

Financial Information for the First Quarter of FY2014

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 1st quarter (April 1, 2014 to June 30, 2014) of the fiscal year ending March 31, 2015.

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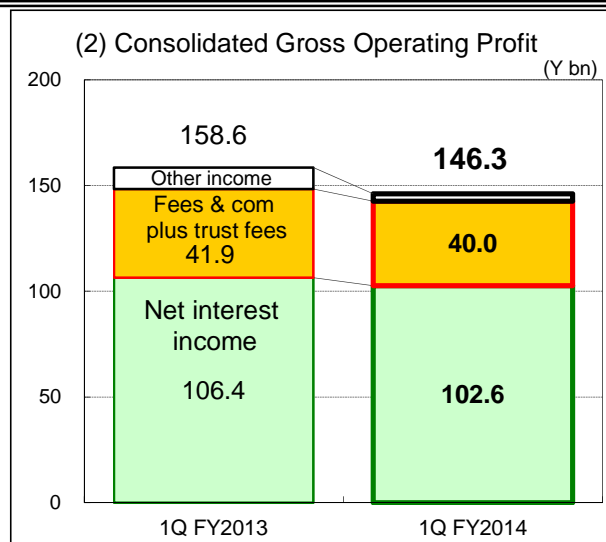
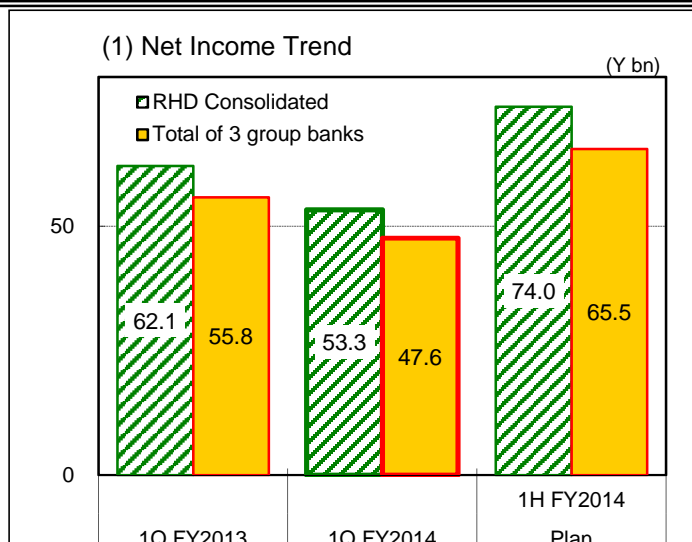
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Note.1 Figures reported herein are unaudited.

Note.2 Capital adequacy ratio will be announced soon after the calculation is completed.

1. Financial Highlights

- Actual net operating profit (total of 3 group banks) for the 1Q of FY2014 declined by Y11.1 bn YoY mainly due to decrease in 1) net interest income from loans and deposits and 2) net gains on bonds (including futures).
- Net gains on stocks (total of 3 group banks) decreased comparing with the strong number for the same period of last year which was supported by favorable gains from equity ETFs. Net credit expenses (total of 3 group banks) improved by Y4.5 bn YoY under the operating environment in which a trend of negative credit cost has been sustained with very limited new bankruptcies.
- As a result, the three subsidiary banks on a non-consolidated basis posted a net income of Y47.6 bn for the 1Q of FY2014 (down Y8.2 bn YoY), and Resona Holdings on a consolidated basis posted a net income of Y53.3 bn (down Y8.7 bn YoY) with a progress rate against the first half forecast (Y74.0 bn) being 72%.



(3) Trend of Quarterly Results*1 (Total of 3 group banks)

*1. 2Q=1H(6Ms)-1Q(3Ms), 3Q=3Q(9Ms)-1H(6Ms), 4Q=Full year(12Ms)-3Q(9Ms)

(Y bn)	FY2013	FY2013	FY2013	FY2013	FY2014		FY2014
	1Q	2Q	3Q	4Q	1Q	YoY change	1H forecasts
Gross operating profit	145.3	140.5	129.7	139.7	133.1	(12.1)	278.5
Net interest income	104.1	106.6	103.5	106.5	100.1	(4.0)	-
Income from loans & deposits ^{*2}	92.2	92.1	92.4	89.7	87.9	(4.2)	-
Fees & com. plus trust fees	31.0	29.8	24.5	30.3	29.8	(1.2)	-
Other ^{*3}	10.0	4.0	1.6	2.7	3.1	(6.8)	-
Net gains/(losses) on bonds ^{*4}	8.6	1.9	(3.6)	0.1	2.2	(6.4)	-
Operating expenses	(83.0)	(84.6)	(80.6)	(84.2)	(81.9)	+1.0	(170.5)
Actual net operating profit ^{*5}	62.2	55.8	49.0	55.4	51.1	(11.1)	108.0
Other gains/(losses)	14.1	24.3	20.0	(7.2)	13.3	(0.8)	-
Net gains/(losses) on stocks	6.8	13.1	6.8	(4.6)	4.7	(2.0)	5.0
Net gains/(losses) on equity ETFs	6.3	4.7	6.2	(6.4)	4.7	(1.5)	-
Total credit expenses	7.2	7.6	15.5	(3.2)	11.7	+4.5	(12.5)
Income before income taxes	76.4	80.2	69.1	48.2	64.5	(11.9)	98.5
Income taxes and other	(20.5)	(28.1)	(24.5)	(3.8)	(16.8)	+3.7	-
Net income	55.8	52.0	44.5	44.3	47.6	(8.2)	65.5

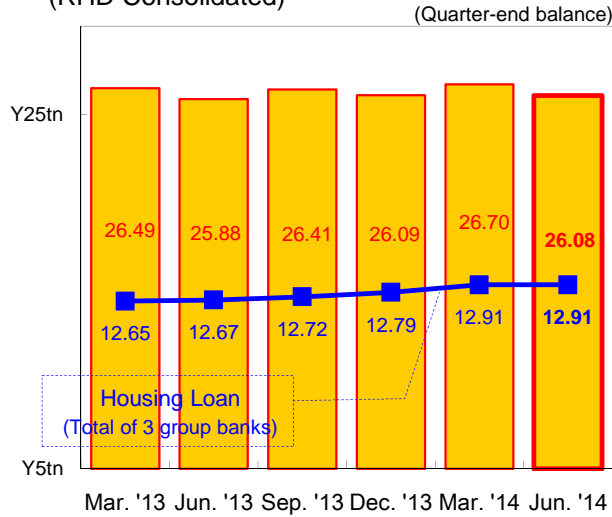
*2. Domestic banking account, deposits include NCDs. *3. Trading income and other operating income.

*4. Net gains/(losses) on bonds and bond-related derivative transactions

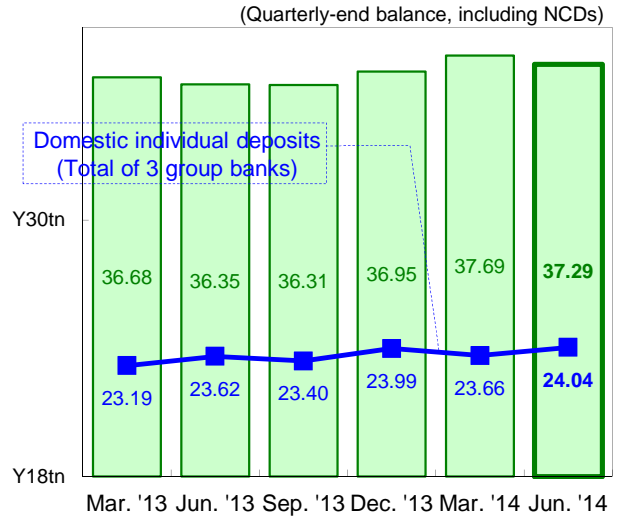
*5. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Operating Results

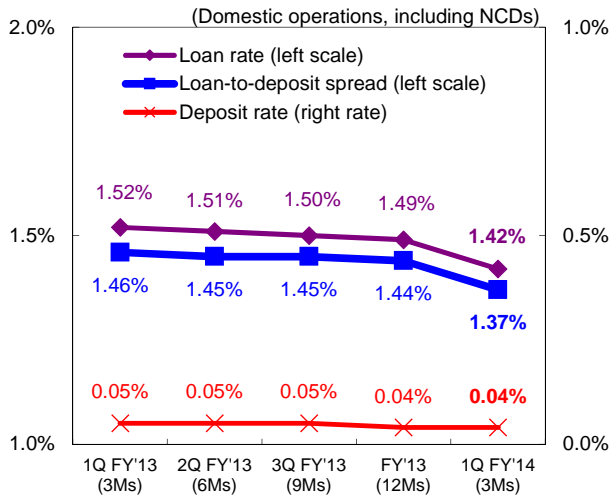
(4) Trend of Loans and Bills Discounted (RHD Consolidated)



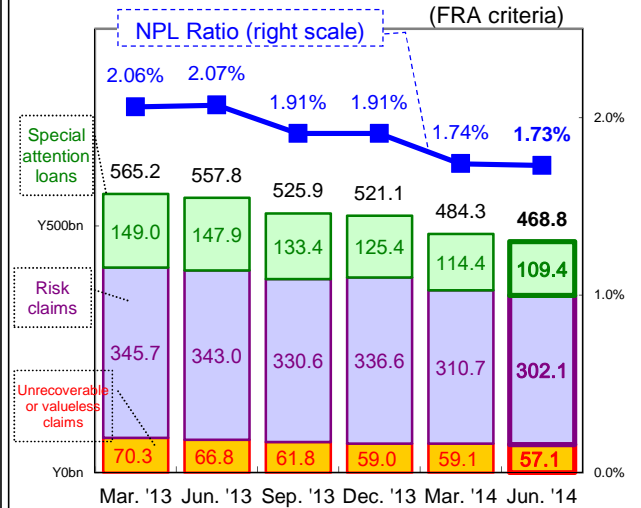
(5) Trend of Deposits (RHD Consolidated)



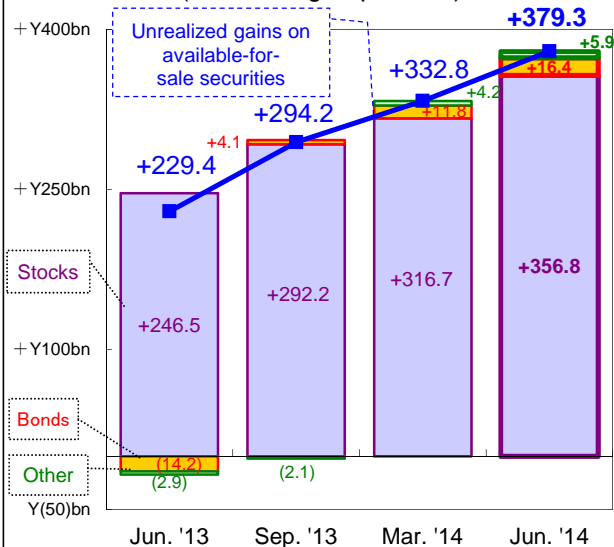
(6) Trend of Loan-to-deposit Spread (Total of 3 group banks)



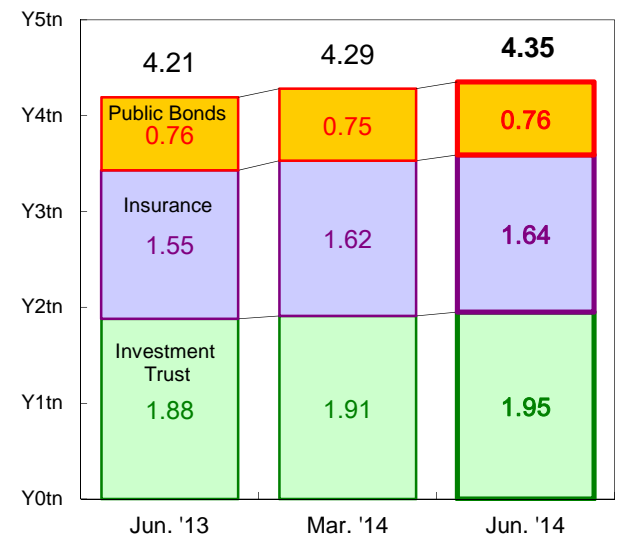
(7) Classified Claims (NPL) (Total of 3 group banks)



(8) Trend of Unrealized Gain/(Losses) on Securities (Total of 3 group banks)



(9) Balance of Investment Products Sold to Individuals (Total of 3 group banks)



2. Operating Results

(1) Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1Q FY 2014	Change	1Q FY 2013
Ordinary income	1	189.1	(21.9)	211.0
Consolidated gross operating profit	2	146.3	(12.3)	158.6
Interest income	3	102.6	(3.7)	106.4
Trust fees (after disposal of problem loans in the trust account)	4	5.5	(0.0)	5.6
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)
Fees and commissions	6	34.4	(1.7)	36.2
Trading income	7	1.0	5.3	(4.3)
Other operating income	8	2.5	(12.0)	14.5
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(86.7)	0.0	(86.8)
Other gains/(losses), net	11	14.7	0.4	14.2
Net gains/(losses) on stocks	12	4.8	(2.0)	6.8
Disposal of problem loans	13	(1.2)	2.0	(3.2)
Reversal of credit expenses	14	12.6	0.6	12.0
Equity in earnings of investments in affiliates	15	0.0	0.0	0.0
Ordinary profit	16	74.3	(11.7)	86.0
Extraordinary gains	17	0.0	(3.0)	3.0
Extraordinary losses	18	(0.9)	(0.5)	(0.4)
Income before income taxes and minority interests	19	73.3	(15.3)	88.7
Income taxes - current	20	(18.6)	5.0	(23.6)
Income taxes - deferred	21	(0.4)	(1.0)	0.6
Minority interests in net income	22	(0.8)	2.6	(3.5)
Net income	23	53.3	(8.7)	62.1

Credit expense (5, 9, 13, 14)	24	11.4	2.7	8.7
Disposal of problem loans in the trust account	25	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	26	8.6	(2.9)	11.6
Write-off of loans	27	(1.4)	1.5	(2.9)
Provision to specific reserve for possible loan losses	28	0.7	4.7	(4.0)
Provision to special reserve for certain overseas loans	29	0.0	0.0	(0.0)
Other disposal of problem loans	30	0.2	0.5	(0.2)
Gains on recoveries of written-off loans	31	3.2	(1.1)	4.3

(ii) ROE

(%)

		1Q FY 2014	Change	1Q FY 2013
Net income ROE		11.74	(0.37)	12.12

(Note)

$$\text{ROE} = \frac{\text{Net income}(1\text{Q}) \times 365/91}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$$

(Consolidated ROE): Excluding minority interests

(2) Total of three banks, Non-consolidated figures of each bank

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1Q FY 2014	Change	1Q FY 2013	1Q FY 2014	Change	1Q FY 2013
Gross operating profit	1	133.1	(12.1)	145.3	86.1	(8.1)	94.3
Interest income	2	100.1	(4.0)	104.1	62.8	(2.2)	65.1
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	87.9	(4.2)	92.2	55.1	(2.5)	57.6
Trust fees (after disposal of problem loans in trust account)	4	5.5	(0.0)	5.6	5.5	(0.0)	5.6
<Disposal of problem loans in the trust account>	5	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Fees and commissions	6	24.2	(1.1)	25.4	16.0	(1.0)	17.1
Trading income	7	0.7	4.7	(4.0)	0.7	4.7	(4.0)
Other operating income	8	2.3	(11.6)	14.0	0.9	(9.5)	10.5
Expenses (excluding non-recurring items)	9	(81.9)	1.0	(83.0)	(53.9)	0.4	(54.4)
Personnel expenses	10	(31.9)	0.2	(32.1)	(20.4)	0.2	(20.7)
Non-personnel expenses	11	(45.4)	1.1	(46.6)	(30.4)	0.6	(31.0)
Taxes	12	(4.6)	(0.4)	(4.2)	(3.0)	(0.3)	(2.6)
Provision to general reserve for possible loan losses	13	-	(1.8)	1.8	-	-	-
Actual net operating profit	14	51.1	(11.1)	62.2	32.1	(7.7)	39.9
Core net operating profit	15	47.2	(9.7)	57.0	29.8	(7.7)	37.5
Net operating profit	16	51.2	(12.9)	64.1	32.2	(7.6)	39.8
Net gains/(losses) on bonds	17	3.8	(1.3)	5.2	2.3	0.0	2.3
Other gains/(losses), net	18	14.2	1.5	12.7	10.5	(2.2)	12.7
Net gains/(losses) on stocks	19	4.7	(2.0)	6.8	4.5	(1.6)	6.2
Gains on sale	20	4.9	(2.1)	7.1	4.7	(1.7)	6.5
Losses on sale	21	(0.0)	0.0	(0.0)	-	0.0	(0.0)
Losses on devaluation	22	(0.2)	0.0	(0.2)	(0.2)	0.0	(0.2)
Disposal of problem loans	23	(1.1)	4.4	(5.5)	(0.6)	1.9	(2.6)
Reversal of credit expenses	24	12.8	1.8	10.9	8.0	0.0	8.0
Other	25	(2.2)	(2.6)	0.4	(1.3)	(2.5)	1.1
Ordinary profit	26	65.4	(11.3)	76.8	42.7	(9.8)	52.6
Extraordinary gains/(losses), net	27	(0.9)	(0.5)	(0.4)	(0.9)	(0.5)	(0.3)
Net gains/(losses) on disposal of fixed assets	28	(0.3)	(0.0)	(0.3)	(0.3)	(0.0)	(0.2)
Impairment losses on fixed assets	29	(0.6)	(0.4)	(0.1)	(0.6)	(0.4)	(0.1)
Income before income taxes	30	64.5	(11.9)	76.4	41.8	(10.4)	52.2
Income taxes-current	31	(15.6)	4.9	(20.6)	(11.5)	0.6	(12.1)
Income taxes-deferred	32	(1.2)	(1.2)	0.0	0.6	0.1	0.4
Net income	33	47.6	(8.2)	55.8	30.9	(9.6)	40.5

Credit expense (5, 13, 23, 24)	34	11.7	4.5	7.2	7.3	2.0	5.3
Disposal of problem loans in the trust account	35	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Provision to general reserve for possible loan losses	36	6.9	(0.3)	7.2	3.9	0.7	3.2
Write-off of loans	37	(1.3)	1.6	(2.9)	(0.8)	1.5	(2.3)
Provision to specific reserve for possible loan losses	38	2.7	3.8	(1.0)	2.3	0.4	1.8
Provision to special reserve for certain overseas loans	39	0.0	0.0	(0.0)	0.0	0.0	(0.0)
Other disposal of problem loans	40	0.2	0.5	(0.2)	0.1	0.4	(0.3)
Gains on recoveries of written-off claims	41	3.1	(1.1)	4.2	1.6	(1.2)	2.9

(Notes)

- Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans.
- Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Total of three banks [Non-consolidated]			Resona Bank		
	1Q FY 2014	Change	1Q FY 2013	1Q FY 2014	Change	1Q FY 2013
Average interest rate of loans and bills discounted (A)	1.42	(0.10)	1.52	1.36	(0.10)	1.47
Average interest rate of deposits and negotiable CDs (B)	0.04	(0.01)	0.05	0.04	(0.01)	0.06
Loan-to-deposit spread (A) - (B)	1.37	(0.08)	1.46	1.32	(0.08)	1.41

(i) Statements of Income

		Saitama Resona Bank			Kinki Osaka Bank		
		1Q FY 2014	Change	1Q FY 2013	1Q FY 2014	Change	1Q FY 2013
Gross operating profit	1	33.9	(1.4)	35.4	13.0	(2.5)	15.5
Interest income	2	27.6	(1.3)	29.0	9.6	(0.3)	9.9
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	24.1	(1.2)	25.4	8.6	(0.4)	9.1
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	5.7	(0.5)	6.2	2.4	0.4	2.0
Trading income	7	-	-	-	-	-	-
Other operating income	8	0.5	0.5	0.0	0.8	(2.6)	3.4
Expenses (excluding non-recurring items)	9	(18.7)	0.0	(18.8)	(9.2)	0.4	(9.6)
Personnel expenses	10	(7.1)	0.0	(7.2)	(4.2)	0.0	(4.2)
Non-personnel expenses	11	(10.5)	0.1	(10.6)	(4.4)	0.4	(4.9)
Taxes	12	(1.0)	(0.0)	(1.0)	(0.5)	(0.0)	(0.4)
Provision to general reserve for possible loan losses	13	-	-	-	-	(1.8)	1.8
Actual net operating profit	14	15.2	(1.3)	16.5	3.7	(2.0)	5.8
Core net operating profit	15	14.4	(2.5)	17.0	3.0	0.5	2.4
Net operating profit	16	15.2	(1.3)	16.5	3.7	(3.8)	7.6
Net gains/(losses) on bonds	17	0.7	1.2	(0.4)	0.7	(2.6)	3.3
Other gains/(losses), net	18	2.0	(0.4)	2.4	1.7	4.2	(2.5)
Net gains/(losses) on stocks	19	0.2	0.0	0.2	(0.0)	(0.4)	0.4
Gains on sale	20	0.2	0.0	0.2	-	(0.4)	0.4
Losses on sale	21	-	0.0	(0.0)	(0.0)	(0.0)	-
Losses on devaluation	22	-	-	-	-	0.0	(0.0)
Disposal of problem loans	23	(0.5)	(0.4)	(0.0)	0.0	2.8	(2.8)
Reversal of credit expenses	24	2.8	0.0	2.7	2.0	1.8	0.1
Other	25	(0.4)	(0.0)	(0.3)	(0.3)	(0.0)	(0.3)
Ordinary profit	26	17.2	(1.8)	19.0	5.5	0.3	5.1
Extraordinary gains/(losses), net	27	(0.0)	0.0	(0.0)	(0.0)	(0.0)	0.0
Net gains/(losses) on disposal of fixed assets	28	(0.0)	0.0	(0.0)	(0.0)	(0.0)	0.0
Impairment losses on fixed assets	29	(0.0)	(0.0)	-	(0.0)	(0.0)	-
Income before income taxes	30	17.2	(1.7)	18.9	5.4	0.3	5.1
Income taxes-current	31	(4.4)	2.0	(6.5)	0.3	2.2	(1.8)
Income taxes-deferred	32	(1.2)	(0.7)	(0.4)	(0.6)	(0.7)	0.1
Net income	33	11.5	(0.4)	11.9	5.2	1.8	3.3

Credit expense (5, 13, 23, 24)	34	2.2	(0.3)	2.6	2.0	2.8	(0.7)
Disposal of problem loans in the trust account	35	-	-	-	-	-	-
Provision to general reserve for possible loan losses	36	1.0	(1.1)	2.2	1.8	0.0	1.8
Write-off of loans	37	(0.3)	(0.2)	(0.1)	(0.1)	0.3	(0.5)
Provision to specific reserve for possible loan losses	38	0.6	1.2	(0.6)	(0.2)	2.0	(2.2)
Provision to special reserve for certain overseas loans	39	-	-	-	-	-	-
Other disposal of problem loans	40	(0.2)	(0.2)	0.0	0.2	0.2	0.0
Gains on recoveries of written-off claims	41	1.1	(0.0)	1.1	0.3	0.1	0.1

(Notes)

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

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1Q FY 2014	Change	1Q FY 2013	1Q FY 2014	Change	1Q FY 2013
Average interest rate of loans and bills discounted (A)	1.51	(0.10)	1.62	1.51	(0.09)	1.61
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.00)	0.04	0.07	(0.02)	0.09
Loan-to-deposit spread (A) - (B)	1.48	(0.10)	1.58	1.44	(0.07)	1.51

3. Claims Disclosed under the Financial Reconstruction Act Criteria

(Billions of yen,%)

		End of June		End of March	End of June
		2014 [A]	[A]-[B]	2014 [B]	2013
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	57.1	(1.9)	59.1	66.8
	Risk claims	302.1	(8.6)	310.7	343.0
	Special attention loans	109.4	(4.9)	114.4	147.9
	Subtotal (A)	468.8	(15.5)	484.3	557.8
	Normal Claims	26,629.0	(593.5)	27,222.6	26,370.0
	Total (B)	27,097.8	(609.1)	27,707.0	26,927.8
	NPL Ratio (A) / (B)	1.73	(0.01)	1.74	2.07
Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	37.2	(1.5)	38.8	47.0
	Risk claims	166.8	(10.5)	177.3	202.0
	Special attention loans	68.7	(0.6)	69.4	102.1
	Subtotal (A)	272.8	(12.7)	285.6	351.2
	Normal Claims	17,617.3	(493.5)	18,110.8	17,434.5
	Total (B)	17,890.2	(506.2)	18,396.4	17,785.8
	NPL Ratio (A) / (B)	1.52	(0.02)	1.55	1.97
Saitama Resona Bank	Unrecoverable or valueless claims	11.4	0.2	11.1	10.9
	Risk claims	76.3	1.5	74.8	79.3
	Special attention loans	25.4	1.0	24.3	24.2
	Subtotal (A)	113.2	2.8	110.3	114.5
	Normal Claims	6,598.0	(25.6)	6,623.7	6,519.7
	Total (B)	6,711.3	(22.8)	6,734.1	6,634.2
	NPL Ratio (A) / (B)	1.68	0.04	1.63	1.72
Kinki Osaka Bank	Unrecoverable or valueless claims	8.4	(0.6)	9.1	8.8
	Risk claims	58.9	0.4	58.5	61.6
	Special attention loans	15.2	(5.4)	20.6	21.5
	Subtotal (A)	82.6	(5.6)	88.3	92.0
	Normal Claims	2,413.5	(74.3)	2,487.9	2,415.6
	Total (B)	2,496.2	(80.0)	2,576.3	2,507.7
	NPL Ratio (A) / (B)	3.31	(0.11)	3.42	3.67

(Note)

The presented figures as of the end of June 2014 are classified in accordance with the categories, which are defined under the provisions of the Article 4 of the Implementing Regulations for the Law Concerning Emergency Measures to Revitalize Financial System. Presented figures are based on the following criteria:

[Classification for disclosure]

Based on the Guidelines for Self-assessment of Asset Quality which was established in accordance with the FSA's Financial Inspection Manual, each of subsidiary banks implemented self-assessment of asset quality as of the end of June 2014. Based on the results of such self-assessments, claims were classified into the disclosure categories.

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of June 2014. Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable is deducted as an equivalent for partial direct write-offs.

4. Unrealized Gains/(Losses) on Marketable Securities

(1) Unrealized gains/(losses) on available-for-sale securities

(Billions of Yen)

		End of June 2014				End of March 2014				End of June 2013			
		B/S Amount	Unrealized gains/(losses)		B/S Amount	Unrealized gains/(losses)		B/S Amount	Unrealized gains/(losses)				
			Gain	Loss		Gain	Loss		Gain	Loss			
Total of three banks [Non-consolidated]	Available-for-sale Securities	5,431.9	379.3	384.2	(4.9)	6,531.5	332.8	341.6	(8.8)	8,203.9	229.4	271.2	(41.8)
	Stocks	689.9	356.8	359.7	(2.8)	648.3	316.7	320.0	(3.3)	580.7	246.5	252.2	(5.7)
	Bonds	4,399.0	16.4	17.0	(0.6)	5,565.4	11.8	15.1	(3.2)	7,234.8	(14.2)	13.4	(27.7)
	Other	342.9	5.9	7.4	(1.4)	317.7	4.2	6.4	(2.2)	388.3	(2.9)	5.4	(8.3)
Resona Bank	Available-for-sale Securities	2,373.8	286.7	291.1	(4.3)	3,593.6	251.3	258.9	(7.5)	4,617.0	156.3	192.9	(36.6)
	Stocks	546.4	281.6	284.2	(2.6)	514.3	249.4	252.5	(3.0)	448.0	181.5	186.9	(5.3)
	Bonds	1,638.3	3.2	3.8	(0.5)	2,898.0	0.4	3.3	(2.9)	3,926.9	(20.2)	3.3	(23.5)
	Other	189.0	1.8	3.0	(1.1)	181.2	1.4	2.9	(1.5)	242.0	(5.0)	2.6	(7.6)
Saitama Resona Bank	Available-for-sale Securities	2,310.4	79.6	79.9	(0.2)	2,253.2	70.3	71.1	(0.8)	2,946.8	66.3	70.0	(3.6)
	Stocks	133.2	69.4	69.6	(0.1)	123.8	61.4	61.7	(0.2)	123.8	60.6	60.8	(0.1)
	Bonds	2,129.2	9.9	9.9	(0.0)	2,085.9	8.8	9.0	(0.1)	2,775.0	5.5	8.7	(3.2)
	Other	47.9	0.2	0.3	(0.0)	43.5	(0.0)	0.3	(0.3)	47.9	0.1	0.4	(0.2)
Kinki Osaka Bank	Available-for-sale Securities	747.5	12.9	13.2	(0.3)	684.6	11.1	11.6	(0.4)	640.0	6.7	8.3	(1.5)
	Stocks	10.1	5.7	5.8	(0.0)	10.1	5.7	5.7	(0.0)	8.8	4.3	4.5	(0.1)
	Bonds	631.3	3.2	3.2	(0.0)	581.4	2.5	2.6	(0.1)	532.8	0.4	1.4	(0.9)
	Other	105.9	3.8	4.0	(0.2)	93.0	2.8	3.1	(0.2)	98.2	1.9	2.4	(0.4)

(2) Unrealized gains/(losses) on held-to-maturity bonds

(Billions of Yen)

		End of June 2014				End of March 2014				End of June 2013			
		B/S Amount	Unrealized gains/(losses)		B/S Amount	Unrealized gains/(losses)		B/S Amount	Unrealized gains/(losses)				
			Gain	Loss		Gain	Loss		Gain	Loss			
Total of three banks [Non-consolidated]		2,157.3	70.2	70.2	(0.0)	2,150.7	67.8	67.9	(0.1)	2,230.2	52.7	53.8	(1.0)
Resona Bank		1,367.5	41.5	41.5	-	1,368.4	39.0	39.0	-	1,465.6	26.5	26.7	(0.2)
Saitama Resona Bank		633.8	22.0	22.0	-	627.8	21.5	21.7	(0.1)	612.2	19.1	19.9	(0.8)
Kinki Osaka Bank		155.9	6.6	6.6	(0.0)	154.3	7.1	7.1	(0.0)	152.2	7.1	7.1	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

- Figures in the above table includes "securities", negotiable certificates of deposit included in "cash and due from banks", and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- The presented amounts do not include the securities of which it is extremely difficult to estimate fair values.
- For stocks, market values are based on the average price during the one month prior to the quarter and fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the relevant period.

5. Deposits, Loans and Bills Discounted

(Billions of yen)

		End of June			End of March 2014 [B]	End of June 2013 [C]
		2014 [A]	[A]-[B]	[A]-[C]		
Total of three banks [Non-consolidated]	Deposits (Term-end)	35,547.2	(246.5)	478.7	35,793.7	35,068.4
	Domestic individual deposits	24,049.1	388.6	421.7	23,660.5	23,627.4
	Liquid deposits	15,151.9	388.5	779.7	14,763.4	14,372.2
	Time deposits	8,695.9	(5.4)	(345.5)	8,701.4	9,041.5
	Domestic corporate deposits	9,911.1	(221.6)	(63.4)	10,132.7	9,974.6
	Liquid deposits	6,962.1	(201.0)	183.0	7,163.1	6,779.0
	Time deposits	2,483.0	(45.0)	(364.2)	2,528.0	2,847.3
	Trust principal (Term-end)	609.6	51.2	58.0	558.3	551.6
	Loans and bills discounted (Term-end)	26,373.3	(612.7)	200.8	26,986.0	26,172.4
	Banking account	26,331.0	(611.1)	210.1	26,942.2	26,120.9
Trust account	42.2	(1.5)	(9.2)	43.8	51.5	
Resona Bank	Deposits (Term-end)	20,796.4	(390.1)	80.4	21,186.6	20,715.9
	Domestic individual deposits	12,667.5	172.1	195.3	12,495.3	12,472.1
	Liquid deposits	8,074.8	181.0	434.1	7,893.8	7,640.7
	Time deposits	4,435.0	(15.2)	(232.3)	4,450.3	4,667.4
	Domestic corporate deposits	7,272.4	(222.2)	(193.8)	7,494.6	7,466.2
	Liquid deposits	5,147.6	(214.5)	101.4	5,362.1	5,046.1
	Time deposits	1,740.9	(6.6)	(400.7)	1,747.5	2,141.7
	Trust principal (Term-end)	609.6	51.2	58.0	558.3	551.6
	Loans and bills discounted (Term-end)	17,231.7	(506.0)	128.8	17,737.8	17,102.9
	Banking account	17,189.5	(504.4)	138.1	17,693.9	17,051.3
Trust account	42.2	(1.5)	(9.2)	43.8	51.5	
Saitama Resona Bank	Deposits (Term-end)	11,451.6	130.4	395.8	11,321.1	11,055.7
	Domestic individual deposits	8,797.2	199.6	237.4	8,597.5	8,559.7
	Liquid deposits	5,759.2	178.1	296.0	5,581.0	5,463.2
	Time deposits	3,002.4	22.0	(54.5)	2,980.4	3,057.0
	Domestic corporate deposits	1,969.3	33.9	101.7	1,935.4	1,867.5
	Liquid deposits	1,395.2	61.4	69.0	1,333.7	1,326.2
	Time deposits	527.5	(40.5)	32.4	568.1	495.0
Loans and bills discounted (Term-end)	6,667.7	(24.6)	84.4	6,692.4	6,583.3	
Kinki Osaka Bank	Deposits (Term-end)	3,299.1	13.1	2.4	3,285.9	3,296.7
	Domestic individual deposits	2,584.3	16.8	(11.1)	2,567.5	2,595.5
	Liquid deposits	1,317.8	29.3	49.5	1,288.5	1,268.3
	Time deposits	1,258.4	(12.2)	(58.6)	1,270.6	1,317.0
	Domestic corporate deposits	669.3	(33.2)	28.5	702.6	640.8
	Liquid deposits	419.2	(47.9)	12.5	467.2	406.7
	Time deposits	214.4	2.1	3.9	212.3	210.5
Loans and bills discounted (Term-end)	2,473.8	(81.9)	(12.3)	2,555.7	2,486.2	

(Notes)

- Trust account is a trust for which the principal is guaranteed.
- The above figures are based on the figures reported to Bank of Japan.
(Overseas deposits and Japan Offshore Banking Account are excluded.)

Liquid deposits = current deposits + ordinary deposits + savings deposits + deposits at notice