


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 2017 dan 31 Maret 2017 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 2017 dan 2016 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 Rabu tanggal 28 Maret 2018.

Jakarta, 28 Maret 2018
Direksi
PT Bank Resona Perdanania


Makoto Hasegawa
Wakil Presiden Direktur


Ilding Suherdi
Direktur



Resona Group Resona Holdings, Inc.

[Consolidated Balance Sheets]

(Millions of yen)

	31-Dec-17	31-Mar-17
Assets		
Cash and due from banks	¥13,081,737	¥12,641,987
Call loans and bills bought	95,013	156,529
Monetary claims bought	344,775	355,371
Trading assets	377,334	348,599
Money held in trust	-	1,005
Securities	5,223,138	5,295,787
Loans and bills discounted	28,210,497	28,186,730
Foreign exchange assets	111,837	95,455
Other assets	928,600	770,601
Tangible fixed assets	301,858	304,035
Intangible fixed assets	29,608	31,377
Net defined benefit asset	18,045	16,849
Deferred tax assets	2,045	1,776
Customers' liabilities for acceptances and guarantees	393,210	418,574
Reserve for possible loan losses	(146,944)	(168,487)
Reserve for possible losses on investments	(47)	(62)
Total assets	¥48,970,710	¥48,456,133
Liabilities and Net Assets		
Liabilities		
Deposits	¥41,387,089	¥40,675,397
Negotiable certificates of deposit	1,118,650	965,590
Call money and bills sold	444,588	709,383
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	402,207	429,272
Trading liabilities	146,072	184,809
Borrowed money	658,684	699,224
Foreign exchange liabilities	5,887	2,471
Bonds	385,141	456,336
Due to trust account	973,159	1,015,305
Other liabilities	746,865	829,747
Reserve for employees' bonuses	9,660	16,106
Net defined benefit liability	8,500	12,699
Other reserves	46,102	44,597
Deferred tax liabilities	9,316	24,722
Deferred tax liabilities for land revaluation	19,982	20,114
Acceptances and guarantees	393,210	418,574
Total liabilities	¥46,760,120	¥46,509,354
Net Assets		
Capital stock	50,472	50,472
Retained earnings	1,590,247	1,436,150
Treasury stock	(5,431)	(1,181)
Total stockholders' equity	1,635,288	1,485,442
Net unrealized gains on available-for-sale securities	526,217	414,750
Net deferred gains on hedges	35,060	40,447
Revaluation reserve for land	43,712	44,032
Foreign currency translation adjustments	(3,778)	(3,143)
Remeasurement of defined benefit plans	(42,916)	(52,604)
Total accumulated other comprehensive income	558,294	443,482
Minority interests in consolidated subsidiaries	17,006	17,854
Total Net Assets	2,210,590	1,946,779
Total Liabilities and Net Assets	¥48,970,710	¥48,456,133

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2017 From April 1, 2017 to December 31, 2017	Third Quarter of FY2016 From April 1, 2016 to December 31, 2016
Ordinary Income		
Interest income	¥298,449	¥300,117
Interest on loans and bills discounted	230,601	244,050
Interest and dividends on securities	43,108	32,229
Trust fees	13,700	13,381
Fees and commissions	148,037	145,278
Trading income	4,479	5,393
Other operating income	18,320	41,240
Other ordinary income	63,613	76,056
Total Income	546,601	581,468
Ordinary Expenses		
Interest expenses	23,443	20,981
Interest on deposits	9,864	7,805
Fees and commissions	41,675	41,362
Trading expenses	50	181
Other operating expenses	9,691	20,493
General and administrative expenses	269,472	269,929
Other Ordinary expenses	34,234	48,653
Total Expenses	378,567	401,599
Ordinary Profit	168,034	179,868
Extraordinary gains	1,278	3,896
Gain on disposal of fixed assets	1,278	3,896
Extraordinary losses	2,267	1,362
Losses on disposal of fixed assets	579	914
Impairment losses on fixed assets	1,688	448
Income before income taxes	167,045	182,402
Income Taxes		
Income taxes – current	28,105	43,355
Income taxes – deferred	(64,208)	7,443
Total income taxes	36,102	50,798
Net income	203,147	131,603
Net income attributable to non-controlling interest	387	1,790
Net income attributable to owners of the parent	¥202,760	¥129,813

[Consolidated Statements of Comprehensive Income]

	Third Quarter of FY2017 From April 1, 2017 to December 31, 2017	Third Quarter of FY2016 From April 1, 2016 to December 31, 2016
Net Income	¥203,147	¥131,603
Other comprehensive income	114,072	38,547
Net unrealized gains (losses) on available-for-sale securities	111,480	41,894
Net deferred gains (losses) on hedges	(5,387)	(6,652)
Revaluation reserve for land	(6)	-
Foreign currency translation adjustments	(1,670)	(5,364)
Remeasurements of defined benefit plans	9,697	8,677
Share of other comprehensive income of affiliates accounted for using equity method	(40)	(8)
Total comprehensive income	¥317,219	¥170,150
Comprehensive income attributable to:		
Shares of the parent	317,885	171,432
Non-controlling interests	(¥665)	(¥1,281)