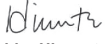





## Catatan :

- 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 30 Juni 2019 dan 31 Maret 2019 serta Laporan Laba Rugi Konsolidasi dan Laporan Laba Rugi Komprehensif Konsolidasi Resona Holdings Inc. untuk tanggal dan periode tiga bulan yang berakhir pada tanggal 30 Juni 2019 dan 2018 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 Perdania sebesar 43,42%.
- Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdania yang dipublikasikan melalui surat kabar Harian Ekonomi Neraca pada hari Selasa tanggal 13 Agustus 2019.

Jakarta, 13 Agustus 2019  
Direksi  
PT Bank Resona Perdania

  
Ichiro Hiramatsu  
Presiden Direktur

  
Ilding Suherdi  
Direktur



# Resona Group Resona Holdings, Inc.

**[Consolidated Balance Sheets]**

(Millions of yen)

	30-Jun-19	31-Mar-19
<b>Assets</b>		
Cash and due from banks	¥15,024,026	¥14,848,528
Call loans and bills bought	466,089	177,949
Monetary claims bought	277,136	281,246
Trading assets	328,521	328,024
Securities	5,108,124	5,387,898
Loans and bills discounted	35,792,464	36,134,497
Foreign exchange assets	118,929	115,691
Leasing receivables and investment assets	40,752	41,652
Other assets	1,100,482	1,088,392
Tangible fixed assets	376,808	380,909
Intangible fixed assets	43,175	40,597
Net defined benefit asset	20,543	19,362
Deferred tax assets	29,094	28,913
Customers' liabilities for acceptances and guarantees	388,130	394,503
Reserve for possible loan losses	(157,367)	(158,058)
Reserve for possible losses on investments	(38)	(32)
<b>Total Assets</b>	<b>¥58,956,877</b>	<b>¥59,110,075</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥51,458,064	¥51,108,635
Negotiable certificates of deposit	991,800	1,195,350
Call money and bills sold	238,438	140,599
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	554,328	540,922
Trading liabilities	129,101	120,920
Borrowed money	748,151	752,637
Foreign exchange liabilities	8,228	4,387
Bonds	406,000	459,799
Due to trust account	867,152	1,155,804
Other liabilities	746,312	746,140
Reserve for employees' bonuses	7,384	19,581
Net defined benefit liability	18,259	19,077
Other reserves	42,076	43,559
Deferred tax liabilities	17,620	27,660
Deferred tax liabilities for land revaluation	19,243	19,318
Acceptances and guarantees	388,130	394,503
<b>Total Liabilities</b>	<b>¥56,645,292</b>	<b>¥56,753,897</b>
<b>Net Assets</b>		
Capital stock	50,472	50,472
Capital Surplus	160	-
Retained earnings	1,627,393	1,614,908
Treasury stock	(13,829)	(4,213)
Total stockholders' equity	1,664,197	1,661,168
Net unrealized gains on available-for-sale securities	379,112	423,957
Net deferred gains on hedges	25,536	27,129
Revaluation reserve for land	42,033	42,204
Foreign currency translation adjustments	(3,818)	(4,823)
Remeasurement of defined benefit plans	(37,234)	(38,605)
Total accumulated other comprehensive income	405,630	449,861
Stock acquisition rights	309	309
Non-controlling interests	241,447	244,838
<b>Total Net Assets</b>	<b>2,311,584</b>	<b>2,356,178</b>
<b>Total Liabilities and Net Assets</b>	<b>¥58,956,877</b>	<b>¥59,110,075</b>

**[Consolidated Statements of Income]**

(Millions of yen)

	First Quarter of FY 2019 From April 1, 2019 to June 30, 2019	First Quarter of FY 2018 From April 1, 2018 to June 30, 2018
<b>Ordinary Income</b>	¥198,839	¥198,378
Interest income	116,420	116,495
Interest on loans and bills discounted	93,646	94,988
Interest and dividends on securities	13,781	13,378
Trust fees	4,558	4,680
Fees and commissions	53,319	54,447
Trading income	747	941
Other operating income	16,211	11,104
Other ordinary income	7,581	10,710
<b>Ordinary Expenses</b>	148,137	151,899
Interest expenses	13,197	10,493
Interest on deposits	5,299	4,679
Fees and commissions	10,006	10,972
Trading expenses	66	-
Other operating expenses	8,483	7,383
General and administrative expenses	106,497	111,988
Other Ordinary expenses	9,885	11,061
<b>Ordinary Profits</b>	<b>50,702</b>	<b>46,479</b>
<b>Extraordinary gains</b>	931	39,899
Gains on disposal of fixed assets	931	-
Gains from negative goodwill	-	29,055
Gain on step acquisitions	-	10,843
<b>Extraordinary losses</b>	327	1,884
Losses on disposal of fixed assets	179	213
Impairment losses on fixed assets	147	1,670
<b>Income before income taxes</b>	<b>51,306</b>	<b>84,493</b>
Income taxes – current	8,322	14,107
Income taxes – deferred	5,125	(692)
Total income taxes	13,448	13,415
<b>Net income</b>	<b>37,858</b>	<b>71,078</b>
<b>Net income attributable to non-controlling interests</b>	1,151	1,132
<b>Net income attributable to owners of the parent</b>	<b>¥36,706</b>	<b>¥69,946</b>

**[Consolidated Statements of Comprehensive Income]**

	First Quarter of FY 2019 From April 1, 2019 to June 30, 2019	First Quarter of FY 2018 From April 1, 2018 to June 30, 2018
<b>Net Income</b>	¥37,858	¥71,078
<b>Other comprehensive income</b>	(43,899)	12,502
Net unrealized gains (losses) on available-for-sale securities	(45,519)	13,964
Net deferred gains (losses) on hedges	(1,599)	(1,567)
Foreign currency translation adjustments	1,683	(2,869)
Remeasurements of defined benefit plans	1,525	2,971
Share of other comprehensive income of affiliates accounted for using equity method	9	3
<b>Total comprehensive income</b>	<b>(6,041)</b>	<b>83,580</b>
<b>Comprehensive income attributable to:</b>		
Shares of the parent	(7,353)	82,515
Non-controlling interests	¥1,312	¥1,065