



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 2020 dan 31 Maret 2020 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 2020 dan 2019 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 48,44%.
- Laporan keuangan ini merupakan bagian dari Laporan Keuangan PT Bank Resona Perdanania yang dipublikasikan melalui surat kabar Harian Ekonomi Neraca pada hari Rabu tanggal 19 Agustus 2020.

Jakarta, 19 Agustus 2020  
Direksi  
PT Bank Resona Perdanania

*Ichiro Hiramatsu* *Muhammad Akbar*

**Ichiro Hiramatsu**  
Presiden Direktur

**Muhammad Akbar**  
Direktur



**[Consolidated Balance Sheets]**

(Millions of yen)

	30-Jun-20	31-Mar-20
<b>Assets</b>		
Cash and due from banks	¥16,155,295	¥15,329,523
Call loans and bills bought	492,194	473,438
Receivables under securities borrowing transactions	221,911	-
Monetary claims bought	239,434	248,548
Trading assets	502,721	457,391
Securities	5,973,923	5,555,671
Loans and bills discounted	37,949,006	36,645,552
Foreign exchange assets	109,858	107,460
Leasing receivables and investment assets	38,725	40,630
Other assets	1,181,673	964,312
Tangible fixed assets	366,821	369,790
Intangible fixed assets	49,566	49,770
Net defined benefit asset	32,864	32,510
Deferred tax assets	32,811	35,385
Customers' liabilities for acceptances and guarantees	366,552	362,725
Reserve for possible loan losses	(171,405)	(160,221)
Reserve for possible losses on investments	(36)	(35)
<b>Total Assets</b>	<b>¥63,541,920</b>	<b>¥60,512,454</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥55,425,698	¥52,909,979
Negotiable certificates of deposit	810,280	942,840
Call money and bills sold	146,541	69,636
Payables under repurchase agreements	5,000	-
Payables under securities lending transactions	444,810	532,433
Trading liabilities	78,916	87,259
Borrowed money	1,524,698	769,930
Foreign exchange liabilities	5,345	5,076
Bonds	376,000	396,000
Due to trust account	1,187,723	1,316,807
Other liabilities	641,803	700,746
Reserve for employees' bonuses	7,629	17,509
Net defined benefit liability	21,408	22,709
Other reserves	36,649	38,209
Deferred tax liabilities	43,283	5,607
Deferred tax liabilities for land revaluation	18,379	18,439
Acceptances and guarantees	366,552	362,725
<b>Total Liabilities</b>	<b>¥61,140,722</b>	<b>¥58,195,910</b>
<b>Net Assets</b>		
Capital stock	50,472	50,472
Retained earnings	1,707,224	1,720,062
Treasury stock	(2,176)	(12,880)
Total stockholders' equity	1,755,520	1,757,655
Net unrealized gains on available-for-sale securities	398,718	306,196
Net deferred gains on hedges	14,807	16,619
Revaluation reserve for land	40,073	40,209
Foreign currency translation adjustments	(6,673)	(1,942)
Remeasurement of defined benefit plans	(38,414)	(40,402)
Total accumulated other comprehensive income	408,511	320,680
Stock acquisition rights	292	297
Non-controlling interests	236,874	237,910
<b>Total Net Assets</b>	<b>2,401,198</b>	<b>2,316,543</b>
<b>Total Liabilities and Net Assets</b>	<b>63,541,920</b>	<b>60,512,454</b>

**[Consolidated Statements of Income]**

(Millions of yen)

	First Quarter of FY2020 From April 1, 2020 to June 30, 2020	First Quarter of FY2019 From April 1, 2019 to June 30, 2019
<b>Ordinary Income</b>	¥182,750	¥198,839
Interest income	105,870	116,420
Interest on loans and bills discounted	88,923	93,646
Interest and dividends on securities	10,847	13,781
Trust fees	4,492	4,558
Fees and commissions	48,984	53,319
Trading income	969	747
Other operating income	13,426	16,211
Other ordinary income	9,005	7,581
<b>Ordinary Expenses</b>	150,980	148,137
Interest expenses	5,843	13,197
Interest on deposits	2,851	5,299
Fees and commissions	9,558	10,006
Trading expenses	36	66
Other operating expenses	3,635	8,483
General and administrative expenses	106,313	106,497
Other Ordinary expenses	25,593	9,885
<b>Ordinary Profits</b>	<b>31,769</b>	<b>50,702</b>
<b>Extraordinary gains</b>	<b>791</b>	<b>931</b>
Gains on disposal of fixed assets	791	931
<b>Extraordinary losses</b>	<b>513</b>	<b>327</b>
Losses on disposal of fixed assets	268	179
Impairment losses on fixed assets	244	147
<b>Income before income taxes</b>	<b>32,048</b>	<b>51,306</b>
Income taxes – current	8,398	8,322
Income taxes – deferred	502	5,125
Total income taxes	8,901	13,448
<b>Net income</b>	<b>23,146</b>	<b>37,858</b>
<b>Net income attributable to non-controlling interests</b>	<b>1,325</b>	<b>1,151</b>
<b>Net income attributable to owners of the parent</b>	<b>¥21,821</b>	<b>¥36,706</b>

**[Consolidated Statements of Comprehensive Income]**

	First Quarter of FY2020 From April 1, 2020 to June 30, 2020	First Quarter of FY2019 From April 1, 2019 to June 30, 2019
<b>Net Income</b>	¥23,146	¥37,858
<b>Other comprehensive income</b>	<b>87,979</b>	<b>(43,899)</b>
Net unrealized gains (losses) on available-for-sale securities	95,761	(45,519)
Net deferred gains (losses) on hedges	(1,809)	(1,599)
Foreign currency translation adjustments	(8,123)	1,683
Remeasurements of defined benefit plans	2,128	1,525
Share of other comprehensive income of affiliates accounted for using equity method	22	9
<b>Total comprehensive income</b>	<b>111,125</b>	<b>(6,041)</b>
<b>Comprehensive income attributable to:</b>		
Owners of the parent	109,788	(7,353)
Non-controlling interests	¥1,337	¥1,312