




Catatan :

- Laporan ini dipublikasikan untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 12 Agustus 2016 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional maka laporan keuangan yang disajikan ini adalah Neraca Konsolidasian Resona Holdings Inc. per 31 Desember 2016 dan 31 Desember 2015 serta Laporan Laba Rugi Konsolidasi dan Laporan Laba Rugi Komprehensif Konsolidasi Resona Holdings Inc. untuk tanggal dan periode sembilan bulan yang berakhir pada tanggal 31 Desember 2016 dan 2015 yang disusun berdasarkan Standar Akuntansi Keuangan Jepang (Japanese GAAP).
- Tahun buku Resona Holdings Inc. adalah per Maret.
- Resona Holdings Inc. merupakan pemegang saham Resona Bank Ltd. dengan kepemilikan saham sebesar 100% dan Resona Bank Ltd. memiliki saham pada PT Bank Resona Perdanania sebesar 43,42%.
- Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdanania yang dipublikasikan melalui surat kabar Harian Ekonomi Neraca pada hari Kamis tanggal 30 Maret 2017.

Jakarta, 30 Maret 2017  
Direksi  
PT Bank Resona Perdanania

  
Atsushi Tahara  
Presiden Direktur

  
Iding Suherdi  
Direktur



## Resona Group Resona Holdings, Inc.

[Consolidated Balance Sheets]

(Millions of yen)

	31-Dec-16	31-Mar-16
<b>Assets</b>		
Cash and due from banks	¥12,444,245	¥13,514,516
Call loans and bills bought	91,877	191,938
Monetary claims bought	392,729	391,804
Trading assets	406,622	475,382
Money held in trust	800	178
Securities	5,455,971	5,346,725
Loans and bills discounted	27,688,725	27,664,964
Foreign exchange assets	93,054	68,866
Other assets	718,228	872,845
Tangible fixed assets	303,438	307,610
Intangible fixed assets	31,265	32,389
Net defined benefit asset	7,298	4,248
Deferred tax assets	1,771	25,664
Customers' liabilities for acceptances and guarantees	434,414	431,439
Reserve for possible loan losses	(168,048)	(202,081)
Reserve for possible losses on investments	(62)	(57)
<b>Total assets</b>	<b>¥47,902,331</b>	<b>¥49,126,435</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥39,382,209	¥38,228,820
Negotiable certificates of deposit	1,078,470	1,344,500
Call money and bills sold	821,767	606,916
Payables under repurchase agreements	5,000	5,999
Payables under securities lending transactions	982,048	145,107
Trading liabilities	213,607	291,639
Borrowed money	685,336	809,049
Foreign exchange liabilities	7,544	1,991
Bonds	432,056	624,812
Due to trust account	949,791	3,707,658
Other liabilities	939,594	985,007
Reserve for employees' bonuses	9,198	16,908
Net defined benefit liability	14,247	32,534
Other reserves	46,283	40,276
Deferred tax liabilities	1,527	181
Deferred tax liabilities for land revaluation	20,120	20,120
Acceptances and guarantees	434,414	431,439
<b>Total liabilities</b>	<b>¥46,023,216</b>	<b>¥47,292,964</b>
<b>Net Assets</b>		
Capital stock	50,472	50,472
Capital surplus	-	-
Retained earnings	1,404,478	1,399,576
Treasury stock	(1,300)	(1,902)
Total stockholders' equity	1,453,651	1,448,147
Net unrealized gains on available-for-sale securities	389,367	347,491
Net deferred gains on hedges	42,888	49,540
Revaluation reserve for land	44,025	44,025
Foreign currency translation adjustments	(5,312)	(3,012)
Remeasurement of defined benefit plans	(61,494)	(70,190)
Total accumulated other comprehensive income	409,474	367,855
Minority interests in consolidated subsidiaries	15,988	17,468
<b>Total Net Assets</b>	<b>1,879,114</b>	<b>1,833,470</b>
<b>Total Liabilities and Net Assets</b>	<b>¥47,902,331</b>	<b>¥49,126,435</b>

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2016 From April 1, 2016 to December 31, 2016	Third Quarter of FY2015 From April 1, 2015 to December 31, 2015
<b>Ordinary Income</b>		
Interest income	¥300,117	¥331,370
Interest on loans and bills discounted	244,050	266,432
Interest and dividends on securities	32,229	38,212
Trust fees	13,381	16,237
Fees and commissions	145,278	147,602
Trading income	5,393	5,735
Other operating income	41,240	32,402
Other ordinary income	76,056	53,895
<b>Total Income</b>	<b>581,468</b>	<b>587,243</b>
<b>Ordinary Expenses</b>		
Interest expenses	20,981	31,712
Interest on deposits	7,805	10,947
Fees and commissions	41,362	40,234
Trading expenses	181	168
Other operating expenses	20,493	7,031
General and administrative expenses	269,929	257,969
Other Ordinary expenses	48,653	64,756
<b>Total Expenses</b>	<b>401,599</b>	<b>401,873</b>
<b>Ordinary Profit</b>	<b>179,868</b>	<b>185,369</b>
<b>Extraordinary gains</b>	<b>3,896</b>	<b>73</b>
Gain on disposal of fixed assets	3,896	73
<b>Extraordinary losses</b>	<b>1,362</b>	<b>1,170</b>
Losses on disposal of fixed assets	914	577
Impairment losses on fixed assets	448	592
<b>Income before income taxes</b>	<b>182,402</b>	<b>184,272</b>
<b>Income Taxes</b>		
Income taxes – current	43,355	31,412
Income taxes – deferred	7,443	22,526
<b>Total income taxes</b>	<b>50,798</b>	<b>53,939</b>
<b>Net income</b>	<b>131,603</b>	<b>130,333</b>
<b>Net income attributable to non-controlling interest</b>	<b>1,790</b>	<b>193</b>
<b>Net income attributable to owners of the parent</b>	<b>¥129,813</b>	<b>¥130,140</b>

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2016 From April 1, 2016 to December 31, 2016	Third Quarter of FY2015 From April 1, 2015 to December 31, 2015
<b>Net Income</b>	¥131,603	¥130,333
Other comprehensive income	38,547	(19,481)
Net unrealized gains (losses) on available-for-sale securities	41,894	(7,551)
Net deferred gains (losses) on hedges	(6,652)	2,542
Revaluation reserve for land	-	13
Foreign currency translation adjustments	(5,364)	(17,669)
Remeasurements of defined benefit plans	8,677	3,171
Share of other comprehensive income of affiliates accounted for using equity method	(8)	12
<b>Total comprehensive income</b>	<b>¥170,150</b>	<b>¥110,851</b>
<b>Comprehensive income attributable to:</b>		
Shares of the parent	171,432	125,425
Non-controlling interests	-¥1,281	-¥14,573