)	(7,500)	223,150	209,582
Reserve for write-off of loans in the trust account	113	12	3	101	110

<Total of three banks>					
General reserve for possible loan losses	79,676	(2,249)	22	81,925	79,653
Specific reserve for possible loan losses	71,189	(15,956)	(1,512)	87,145	72,701
Special reserve for certain overseas loans	0	(0)	0	1	0
Total reserve for possible loan losses	150,866	(18,206)	(1,489)	169,072	152,355
Reserve for write-off of loans in the trust account	113	12	3	101	110

<Resona Bank>					
General reserve for possible loan losses	58,763	78	3,231	58,685	55,532
Specific reserve for possible loan losses	43,494	(17,518)	65	61,012	43,428
Special reserve for certain overseas loans	0	(0)	0	1	0
Total reserve for possible loan losses	102,257	(17,440)	3,296	119,698	98,961
Reserve for write-off of loans in the trust account	113	12	3	101	110

<Saitama Resona Bank>					
General reserve for possible loan losses	15,241	(1,477)	(1,154)	16,718	16,395
Specific reserve for possible loan losses	14,895	1,915	55	12,979	14,839
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	30,136	438	(1,098)	29,697	31,234
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>					
General reserve for possible loan losses	5,672	(850)	(2,054)	6,522	7,726
Specific reserve for possible loan losses	12,799	(353)	(1,633)	13,153	14,433
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	18,471	(1,203)	(3,687)	19,675	22,159
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 Mar. 2016 (A)	(A)-(B)	(A)-(C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Unrecoverable or valueless claims	77,713	8,919	17,051	68,794	60,662
Risk claims	248,131	(41,454)	(17,526)	289,586	265,658
Special attention loans	109,144	4,521	3,160	104,622	105,983
Financial Reconstruction Act subtotal [A]	434,989	(28,014)	2,685	463,003	432,303
Normal claims	28,263,311	142,741	192,837	28,120,569	28,070,473
Financial Reconstruction Act total [B]	28,698,300	114,727	195,523	28,583,573	28,502,777
Partial direct write-offs	155,556	(10,240)	(57,059)	165,797	212,615
NPL Ratio [A] / [B]	1.51	(0.10)	(0.00)	1.61	1.51

<Resona Bank>

Unrecoverable or valueless claims	50,456	9,977	16,067	40,478	34,388
Risk claims	126,228	(44,759)	(17,897)	170,988	144,126
Special attention loans	74,900	2,917	(1,824)	71,982	76,725
Financial Reconstruction Act subtotal [A]	251,586	(31,863)	(3,654)	283,449	255,240
Normal claims	18,947,512	128,454	117,446	18,819,058	18,830,065
Financial Reconstruction Act total [B]	19,199,098	96,590	113,792	19,102,507	19,085,306
Partial direct write-offs	121,865	(6,525)	(49,456)	128,391	171,321
NPL Ratio [A] / [B]	1.31	(0.17)	(0.02)	1.48	1.33

<Saitama Resona Bank>

Unrecoverable or valueless claims	19,204	(184)	1,654	19,389	17,550
Risk claims	69,603	3,992	2,794	65,611	66,809
Special attention loans	24,913	2,652	6,380	22,261	18,533
Financial Reconstruction Act subtotal [A]	113,721	6,460	10,828	107,261	102,893
Normal claims	6,919,231	44,286	107,687	6,874,944	6,811,543
Financial Reconstruction Act total [B]	7,032,953	50,746	118,515	6,982,206	6,914,437
Partial direct write-offs	20,916	(1,516)	(2,043)	22,432	22,959
NPL Ratio [A] / [B]	1.61	0.08	0.12	1.53	1.48

<Kinki Osaka Bank>

Unrecoverable or valueless claims	8,052	(873)	(670)	8,925	8,722
Risk claims	52,298	(688)	(2,423)	52,987	54,722
Special attention loans	9,330	(1,048)	(1,394)	10,378	10,725
Financial Reconstruction Act subtotal [A]	69,681	(2,610)	(4,488)	72,291	74,170
Normal claims	2,396,567	(29,999)	(32,296)	2,426,567	2,428,863
Financial Reconstruction Act total [B]	2,466,248	(32,610)	(36,785)	2,498,859	2,503,033
Partial direct write-offs	12,774	(2,198)	(5,559)	14,973	18,334
NPL Ratio [A] / [B]	2.82	(0.06)	(0.13)	2.89	2.96

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 Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	84.77	(12.15)	96.92	78.59	(17.89)	96.48
Covered by reserves	15.22	12.15	3.07	21.40	17.89	3.51
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.06	(0.85)	91.92	89.41	(1.43)	90.84
Covered by collateral, guarantees, etc.	68.66	1.81	66.85	64.81	1.86	62.95
Covered by reserves	22.40	(2.66)	25.07	24.60	(3.29)	27.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	71.49	(4.14)	75.64	69.91	(5.38)	75.29
Special Attention Obligors	53.31	(2.62)	55.93	49.14	(3.08)	52.22
Covered by collateral, guarantees, etc.	34.14	(3.42)	37.56	30.26	(3.61)	33.87
Covered by reserves	19.17	0.80	18.36	18.88	0.52	18.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	29.11	(0.30)	29.42	27.07	(0.67)	27.75
Other Watch Obligors	71.34	(4.51)	75.85	66.01	(6.26)	72.28
Covered by collateral, guarantees, etc.	69.79	(4.17)	73.96	64.42	(6.34)	70.76
Covered by reserves	1.55	(0.33)	1.88	1.59	0.07	1.52
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.13	(2.12)	7.25	4.48	(0.71)	5.20
Normal Obligors	0.09	0.00	0.09	0.13	0.01	0.11

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.82	(1.30)	97.12	97.21	(1.08)	98.29
Covered by reserves	4.17	1.30	2.87	2.78	1.08	1.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	93.80	(0.50)	94.31	91.42	(0.43)	91.85
Covered by collateral, guarantees, etc.	76.61	0.44	76.17	67.38	1.62	65.76
Covered by reserves	17.19	(0.94)	18.13	24.03	(2.06)	26.09
Reserve ratio against the portion not covered by collateral, guarantees, etc.	73.51	(2.61)	76.12	73.69	(2.51)	76.21
Special Attention Obligors	62.21	(3.80)	66.01	58.33	(6.06)	64.39
Covered by collateral, guarantees, etc.	43.07	(6.58)	49.65	36.13	(5.69)	41.82
Covered by reserves	19.13	2.77	16.35	22.19	(0.37)	22.56
Reserve ratio against the portion not covered by collateral, guarantees, etc.	33.61	1.12	32.49	34.75	(4.03)	38.79
Other Watch Obligors	81.07	(1.92)	82.99	82.62	(0.21)	82.84
Covered by collateral, guarantees, etc.	79.26	(0.40)	79.67	81.62	0.41	81.20
Covered by reserves	1.80	(1.51)	3.32	1.00	(0.63)	1.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.69	(7.64)	16.34	5.44	(3.25)	8.70
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

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 77.7	Unrecoverable or Valueless Claims 77.7	41.6	36.0	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 11.8 Collateral /Guarantee 65.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 248.1	Risk Claims 248.1	131.8	94.2	22.0 **Reserve Ratio 71.49%**		Reserves 55.5 Collateral /Guarantee 170.3	Risk Claims 91.06%
Watch Obligors: Special Attention Obligors 158.5	Special Attention Loans 109.1 / Subtotal 434.9	17.1	141.3			Reserves 21.0 Collateral /Guarantee 37.1	Special Attention Loans 53.33%
Watch Obligors: Other Watch Obligors 1,455.7	Normal Claims 28,263.3	404.8	1,050.9				
Normal Obligors 26,758.1		26,758.1					Total Coverage Ratio 83.19%
Total Exposures 28,698.3	Total 28,698.3	Normal 27,353.6	Category Ⅱ 1,322.6	Category Ⅲ 22.0	Category Ⅳ -		

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

(2) Resona Bank (Non-consolidated)

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 50.4	Unrecoverable or Valueless Claims 50.4	24.7	25.6	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 10.8 Collateral /Guarantee 39.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 126.2	Risk Claims 126.2	68.2	44.7	13.2 **Reserve Ratio 69.91%**		Reserves 31.0 Collateral /Guarantee 81.8	Risk Claims 89.41%
Watch Obligors: Special Attention Obligors 104.7	Special Attention Loans 74.9 / Subtotal 251.5	9.0	95.7			Reserves 14.1 Collateral /Guarantee 23.0	Special Attention Loans 49.67%
Watch Obligors: Other Watch Obligors 962.6	Normal Claims 18,947.5	240.6	721.9				
Normal Obligors 17,954.9		17,954.9					Total Coverage Ratio 79.70%
Total Exposures 19,199.0	Total 19,199.0	Normal 18,297.7	Category Ⅱ 888.0	Category Ⅲ 13.2	Category Ⅳ -		

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

(3) Saitama Resona Bank

(Billions of yen)

Obligor Classification / Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 19.2	Unrecoverable or Valueless Claims 19.2	12.6	6.5	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.8 Collateral /Guarantee 18.4	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 69.6	Risk Claims 69.6	30.0	35.1	4.3 **Reserve Ratio 73.51%**		Reserves 11.9 Collateral /Guarantee 53.3	Risk Claims 93.80%
Watch Obligors: Special Attention Obligors 43.1	Special Attention Loans 24.9	6.3	36.8			Reserves 4.7 Collateral /Guarantee 10.7	Special Attention Loans 62.21%
Watch Obligors: Special Attention Obligors 43.1	Subtotal 113.7						
Watch Obligors: Other Watch Obligors 283.7	Normal Claims 6,919.2	88.3	195.4				
Normal Obligors 6,617.2		6,617.2					Total Coverage Ratio 87.93%
Total Exposures 7,032.9	Total 7,032.9	Normal 6,754.6	Category Ⅱ 274.0	Category Ⅲ 4.3	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)

(Billions of yen)

Obligor Classification / Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 8.0	Unrecoverable or Valueless Claims 8.0	4.1	3.8	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 7.8	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligors 52.2	Risk Claims 52.2	33.5	14.2	4.4 **Reserve Ratio 73.69%**		Reserves 12.5 Collateral /Guarantee 35.2	Risk Claims 91.42%
Watch Obligors: Special Attention Obligors 10.5	Special Attention Loans 9.3	1.7	8.8			Reserves 2.1 Collateral /Guarantee 3.3	Special Attention Loans 58.95%
Watch Obligors: Special Attention Obligors 10.5	Subtotal 69.6						
Watch Obligors: Other Watch Obligors 209.3	Normal Claims 2,396.5	75.7	133.5				
Normal Obligors 2,185.9		2,185.9					Total Coverage Ratio 88.06%
Total Exposures 2,466.2	Total 2,466.2	Normal 2,301.2	Category Ⅱ 160.5	Category Ⅲ 4.4	Category Ⅳ -		

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

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

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

(1) Performance of FY2015

(Billions of yen)

<Total of three banks>	End of Mar. 2016 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2015 (B)
Unrecoverable or valueless claims	77.7	17.0	52.3	(35.3)	60.6
Risk claims	248.1	(17.5)	112.0	(129.5)	265.6
Total	325.8	(0.4)	164.4	(164.9)	326.3
Result of measures connected to off-balancing	77.0				56.8
<Resona Bank>					
Unrecoverable or valueless claims	50.4	16.0	39.5	(23.4)	34.3
Risk claims	126.2	(17.8)	77.3	(95.2)	144.1
Total	176.6	(1.8)	116.8	(118.7)	178.5
Result of measures connected to off-balancing	41.1				20.2
<Saitama Resona Bank>					
Unrecoverable or valueless claims	19.2	1.6	8.5	(6.9)	17.5
Risk claims	69.6	2.7	22.7	(19.9)	66.8
Total	88.8	4.4	31.2	(26.8)	84.3
Result of measures connected to off-balancing	18.8				17.1
<Kinki Osaka Bank>					
Unrecoverable or valueless claims	8.0	(0.6)	4.3	(4.9)	8.7
Risk claims	52.2	(2.4)	11.9	(14.4)	54.7
Total	60.3	(3.0)	16.2	(19.3)	63.4
Result of measures connected to off-balancing	17.0				19.4

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(3.4)	(0.6)	(0.6)	(2.1)
Reconstructive disposition	(2.7)	(1.6)	-	(1.0)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(4.3)	(0.0)	(1.3)	(2.8)
Direct write-offs	(14.2)	(19.1)	0.5	4.3
Others	(140.1)	(97.2)	(25.3)	(17.6)
Collection/repayment, etc.	(98.8)	(71.1)	(14.6)	(13.0)
Improvement in debtors' performance	(41.3)	(26.0)	(10.7)	(4.5)
Total	(164.9)	(118.7)	(26.8)	(19.3)

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 Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	2,642.8	(110.4)	2,753.3	1,977.1	(83.9)	2,061.1
Agriculture, forestry	12.2	0.6	11.6	5.6	0.5	5.0
Fishery	1.6	0.1	1.5	1.1	0.1	1.0
Mining, quarrying of stone, gravel extraction	10.9	(0.4)	11.4	8.4	(0.8)	9.3
Construction	647.3	(18.0)	665.4	367.2	(11.3)	378.5
Electricity, gas, heating, water	195.6	21.0	174.6	176.2	19.4	156.8
Information and communication	260.5	11.6	248.9	230.9	12.6	218.3
Transportation, postal service	547.0	20.8	526.1	386.8	16.1	370.6
Wholesale and retail trade	2,399.5	(92.2)	2,491.7	1,787.8	(79.1)	1,867.0
Finance and insurance	1,033.8	(12.9)	1,046.7	970.8	(18.1)	988.9
Real estate	6,598.1	255.8	6,342.2	4,610.3	228.4	4,381.9
Apartment loans	3,172.8	(47.0)	3,219.8	2,036.8	(54.3)	2,091.2
Real estate brokerage	2,725.1	261.0	2,464.1	2,090.3	252.1	1,838.2
Goods rental and leasing	326.0	(26.3)	352.4	266.8	(26.5)	293.3
Services	1,566.8	(1.6)	1,568.4	1,070.0	(12.8)	1,082.9
Government, local government	849.6	19.9	829.6	242.4	(26.8)	269.3
Others	10,839.7	108.6	10,731.1	6,417.5	89.0	6,328.5
Residential housing loans	10,015.1	110.0	9,905.1	5,846.6	92.0	5,754.5
Domestic total	27,932.1	176.5	27,755.5	18,519.5	106.6	18,412.9
Japan offshore banking account	-	-	-	-	-	-
Total	27,932.1	176.5	27,755.5	18,519.5	106.6	18,412.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	441.2	(17.9)	459.2	224.5	(8.4)	232.9
Agriculture, forestry	6.0	0.2	5.8	0.5	(0.1)	0.7
Fishery	0.0	0.0	0.0	0.5	(0.0)	0.5
Mining, quarrying of stone, gravel extraction	2.2	0.2	2.0	0.2	0.1	0.1
Construction	177.4	(5.2)	182.7	102.6	(1.4)	104.1
Electricity, gas, heating, water	14.6	0.1	14.4	4.7	1.4	3.3
Information and communication	18.3	(0.3)	18.6	11.2	(0.7)	11.9
Transportation, postal service	127.8	4.1	123.6	32.4	0.5	31.8
Wholesale and retail trade	371.5	(9.7)	381.3	240.0	(3.2)	243.3
Finance and insurance	45.2	6.8	38.4	17.6	(1.6)	19.2
Real estate	1,552.1	17.0	1,535.0	435.6	10.2	425.3
Apartment loans	958.7	8.4	950.3	177.1	(1.0)	178.2
Real estate brokerage	428.9	(5.8)	434.7	205.8	14.7	191.0
Goods rental and leasing	38.8	0.5	38.3	20.3	(0.3)	20.6
Services	364.3	8.1	356.1	132.4	3.1	129.3
Government, local government	475.1	61.9	413.2	131.9	(15.1)	147.0
Others	3,341.7	42.3	3,299.3	1,080.4	(22.7)	1,103.2
Residential housing loans	3,129.7	37.8	3,091.8	1,038.8	(19.9)	1,058.7
Domestic total	6,976.9	108.4	6,868.5	2,435.6	(38.4)	2,474.1
Japan offshore banking account	-	-	-	-	-	-
Total	6,976.9	108.4	6,868.5	2,435.6	(38.4)	2,474.1

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

2. The figures of "Apartment loans", which were included in "Others", are defined as "Real estate" from the end of March 2016. The figures of end of March 2015 reflect the above change.

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	2,642.8	(110.4)	2,753.3	1,977.1	(83.9)	2,061.1
Agriculture, forestry	12.2	0.6	11.6	5.6	0.5	5.0
Fishery	1.6	0.1	1.5	1.1	0.1	1.0
Mining, quarrying of stone, gravel extraction	10.9	(0.4)	11.4	8.4	(0.8)	9.3
Construction	647.3	(18.0)	665.4	367.2	(11.3)	378.5
Electricity, gas, heating, water	195.6	21.0	174.6	176.2	19.4	156.8
Information and communication	260.5	11.6	248.9	230.9	12.6	218.3
Transportation, postal service	547.0	20.8	526.1	386.8	16.1	370.6
Wholesale and retail trade	2,399.5	(92.2)	2,491.7	1,787.8	(79.1)	1,867.0
Finance and insurance	1,033.8	(12.9)	1,046.7	970.8	(18.1)	988.9
Real estate	6,598.1	255.8	6,342.2	4,610.3	228.4	4,381.9
Apartment loans	3,172.8	(47.0)	3,219.8	2,036.8	(54.3)	2,091.2
Real estate brokerage	2,725.1	261.0	2,464.1	2,090.3	252.1	1,838.2
Goods rental and leasing	326.0	(26.3)	352.4	266.8	(26.5)	293.3
Services	1,566.8	(1.6)	1,568.4	1,070.0	(12.8)	1,082.9
Government, local government	849.6	19.9	829.6	242.4	(26.8)	269.3
Others	10,839.7	108.6	10,731.1	6,417.5	89.0	6,328.5
Residential housing loans	10,015.1	110.0	9,905.1	5,846.6	92.0	5,754.5
Domestic total	27,932.1	176.5	27,755.5	18,519.5	106.6	18,412.9
Japan offshore banking account	-	-	-	-	-	-
Total	27,932.1	176.5	27,755.5	18,519.5	106.6	18,412.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Manufacturing	441.2	(17.9)	459.2	224.5	(8.4)	232.9
Agriculture, forestry	6.0	0.2	5.8	0.5	(0.1)	0.7
Fishery	0.0	0.0	0.0	0.5	(0.0)	0.5
Mining, quarrying of stone, gravel extraction	2.2	0.2	2.0	0.2	0.1	0.1
Construction	177.4	(5.2)	182.7	102.6	(1.4)	104.1
Electricity, gas, heating, water	14.6	0.1	14.4	4.7	1.4	3.3
Information and communication	18.3	(0.3)	18.6	11.2	(0.7)	11.9
Transportation, postal service	127.8	4.1	123.6	32.4	0.5	31.8
Wholesale and retail trade	371.5	(9.7)	381.3	240.0	(3.2)	243.3
Finance and insurance	45.2	6.8	38.4	17.6	(1.6)	19.2
Real estate	1,552.1	17.0	1,535.0	435.6	10.2	425.3
Apartment loans	958.7	8.4	950.3	177.1	(1.0)	178.2
Real estate brokerage	428.9	(5.8)	434.7	205.8	14.7	191.0
Goods rental and leasing	38.8	0.5	38.3	20.3	(0.3)	20.6
Services	364.3	8.1	356.1	132.4	3.1	129.3
Government, local government	475.1	61.9	413.2	131.9	(15.1)	147.0
Others	3,341.7	42.3	3,299.3	1,080.4	(22.7)	1,103.2
Residential housing loans	3,129.7	37.8	3,091.8	1,038.8	(19.9)	1,058.7
Domestic total	6,976.9	108.4	6,868.5	2,435.6	(38.4)	2,474.1
Japan offshore banking account	-	-	-	-	-	-
Total	6,976.9	108.4	6,868.5	2,435.6	(38.4)	2,474.1

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

2. The figures of "Apartment loans", which were included in "Others", are defined as "Real estate" from the end of March 2016. The figures of end of March 2015 reflect the above change.

(3) Loans to consumers

(Millions of yen)

<Total of three banks>	End of Mar. 2016 (A)	(A) - (B)	(A) - (C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Housing loans	13,188,026	60,803	63,017	13,127,223	13,125,009
Before securitization	13,307,936	43,961	35,901	13,263,974	13,272,034
Residential housing loans	10,015,194	83,522	110,037	9,931,672	9,905,157
Before securitization	10,135,000	66,683	82,926	10,068,317	10,052,074
Other consumer loans	307,766	274	3,443	307,492	304,322
Total loans to consumers	13,495,793	61,077	66,461	13,434,715	13,429,332
Before securitization of housing loans	13,615,703	44,236	39,345	13,571,467	13,576,357

<Resona Bank>

Housing loans	7,883,481	40,132	37,657	7,843,349	7,845,824
Before securitization	7,958,879	27,251	18,413	7,931,628	7,940,466
Residential housing loans	5,846,604	67,855	92,049	5,778,748	5,754,555
Before securitization	5,921,898	54,976	72,809	5,866,921	5,849,089
Other consumer loans	156,652	578	1,399	156,074	155,253
Total loans to consumers	8,040,134	40,711	39,056	7,999,423	8,001,077
Before securitization of housing loans	8,115,532	27,830	19,812	8,087,702	8,095,720

<Saitama Resona Bank>

Housing loans	4,088,564	32,726	46,324	4,055,837	4,042,239
Before securitization	4,133,076	28,766	38,453	4,104,309	4,094,622
Residential housing loans	3,129,771	27,218	37,894	3,102,552	3,091,876
Before securitization	3,174,283	23,258	30,023	3,151,025	3,144,259
Other consumer loans	123,622	768	4,254	122,853	119,367
Total loans to consumers	4,212,186	33,495	50,578	4,178,690	4,161,607
Before securitization of housing loans	4,256,698	29,535	42,707	4,227,163	4,213,990

<Kinki Osaka Bank>

Housing loans	1,215,981	(12,055)	(20,964)	1,228,036	1,236,945
Before securitization	1,215,981	(12,055)	(20,964)	1,228,036	1,236,945
Residential housing loans	1,038,819	(11,551)	(19,906)	1,050,371	1,058,725
Before securitization	1,038,819	(11,551)	(19,906)	1,050,371	1,058,725
Other consumer loans	27,491	(1,073)	(2,209)	28,564	29,700
Total loans to consumers	1,243,472	(13,129)	(23,174)	1,256,601	1,266,646
Before securitization of housing loans	1,243,472	(13,129)	(23,174)	1,256,601	1,266,646

(4) Loans to small and medium-sized corporations and consumers

(Millions of yen, %)

<Total of three banks>	End of Mar. 2016 (A)	(A) - (B)	(A) - (C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Loans to SMEs and consumers	23,645,842	107,607	190,929	23,538,234	23,454,913
Ratio of loans to SMEs and consumers	84.65	0.04	0.14	84.60	84.50

<Resona Bank>

Loans to SMEs and consumers	15,261,549	94,635	175,692	15,166,914	15,085,857
Ratio of loans to SMEs and consumers	82.40	0.08	0.47	82.32	81.93

<Saitama Resona Bank>

Loans to SMEs and consumers	6,128,286	24,746	35,771	6,103,540	6,092,515
Ratio of loans to SMEs and consumers	87.83	(0.23)	(0.86)	88.06	88.70

<Kinki Osaka Bank>

Loans to SMEs and consumers	2,256,006	(11,774)	(20,535)	2,267,780	2,276,541
Ratio of loans to SMEs and consumers	92.62	0.71	0.60	91.91	92.01

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 Mar. 2016 (A)	(A) - (B)	(A) - (C)	End of Sep. 2016 (B)	End of Mar. 2015 (C)
Deposits (Term-end)	38,271,469	1,023,855	1,536,904	37,247,614	36,734,565
Deposits (average balance)	36,375,991	129,439	1,118,649	36,246,551	35,257,342
Trust principal (Term-end)	3,728,256	3,116,037	3,090,960	612,219	637,296
Trust principal (average balance)	903,329	235,845	313,443	667,483	589,885
Loans and bills discounted (Term-end)	27,932,147	110,732	176,597	27,821,414	27,755,549
Banking account	27,894,575	106,816	175,721	27,787,758	27,718,854
Trust account	37,571	3,915	876	33,655	36,695
Loans and bills discounted (average balance)	27,288,116	112,500	725,944	27,175,615	26,562,172
Banking account	27,253,160	112,883	731,240	27,140,276	26,521,919
Trust account	34,956	(382)	(5,296)	35,339	40,252
<Resona Bank>					
Deposits (Term-end)	23,002,808	555,809	1,127,858	22,446,998	21,874,950
Deposits (average balance)	21,591,574	143,545	877,939	21,448,028	20,713,634
Trust principal (Term-end)	3,728,256	3,116,037	3,090,960	612,219	637,296
Trust principal (average balance)	903,329	235,845	313,443	667,483	589,885
Loans and bills discounted (Term-end)	18,519,528	96,073	106,619	18,423,454	18,412,908
Banking account	18,481,957	92,157	105,743	18,389,799	18,376,213
Trust account	37,571	3,915	876	33,655	36,695
Loans and bills discounted (average balance)	18,043,019	102,351	596,616	17,940,668	17,446,402
Banking account	18,008,062	102,734	601,912	17,905,328	17,406,150
Trust account	34,956	(382)	(5,296)	35,339	40,252
<Saitama Resona Bank>					
Deposits (Term-end)	12,055,533	512,713	453,570	11,542,819	11,601,963
Deposits (average balance)	11,579,210	1,832	275,756	11,577,377	11,303,453
Loans and bills discounted (Term-end)	6,976,960	46,337	108,419	6,930,622	6,868,540
Loans and bills discounted (average balance)	6,861,696	16,421	173,806	6,845,275	6,687,890
<Kinki Osaka Bank>					
Deposits (Term-end)	3,213,127	(44,668)	(44,524)	3,257,795	3,257,652
Deposits (average balance)	3,205,207	(15,939)	(35,047)	3,221,146	3,240,254
Loans and bills discounted (Term-end)	2,435,658	(31,678)	(38,442)	2,467,337	2,474,100
Loans and bills discounted (average balance)	2,383,400	(6,271)	(44,478)	2,389,672	2,427,879

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

<Total of three banks>	End of Mar. 2016 (A)	(A) - (B)	(A) - (C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Domestic individual deposits (Term-end)	24,520,850	199,134	333,898	24,321,716	24,186,952
Liquid deposits	16,306,199	400,056	659,265	15,906,143	15,646,933
Time deposits	8,004,537	(182,125)	(325,431)	8,186,662	8,329,968
Domestic corporate deposits (Term-end)	11,252,099	149,874	739,445	11,102,225	10,512,654
Liquid deposits	8,154,359	(78,720)	536,911	8,233,080	7,617,448
Time deposits	2,599,016	278,630	169,684	2,320,386	2,429,332
<Resona Bank>					
Domestic individual deposits (Term-end)	12,931,091	107,598	176,781	12,823,493	12,754,310
Liquid deposits	8,752,644	227,826	362,611	8,524,818	8,390,033
Time deposits	4,004,643	(100,203)	(185,366)	4,104,847	4,190,010
Domestic corporate deposits (Term-end)	8,396,477	25,485	579,237	8,370,991	7,817,239
Liquid deposits	6,197,921	(84,236)	436,612	6,282,157	5,761,309
Time deposits	1,749,849	151,044	106,962	1,598,804	1,642,886
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	9,095,216	112,489	213,482	8,982,726	8,881,733
Liquid deposits	6,188,976	155,498	278,002	6,033,478	5,910,974
Time deposits	2,876,758	(43,898)	(64,925)	2,920,656	2,941,683
Domestic corporate deposits (Term-end)	2,159,438	125,168	152,386	2,034,270	2,007,052
Liquid deposits	1,477,764	4,837	91,700	1,472,926	1,386,063
Time deposits	653,673	129,147	62,743	524,526	590,930
<Kinki Osaka Bank>					
Domestic individual deposits (Term-end)	2,494,542	(20,953)	(56,366)	2,515,496	2,550,908
Liquid deposits	1,364,577	16,731	18,651	1,347,846	1,345,925
Time deposits	1,123,134	(38,023)	(75,139)	1,161,158	1,198,274
Domestic corporate deposits (Term-end)	696,183	(780)	7,820	696,963	688,363
Liquid deposits	478,674	678	8,598	477,996	470,075
Time deposits	195,494	(1,561)	(21)	197,055	195,515

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 Mar. 2016 (A)	(A) - (B)	(A) - (C)	End of Sep. 2015 (B)	End of Mar. 2015 (C)
Investment trust	1,871,160	(20,298)	(199,800)	1,891,459	2,070,961
Public bond	549,783	(56,288)	(123,471)	606,072	673,255
Insurance	1,880,633	86,352	159,994	1,794,280	1,720,638
<Resona Bank>					
Investment trust	1,038,791	(5,591)	(100,581)	1,044,382	1,139,373
Public bond	203,369	(23,185)	(71,194)	226,555	274,564
Insurance	920,053	47,506	102,329	872,546	817,724
<Saitama Resona Bank>					
Investment trust	573,738	(7,184)	(62,539)	580,922	636,277
Public bond	337,555	(31,627)	(47,045)	369,183	384,601
Insurance	715,848	28,639	43,204	687,208	672,644
<Kinki Osaka Bank>					
Investment trust	258,631	(7,522)	(36,679)	266,153	295,310
Public bond	8,858	(1,475)	(5,231)	10,333	14,089
Insurance	244,731	10,205	14,460	234,525	230,270

Note: Investment trust: based on market prices at each period-end
Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts. (amounts in par value and on a delivery date basis)
Insurance: based on insurance premiums paid (yen equivalent)

III. Computation of Deferred Tax Assets

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

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 3	5 year

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

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

(Billions of yen)

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Resona Bank	276.0	70.4	25.7	68.9	48.6
Saitama Resona Bank	60.0	46.1	42.4	39.2	53.5
Kinki Osaka Bank	7.9	(0.0)	2.7	(0.9)	7.2

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

(Billions of yen)

	Estimated period	Actual net operating profit	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	5 year	40.8	23.3	46.2

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 Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Reserve for loan losses	47.4	(20.0)	67.5	14.4	(1.6)	16.0
Write-down on securities	54.0	(11.1)	65.2	6.0	(0.5)	6.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	14.1	(4.1)	18.2	4.2	(0.6)	4.8
Net loss carry forward	-	(1.2)	1.2	-	-	-
Others	49.5	(4.0)	53.5	10.1	(0.0)	10.2
Subtotal of deferred tax assets	165.2	(40.6)	205.8	34.8	(2.9)	37.8
Valuation allowance	(87.9)	13.4	(101.4)	(9.3)	0.6	(9.9)
Deferred tax assets	77.2	(27.1)	104.4	25.5	(2.3)	27.8
Gains on placing trust for retirement benefits	2.9	0.3	2.5	-	-	-
Unrealized gains on available-for-sale securities	79.9	(27.2)	107.1	21.4	(8.7)	30.1
Deferred gains on hedges	20.7	4.9	15.7	1.0	1.0	-
Others	3.3	0.2	3.1	5.6	(0.3)	5.9
Deferred tax liabilities	106.9	(21.6)	128.5	28.1	(7.9)	36.1
Net deferred tax assets	(29.6)	(5.5)	(24.1)	(2.6)	5.6	(8.2)

	Kinki Osaka Bank		
	End of Mar. 2016 (A)	(A) - (B)	End of Mar. 2015 (B)
Reserve for loan losses	8.2	(3.1)	11.3
Write-down on securities	3.6	(0.3)	3.9
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	1.4	(0.0)	1.5
Net loss carry forward	2.4	(1.5)	4.0
Others	7.1	(0.1)	7.2
Subtotal of deferred tax assets	22.9	(5.2)	28.1
Valuation allowance	(10.3)	13.8	(24.2)
Deferred tax assets	12.5	8.6	3.9
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	3.8	(1.2)	5.0
Deferred gains on hedges	-	-	-
Others	1.3	0.0	1.2
Deferred tax liabilities	5.1	(1.1)	6.3
Net deferred tax assets	7.3	9.7	(2.4)

IV. Reference Materials (Group Banks' Financial Statements)

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2015	March 31, 2016
Assets		
Cash and due from banks	¥ 6,018,332	¥ 8,831,645
Cash	397,802	374,277
Due from banks	5,620,530	8,457,368
Call loans	17,019	121,066
Monetary claims bought	170,971	132,753
Trading assets	564,360	468,566
Trading securities	5,887	2,271
Derivatives of trading securities	1	2
Trading-related financial derivatives	314,259	303,920
Other trading assets	244,212	162,372
Securities	3,919,927	3,104,791
Japanese government bonds	2,497,982	1,689,741
Local government bonds	47,824	15,859
Corporate bonds	408,434	416,171
Stocks	732,393	683,529
Other securities	233,292	299,489
Loans and bills discounted	18,376,213	18,481,957
Bills discounted	81,297	69,425
Loans on notes	391,101	323,684
Loans on deeds	15,433,875	15,808,059
Overdrafts	2,469,939	2,280,787
Foreign exchange assets	82,361	54,778
Due from foreign banks	46,551	18,166
Foreign bills of exchange bought	10,115	7,263
Foreign bills of exchange receivable	25,694	29,348
Other assets	713,711	827,254
Unsettled exchange receivable	8	13
Prepaid expenses	15,032	13,402
Accrued income	42,156	35,682
Initial margins for future transactions	10,015	7,535
Variation margins for future transactions	2,628	2
Financial derivatives, principally including option premiums and contracts under hedge accounting	417,896	394,662
Cash collateral paid for financial instruments	66,218	82,948
Other receivable on sales of securities	72,250	195,243
Other	87,503	97,763
Tangible fixed assets	215,709	217,788
Buildings	67,377	66,960
Land	133,870	132,406
Leased assets	7,056	8,767
Construction in progress	866	2,834
Other tangible fixed assets	6,539	6,820
Intangible fixed assets	33,639	28,570
Software	6,195	6,547
Leased assets	25,325	19,909
Other intangible fixed assets	2,119	2,113
Prepaid pension cost	65,378	59,106
Customers' liabilities for acceptances and guarantees	295,513	272,473
Reserve for possible loan losses	(98,961)	(102,257)
Total Assets	¥ 30,374,177	¥ 32,498,496

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2015	March 31, 2016
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 21,874,950	¥ 23,002,808
Current deposits	2,226,996	2,488,167
Ordinary deposits	12,505,709	13,261,895
Savings deposits	154,946	149,337
Notice deposits	94,576	93,034
Time deposits	6,020,200	5,944,799
Other deposits	872,520	1,065,575
Negotiable certificates of deposit	2,479,810	1,475,230
Call money	1,442,632	615,075
Payables under repurchase agreements	50,993	5,999
Payables under securities lending transactions	24,122	128,581
Trading liabilities	304,771	294,344
Trading-related financial derivatives	304,771	294,344
Borrowed money	481,058	551,040
Borrowed money	481,058	551,040
Foreign exchange liabilities	6,363	9,357
Due to foreign banks	5,490	8,512
Foreign bills of exchange sold	333	71
Foreign bills of exchange payables	539	773
Bonds	639,080	468,496
Due to trust account	617,622	3,707,658
Other liabilities	721,737	615,902
Unsettled exchange payables	79	61
Accrued income taxes	5,642	2,950
Accrued expenses	26,033	17,992
Unearned income	5,949	5,425
Variation margins for future transactions	-	3
Financial derivatives, principally including option premiums and contracts under hedge accounting	327,572	306,520
Cash collateral received for financial instruments	166,978	147,671
Lease obligation	34,844	32,425
Asset retirement obligations	939	841
Other payable on purchases of securities	75,863	33,515
Other	77,833	68,495
Reserve for employees' bonuses	11,688	9,812
Other reserves	18,467	21,561
Deferred tax liabilities	24,149	29,683
Deferred tax liabilities for land revaluation	21,465	20,120
Acceptances and guarantees	295,513	272,473
Total Liabilities	29,014,426	31,228,147
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	297,965	249,393
Other retained earnings	297,965	249,393
Retained earnings carried forward	297,965	249,393
Total stockholders' equity	955,072	906,501
Net unrealized gains on available-for-sale securities	328,117	272,782
Net deferred gains on hedges	33,116	47,079
Revaluation reserve for land	43,444	43,984
Total valuation and translation differences	404,678	363,847
Total Net Assets	1,359,751	1,270,348
Total Liabilities and Net Assets	¥ 30,374,177	¥ 32,498,496

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Ordinary income	¥ 586,637	¥ 544,503
Interest income	298,367	285,891
Interest on loans and bills discounted	232,457	220,906
Interest and dividends on securities	40,482	38,268
Interest on call loans	250	134
Interest on receivables under securities borrowing transactions	0	0
Interest on due from banks	4,837	5,953
Interest on interest rate-swaps	16,725	16,982
Other interest income	3,614	3,945
Trust fees	22,780	21,299
Fees and commissions	126,271	129,060
Exchange fees received	24,256	25,176
Other fees and commissions	102,014	103,884
Trading income	5,103	10,244
Income from trading securities	728	518
Income from trading-related financial derivatives	4,058	9,555
Other trading income	316	170
Other operating income	32,653	38,065
Gains on foreign exchange transactions	11,582	6,363
Gains on sale of Japanese government bonds and other	21,071	31,693
Other	0	7
Other ordinary income	101,461	59,941
Reversal of reserve for possible loan losses	23,485	-
Recoveries of written-off loans	9,606	10,821
Gains on sales of stocks and other securities	45,221	31,364
Other	23,147	17,755
Ordinary expenses	357,503	400,220
Interest expenses	32,642	32,110
Interest on deposits	8,058	7,816
Interest on negotiable certificates of deposit	1,835	1,637
Interest on call money	1,476	2,699
Interest on payables under repurchase agreement	79	55
Interest on payables under securities lending transactions	83	337
Interest on borrowed money	770	891
Interest on bonds	18,824	16,615
Other interest expenses	1,515	2,056
Fees and commissions	50,907	51,154
Commissions paid on exchange transactions	6,471	6,517
Other	44,435	44,636
Trading expenses	752	346
Losses on securities related to trading transactions	752	346
Other operating expenses	9,828	17,414
Losses on sale of Japanese government bonds and other	6,136	2,864
Impairment losses on Japanese government bonds and other	-	398
Expenses for financial derivatives	3,692	14,151
General and administrative expenses	219,396	213,189
Other ordinary expenses	43,976	86,004
Provision to reserve for possible loan losses	-	11,674
Write-off of loans	8,274	24,028
Losses on sales of stocks and other securities	2,172	38,877
Losses on devaluation of stocks and other securities	107	2,385
Other	33,422	9,038
Ordinary profits	229,133	144,282
Extraordinary gains	19	1,350
Gains on disposal of fixed assets	19	1,350
Extraordinary losses	4,760	1,630
Losses on disposal of fixed assets	1,028	821
Impairment losses on fixed assets	3,731	809
Income before income taxes	224,393	144,002
Income taxes－current	24,320	15,669
Income taxes – deferred	50,089	27,488
Total income taxes	74,409	43,157
Net income	¥ 149,983	¥ 100,845

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258
Cumulative effect of changes in accounting policies					410	410
Restated balance	279,928	279,928	97,250	377,178	227,561	884,668
Changes during the fiscal year						
Dividends paid					(79,579)	(79,579)
Net income					149,983	149,983
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	70,404	70,404
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥297,965	¥955,072

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757
Cumulative effect of changes in accounting policies					410
Restated balance	190,897	28,388	41,213	260,498	1,145,167
Changes during the fiscal year					
Dividends paid					(79,579)
Net income					149,983
Net changes except for stockholders' equity during the fiscal year	137,220	4,728	2,231	144,179	144,179
Total changes during the fiscal year	137,220	4,728	2,231	144,179	214,583
Balance at the end of the fiscal year	¥328,117	¥33,116	¥43,444	¥404,678	¥1,359,751

[Non-Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2016

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥297,965	¥955,072
Changes during the fiscal year						
Dividends paid					(149,962)	(149,962)
Net income					100,845	100,845
Reversal of revaluation reserve for land					545	545
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year					(48,571)	(48,571)
Balance at the end of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥249,393	¥906,501

	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 fiscal year					
Dividends paid					(149,962)
Net income					100,845
Reversal of revaluation reserve for land					545
Net changes except for stockholders' equity during the fiscal year	(55,335)	13,963	540	(40,831)	(40,831)
Total changes during the fiscal year	(55,335)	13,963	540	(40,831)	(89,402)
Balance at the end of the fiscal year	¥272,782	¥47,079	¥43,984	¥363,847	¥1,270,348

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2015	March 31, 2016
Assets		
Cash and due from banks	¥ 3,389,596	¥ 4,275,221
Cash	88,833	87,192
Due from banks	3,300,762	4,188,028
Call loans	23,498	19,761
Monetary claims bought	3,916	2,664
Trading securities	27,386	9,903
Trading Japanese government bonds	2,407	1,860
Trading local government bonds	4,979	6,043
Other Trading securities	19,999	2,000
Securities	2,169,952	1,664,752
Japanese government bonds	1,324,767	804,484
Local government bonds	533,443	508,408
Corporate bonds	101,930	125,636
Stocks	177,905	154,907
Other securities	31,905	71,314
Loans and bills discounted	6,868,540	6,976,960
Bills discounted	24,256	22,700
Loans on notes	174,335	151,794
Loans on deeds	6,284,400	6,407,558
Overdrafts	385,548	394,906
Foreign exchange assets	8,685	11,627
Due from foreign banks	8,352	11,531
Foreign bills of exchange bought	237	65
Foreign bills of exchange receivable	95	30
Other assets	40,844	62,874
Unsettled exchange receivable	-	0
Prepaid expenses	2,979	2,703
Accrued income	9,932	9,572
Initial margins for future transactions	245	12,772
Variation margins for future transactions	10	368
Financial derivatives, principally including option premiums and contracts under hedge accounting	5,096	9,557
Cash collateral paid for financial instruments	-	1,416
Other	22,579	26,483
Tangible fixed assets	56,635	55,992
Buildings	22,771	21,614
Land	31,586	31,586
Leased assets	17	13
Construction in progress	35	247
Other tangible fixed assets	2,223	2,530
Intangible fixed assets	2,704	2,694
Software	24	14
Other intangible fixed assets	2,680	2,680
Prepaid pension cost	7,612	10,208
Customers' liabilities for acceptances and guarantees	15,235	14,391
Reserve for possible loan losses	(31,234)	(30,136)
Total Assets	¥ 12,583,374	¥ 13,076,916

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2015	March 31, 2016
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,601,963	¥ 12,055,533
Current deposits	271,327	283,905
Ordinary deposits	7,408,565	7,817,273
Savings deposits	180,712	180,123
Notice deposits	19,660	21,736
Time deposits	3,570,466	3,600,934
Other deposits	151,230	151,558
Negotiable certificates of deposit	116,130	264,070
Call money	100,000	-
Payables under securities lending transactions	-	16,525
Borrowed money	188,980	184,940
Borrowed money	188,980	184,940
Foreign exchange liabilities	192	172
Foreign bills of exchange sold	111	73
Foreign bills of exchange payables	81	99
Bonds	85,000	75,000
Other liabilities	57,098	66,191
Unsettled exchange payables	11	732
Accrued income taxes	2,730	4,057
Accrued expenses	5,275	4,752
Unearned income	1,552	1,370
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,092	5,626
Cash collateral received for financial instruments	536	1,780
Lease obligation	18	13
Asset retirement obligations	190	202
Other	40,691	47,656
Reserve for employees' bonuses	3,758	3,203
Reserve for employees' retirement benefits	3,330	-
Other reserves	11,007	12,038
Deferred tax liabilities	8,238	2,603
Acceptances and guarantees	15,235	14,391
Total Liabilities	12,190,934	12,694,669
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	139,535	144,777
Legal reserve	20,012	20,012
Other retained earnings	119,523	124,764
Retained earnings carried forward	119,523	124,764
Total stockholders' equity	309,535	314,777
Net unrealized gains on available-for-sale securities	82,991	65,009
Net deferred losses on hedges	(86)	2,460
Total valuation and translation differences	82,904	67,470
Total Net Assets	392,440	382,247
Total Liabilities and Net Assets	¥ 12,583,374	¥ 13,076,916

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Ordinary income	¥ 173,334	¥ 175,846
Interest income	119,274	111,145
Interest on loans and bills discounted	98,992	92,962
Interest and dividends on securities	16,100	12,895
Interest on call loans	134	139
Interest on receivables under securities borrowing transactions	21	4
Interest on due from banks	3,190	3,956
Interest on interest rate-swaps	175	709
Other interest income	659	477
Fees and commissions	38,333	39,414
Exchange fees received	8,389	8,923
Other fees and commissions	29,943	30,491
Other operating income	7,906	16,679
Gains on foreign exchange transactions	655	526
Gains on sale of Japanese government bonds and other	7,241	16,146
Other	9	6
Other ordinary income	7,819	8,606
Reversal of reserve for possible loan losses	441	―
Recoveries of written-off loans	2,345	2,435
Gains on sales of stocks and other securities	1,204	2,800
Other	3,828	3,370
Ordinary expenses	116,725	114,388
Interest expenses	7,145	6,011
Interest on deposits	3,332	2,878
Interest on negotiable certificates of deposit	96	42
Interest on call money	59	59
Interest on payables under securities lending transactions	836	551
Interest on borrowed money	1,509	1,348
Interest on bonds	1,308	1,130
Other interest expenses	2	1
Fees and commissions	19,002	18,997
Commissions paid on exchange transactions	1,843	1,792
Other	17,159	17,205
Other operating expenses	2,977	4,772
Losses on trading securities transactions	80	55
Losses on sale of Japanese government bonds and other	1,525	949
Impairment losses on Japanese government bonds and other	10	―
Expenses for financial derivatives	1,359	3,764
Other operating expenses	2	3
General and administrative expenses	79,062	76,818
Other ordinary expenses	8,538	7,788
Provision to reserve for possible loan losses	-	951
Write-off of loans	4,340	2,872
Losses on sales of stocks and other securities	1	364
Losses on devaluation of stocks and other securities	550	43
Other	3,645	3,555
Ordinary profits	56,609	61,458
Extraordinary gains	83	1
Gains on disposal of fixed assets	83	1
Extraordinary losses	474	680
Losses on disposal of fixed assets	276	179
Impairment losses on fixed assets	197	501
Income before income taxes	56,218	60,779
Income taxes－current	15,061	18,618
Income taxes – deferred	5,928	1,960
Total income taxes	20,989	20,578
Net income	¥ 35,228	¥ 40,201

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Retained earnings			
		Capital reserve	Total capital surplus	Legal reserve	Other retained earnings	Total retained earnings	
					Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865
Cumulative effect of changes in accounting policies					681	681	681
Restated balance	70,000	100,000	100,000	20,012	121,534	141,546	311,546
Changes during the fiscal year							
Dividends paid					(37,240)	(37,240)	(37,240)
Net income					35,228	35,228	35,228
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	(2,011)	(2,011)	(2,011)
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥119,523	¥139,535	¥309,535

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥45,514	¥(170)	¥45,344	¥356,209
Cumulative effect of changes in accounting policies				681
Restated balance	45,514	(170)	45,344	356,890
Changes during the fiscal year				
Dividends paid				(37,240)
Net income				35,228
Net changes except for stockholders' equity during the fiscal year	37,477	83	37,560	37,560
Total changes during the fiscal year	37,477	83	37,560	35,549
Balance at the end of the fiscal year	¥82,991	¥(86)	¥82,904	¥392,440

[Non-Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2016

(Millions of yen)

	Stockholders' equity						
		Capital surplus		Retained earnings			Total stockholders' equity
	Capital stock	Capital reserve	Total capital surplus	Legal reserve	Other retained earnings Retained earnings carried forward	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 fiscal year							
Dividends paid					(34,960)	(34,960)	(34,960)
Net income					40,201	40,201	40,201
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	–	–	–	–	5,241	5,241	5,241
Balance at the end of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥124,764	¥144,777	¥314,777

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥82,991	(¥86)	¥82,904	¥392,440
Changes during the fiscal year				
Dividends paid				(34,960)
Net income				40,201
Net changes except for stockholders' equity during the fiscal year	(17,982)	2,547	(15,434)	(15,434)
Total changes during the fiscal year	(17,982)	2,547	(15,434)	(10,193)
Balance at the end of the fiscal year	¥65,009	¥2,460	¥67,470	¥382,247

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2015	March 31, 2016
Assets		
Cash and due from banks	¥ 246,165	¥ 396,735
Cash	33,832	35,156
Due from banks	212,332	361,579
Call loans	-	40,000
Monetary claims bought	21,098	15,677
Securities	779,921	581,202
Japanese government bonds	294,134	152,064
Local government bonds	35,191	50,712
Corporate bonds	391,977	317,021
Stocks	16,484	15,198
Other securities	42,133	46,204
Loans and bills discounted	2,474,100	2,435,658
Bills discounted	24,521	21,164
Loans on notes	77,919	55,889
Loans on deeds	2,185,679	2,167,459
Overdrafts	185,980	191,144
Foreign exchange assets	4,341	5,245
Due from foreign banks	2,279	3,639
Foreign bills of exchange bought	504	375
Foreign bills of exchange receivable	1,557	1,230
Other assets	8,891	10,866
Unsettled exchange receivable	-	0
Prepaid expenses	318	308
Accrued income	2,538	2,338
Financial derivatives, principally including option premiums and contracts under hedge accounting	237	439
Other	5,797	7,780
Tangible fixed assets	30,328	31,179
Buildings	8,018	7,938
Land	20,153	19,732
Leased assets	923	769
Construction in progress	321	1,287
Other tangible fixed assets	912	1,450
Intangible fixed assets	341	322
Software	71	53
Other intangible fixed assets	270	268
Prepaid pension cost	3,713	5,093
Deferred tax assets	-	7,377
Customers' liabilities for acceptances and guarantees	10,475	9,458
Reserve for possible loan losses	(22,159)	(18,471)
Total Assets	¥ 3,557,218	3,520,344

[Non-Consolidated Balance Sheet - Continued]

(Millions of yen)

	March 31, 2015	March 31, 2016
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,257,652	¥ 3,213,127
Current deposits	192,271	190,503
Ordinary deposits	1,604,187	1,638,199
Savings deposits	21,747	21,078
Notice deposits	6,872	4,224
Time deposits	1,397,958	1,325,620
Other deposits	34,614	33,500
Negotiable certificates of deposit	49,300	53,700
Borrowed money	82,600	78,400
Borrowed money	82,600	78,400
Foreign exchange liabilities	177	257
Foreign bills of exchange sold	59	219
Foreign bills of exchange payables	118	38
Other liabilities	16,161	16,999
Unsettled exchange payables	-	0
Accrued income taxes	180	791
Accrued expenses	2,434	2,131
Unearned income	1,253	1,133
Financial derivatives, principally including option premiums and contracts under hedge accounting	246	261
Lease obligation	947	795
Asset retirement obligations	162	158
Other	10,935	11,728
Reserve for employees' bonuses	2,643	2,182
Reserve for employees' retirement benefits	4,683	-
Other reserves	4,147	4,832
Deferred tax liabilities	2,415	-
Acceptances and guarantees	10,475	9,458
Total Liabilities	3,430,256	3,378,957
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	20,868	37,560
Other retained earnings	20,868	37,560
Retained earnings carried forward	20,868	37,560
Total stockholders' equity	115,278	131,970
Net unrealized gains on available-for-sale securities	11,683	9,415
Total valuation and translation differences	11,683	9,415
Total Net Assets	126,962	141,386
Total Liabilities and Net Assets	¥ 3,557,218	¥ 3,520,344

[Non-Consolidated Statement of Income]

(Millions of yen)

	For the fiscal year ended March 31, 2015	For the fiscal year ended March 31, 2016
Ordinary income	¥ 68,809	¥ 68,273
Interest income	41,674	38,836
Interest on loans and bills discounted	36,362	34,099
Interest and dividends on securities	4,854	4,227
Interest on call loans	3	16
Interest on due from banks	249	318
Other interest income	204	173
Fees and commissions	17,149	15,658
Exchange fees received	2,893	2,995
Other fees and commissions	14,256	12,663
Other operating income	4,074	5,777
Gains on foreign exchange transactions	315	254
Gains on trading securities transactions	-	0
Gains on sale of Japanese government bonds and other	3,758	5,523
Other ordinary income	5,910	8,001
Reversal of reserve for possible loan losses	2,070	2,447
Recoveries of written-off loans	1,490	1,674
Gains on sales of stocks and other securities	942	724
Other	1,407	3,155
Ordinary expenses	54,243	52,066
Interest expenses	2,969	2,234
Interest on deposits	2,168	1,842
Interest on negotiable certificates of deposit	71	47
Interest on call money	0	0
Interest on payables under securities lending transactions	16	5
Interest on borrowed money	681	311
Other interest expenses	31	28
Fees and commissions	6,842	7,003
Commissions paid on exchange transactions	616	613
Other	6,225	6,390
Other operating expenses	2	0
Losses on trading securities transactions	0	―
Losses on sale of Japanese government bonds and other	2	―
Impairment losses on Japanese government bonds and other	0	0
General and administrative expenses	40,364	39,310
Other ordinary expenses	4,064	3,517
Write-off of loans	1,664	915
Losses on sales of stocks and other securities	6	8
Losses on devaluation of stocks and other securities	-	5
Other	2,393	2,587
Ordinary profits	14,565	16,207
Extraordinary gains	0	0
Gains on disposal of fixed assets	0	0
Extraordinary losses	1,914	191
Losses on disposal of fixed assets	105	49
Impairment losses on fixed assets	1,809	141
Income before income taxes	12,651	16,016
Income taxes－current	(164)	2,260
Income taxes – deferred	1,569	(8,549)
Total income taxes	1,405	(6,288)
Net income	¥ 11,245	¥ 22,305

[Non-Consolidated Statement of Changes in Net Assets]

For the fiscal year ended March 31, 2015

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493
Cumulative effect of changes in accounting policies					339	339
Restated balance	38,971	38,971	16,467	55,439	15,423	109,833
Changes during the fiscal year						
Dividends paid					(5,800)	(5,800)
Net income					11,245	11,245
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	—	—	—	—	5,445	5,445
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥20,868	¥115,278

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,516	¥117,010
Cumulative effect of changes in accounting policies		339
Restated balance	7,516	117,350
Changes during the fiscal year		
Dividends paid		(5,800)
Net income		11,245
Net changes except for stockholders' equity during the fiscal year	4,167	4,167
Total changes during the fiscal year	4,167	9,612
Balance at the end of the fiscal year	¥11,683	¥126,962

[Non-Consolidated Statement of Changes in Net Assets - Continued]

For the fiscal year ended March 31, 2016

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥20,868	¥115,278
Changes during the fiscal year						
Dividends paid					(5,612)	(5,612)
Net income					22,305	22,305
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	—	—	—	—	16,692	16,692
Balance at the end of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥37,560	¥131,970

	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 fiscal year		
Dividends paid		(5,612)
Net income		22,305
Net changes except for stockholders' equity during the fiscal year	(2,268)	(2,268)
Total changes during the fiscal year	(2,268)	14,424
Balance at the end of the fiscal year	¥9,415	¥141,386