



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2024 (Six months ended September 30, 2024/ Unaudited) <under Japanese GAAP>

Code number: 8308

Stock exchange listings: Tokyo

URL: <https://www.resona-gr.co.jp/holdings/english/>

Representative: Masahiro Minami, Director, President and Representative Executive Officer

Contact: Kenichi Sugano, General Manager, Finance and Accounting Division Telephone: +81-3-6704-3111

Semiannual securities report issuing date: November 22, 2024 Dividends payment date: December 10, 2024

Trading accounts: Established

Supplemental information for the financial results: Available

Investor meeting presentation: Scheduled (for institutional investors and analysts)

Note: Amounts of less than one million yen are rounded down.

1. Consolidated Financial Results for the First Half of Fiscal Year 2024 (April 1, 2024- September 30, 2024)

(1) Consolidated Operating Results (% represents the change from the same period in previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1H of FY2024	534,410	20.5	161,486	41.1	114,244	38.5
1H of FY2023	443,570	1.8	114,481	(1.1)	82,509	(0.2)

Note: Comprehensive Income: 1H of FY2024: 61,958 million yen, (43.8)% 1H of FY2023: 110,173 million yen, +1,040.9%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2024	49.30	49.30
1H of FY2023	35.06	35.06

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2024	75,009,960	2,796,345	3.7
March 31, 2024	76,150,887	2,778,173	3.6

(Reference) Net Assets Attributable to Stockholders: September 30, 2024: 2,773,404 million yen March 31, 2024: 2,760,343 million yen

Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at period-end minus Share award rights at period-end minus Stock acquisition rights at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not capital adequacy ratio defined in the "Notification on Consolidated Capital Adequacy."

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2023	-	11.00	-	11.00	22.00
FY2024	-	11.50	-	-	-
FY2024(Forecast)	-	-	-	11.50	23.00

Note: Revision of forecasts for dividends from the latest announcement: No

3. Earnings Targets for Fiscal Year 2024 (April 1, 2024 - March 31, 2025)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
FY2024 (Full year)	175,000	10.1	75.62

Notes: 1. Revision of earnings targets from the latest announcement: Yes

2. The Group provides financial services, including credit card administration and leasing business, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

※ Other

(1) Changes in significant subsidiaries during the period : Yes
New : Resona Real Estate Asset Management, Limited
Excluded : Kansai Mirai Financial Group, Inc., DFL Lease Company Limited

(2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

A) Changes due to revision of accounting standards : No
B) Changes due to other reasons : No
C) Changes in accounting estimates : No
D) Restatements : No

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period
September 30, 2024 : 2,323,409,766 shares
March 31, 2024 : 2,342,989,566 shares

B) Treasury stock at the end of the period
September 30, 2024 : 12,213,242 shares
March 31, 2024 : 13,119,982 shares

C) Average outstanding shares during the period
1H of FY2024 : 2,317,050,557 shares
1H of FY2023 : 2,352,869,600 shares

Note: Treasury stock at the end of the period included the stocks owned by share benefit trust for officers and ESOP-type Stock Benefit Trust for the Employee Shareholding Association
September 30, 2024 : 11,453,300 shares
March 31, 2024 : 12,359,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,314,131,561 shares

Note: This Consolidated Financial Results is not subject to audit by Certified Public Accountants or Audit Firm.

Note: Disclaimer regarding Forward-looking Statements

Based on the results for the first half of fiscal year 2024, Resona Holdings revises the earnings targets for fiscal year 2024, which were announced on May 14, 2024. For details, please refer to the supplementary information for the financial results (Financial Highlights P.17) disclosed separately.

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net.

The investor relations meeting for institutional investor or analyst is scheduled on November 20, 2024. The presentation video and materials of this meeting will be available on the web site.

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1. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2024	September 30, 2024
Assets		
Cash and due from banks	¥ 20,924,259	¥ 18,827,106
Call loans and bills bought	105,851	93,802
Deposits paid for bonds borrowing transactions	8,448	38,533
Monetary claims bought	498,298	460,358
Trading assets	350,467	309,478
Securities	9,381,654	9,644,866
Loans and bills discounted	42,745,789	43,686,755
Foreign exchange assets	149,963	199,481
Lease receivables and investments in leases	181,335	190,137
Other assets	1,140,181	893,921
Tangible fixed assets	349,780	346,830
Intangible fixed assets	45,565	49,456
Net defined benefit asset	87,769	91,879
Deferred tax assets	3,844	2,785
Customers' liabilities for acceptances and guarantees	397,178	386,392
Reserve for possible loan losses	(219,490)	(211,817)
Reserve for possible losses on investments	(12)	(8)
Total Assets	¥ 76,150,887	¥ 75,009,960
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,560,338	¥ 62,353,730
Negotiable certificates of deposit	831,250	1,021,950
Call money and bills sold	823,745	216,362
Payables under securities lending transactions	1,881,539	2,221,365
Trading liabilities	75,596	99,645
Borrowed money	3,299,144	3,800,064
Foreign exchange liabilities	7,783	11,312
Bonds	181,000	151,000
Due to trust account	1,314,105	1,108,036
Other liabilities	850,844	726,441
Reserve for employees' bonuses	21,014	17,707
Net defined benefit liability	8,035	7,351
Other reserves	24,926	22,840
Deferred tax liabilities	78,621	51,826
Deferred tax liabilities for land revaluation	17,589	17,589
Acceptances and guarantees	397,178	386,392
Total Liabilities	73,372,714	72,213,615
Net Assets		
Capital stock	50,552	50,552
Capital surplus	109,501	89,675
Retained earnings	2,072,691	2,161,171
Treasury stock	(7,322)	(7,014)
Total stockholders' equity	2,225,423	2,294,385
Net unrealized gains on available-for-sale securities	473,960	417,391
Net deferred gains on hedges	9,102	1,379
Revaluation reserve for land	38,280	38,280
Foreign currency translation adjustments	(137)	7,282
Remeasurements of defined benefit plans	13,714	14,685
Total accumulated other comprehensive income	534,920	479,019
Stock acquisition rights	137	134
Non-controlling interests	17,691	22,807
Total Net Assets	2,778,173	2,796,345
Total Liabilities and Net Assets	¥ 76,150,887	¥ 75,009,960

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
[Consolidated Statements of Income]

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023		First Half of FY2024 From April 1, 2024 to September 30, 2024	
Ordinary income	¥	443,570	¥	534,410
Interest income		245,873		289,966
Interest on loans and bills discounted		181,234		195,282
Interest and dividends on securities		39,657		55,742
Trust fees		13,045		12,862
Fees and commissions		125,047		134,006
Trading income		666		2,258
Other operating income		26,556		37,073
Other ordinary income		32,380		58,243
Ordinary expenses		329,089		372,924
Interest expenses		40,924		60,886
Interest on deposits		14,000		25,873
Fees and commissions		32,194		34,539
Trading expenses		60		—
Other operating expenses		24,899		35,546
General and administrative expenses		209,114		222,666
Other ordinary expenses		21,895		19,284
Ordinary profits		114,481		161,486
Extraordinary gains		1,535		1,159
Gains on disposal of fixed assets		1,535		1,159
Extraordinary losses		2,036		4,076
Losses on disposal of fixed assets		606		910
Impairment losses on fixed assets		1,429		3,165
Income before income taxes		113,981		158,570
Income taxes – current		31,397		44,209
Income taxes – deferred		(189)		(952)
Total income taxes		31,207		43,257
Net income		82,773		115,312
Net income attributable to non-controlling interests		263		1,067
Net income attributable to owners of parent	¥	82,509	¥	114,244

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023		First Half of FY2024 From April 1, 2024 to September 30, 2024	
Net income	¥	82,773	¥	115,312
Other comprehensive income		27,400		(53,353)
Net unrealized gains on available-for-sale securities		19,000		(56,545)
Net deferred gains on hedges		467		(7,723)
Foreign currency translation adjustments		5,886		9,950
Remeasurements of defined benefit plans		1,986		964
Share of other comprehensive income of affiliates accounted for using the equity method		60		(0)
Total comprehensive income	¥	110,173	¥	61,958
Total comprehensive income attributable to:				
Owners of parent	¥	107,552	¥	58,343
Non-controlling interests	¥	2,621	¥	3,615

(3) Consolidated Statements of Changes in Net Assets

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398	¥ 343,081	¥ 5,617
Changes during the term							
Dividends paid			(24,956)		(24,956)		
Net income attributable to owners of parent			82,509		82,509		
Purchase of treasury stock				(11,084)	(11,084)		
Disposal of treasury stock		(9)		1,398	1,389		
Cancellation of treasury stock		(9,993)		9,993	—		
Reversal of revaluation reserve for land			507		507		
Changes in ownership interest of parent due to transactions with non-controlling interests		(31)			(31)		
Net changes except for stockholders' equity during the term						19,016	467
Total changes during the term	—	(10,034)	58,061	307	48,334	19,016	467
Balance at the end of the term	¥ 50,552	¥ 124,418	¥ 2,021,607	¥ (7,846)	¥ 2,188,732	¥ 362,098	¥ 6,085

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,426	¥ (880)	¥ (11,759)	¥ 375,485	¥ 215	¥ 17,953	¥ 2,534,052
Changes during the term							
Dividends paid							(24,956)
Net income attributable to owners of parent							82,509
Purchase of treasury stock							(11,084)
Disposal of treasury stock							1,389
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							507
Changes in ownership interest of parent due to transactions with non-controlling interests							(31)
Net changes except for stockholders' equity during the term	(507)	3,556	2,001	24,535	(34)	2,598	27,100
Total changes during the term	(507)	3,556	2,001	24,535	(34)	2,598	75,434
Balance at the end of the term	¥ 38,918	¥ 2,676	¥ (9,758)	¥ 400,020	¥ 181	¥ 20,552	¥ 2,609,487

For the first half of fiscal year 2024 (April 1, 2024 - September 30, 2024)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423	¥ 473,960	¥ 9,102
Changes during the term							
Dividends paid			(25,764)		(25,764)		
Net income attributable to owners of parent			114,244		114,244		
Purchase of treasury stock				(20,006)	(20,006)		
Disposal of treasury stock		(3)		499	496		
Cancellation of treasury stock		(19,814)		19,814	—		
Changes in ownership interest of parent due to transactions with non-controlling interests		(7)			(7)		
Net changes except for stockholders' equity during the term						(56,569)	(7,723)
Total changes during the term	—	(19,826)	88,480	308	68,962	(56,569)	(7,723)
Balance at the end of the term	¥ 50,552	¥ 89,675	¥ 2,161,171	¥ (7,014)	¥ 2,294,385	¥ 417,391	¥ 1,379

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 38,280	¥ (137)	¥ 13,714	¥ 534,920	¥ 137	¥ 17,691	¥ 2,778,173
Changes during the term							
Dividends paid							(25,764)
Net income attributable to owners of parent							114,244
Purchase of treasury stock							(20,006)
Disposal of treasury stock							496
Cancellation of treasury stock							—
Changes in ownership interest of parent due to transactions with non-controlling interests							(7)
Net changes except for stockholders' equity during the term		7,419	971	(55,901)	(3)	5,115	(50,789)
Total changes during the term	—	7,419	971	(55,901)	(3)	5,115	18,172
Balance at the end of the term	¥ 38,280	¥ 7,282	¥ 14,685	¥ 479,019	¥ 134	¥ 22,807	¥ 2,796,345

(4) Note on Consolidated Financial Statements
Note on Going-Concern Assumption
Not applicable

2. Other
Statement of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2024		September 30, 2024	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 6,981	0.02	¥ 5,979	0.02
Securities	20	0.00	20	0.00
Beneficiary rights	27,058,706	90.80	27,061,384	91.54
Securities held in custody account	20,523	0.07	20,714	0.07
Monetary claims	885,393	2.97	832,211	2.82
Tangible fixed assets	308,962	1.04	328,949	1.11
Intangible fixed assets	13,003	0.04	13,068	0.04
Other claims	4,101	0.01	3,117	0.01
Due from banking account	1,314,105	4.41	1,108,036	3.75
Cash and due from banks	189,771	0.64	187,972	0.64
Total assets	¥ 29,801,569	100.00	¥ 29,561,453	100.00

Liabilities

	March 31, 2024		September 30, 2024	
	Million yen	%	Million yen	%
Money trusts	¥ 12,364,468	41.49	¥ 13,201,704	44.66
Pension trusts	2,604,253	8.74	2,768,070	9.37
Property formation benefit trusts	1,073	0.00	1,063	0.00
Securities investment trusts	12,923,073	43.36	11,747,451	39.74
Money entrusted, other than money trusts	442,969	1.49	408,756	1.38
Securities trusts	20,525	0.07	20,716	0.07
Monetary claims trusts	887,273	2.98	834,657	2.82
Composite trusts	557,931	1.87	579,033	1.96
Total liabilities	¥ 29,801,569	100.00	¥ 29,561,453	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.
3. Co-managed trust funds under other trust bank's administration amounted to JPY136,905 million as of March 31, 2024 and JPY136,815 million as of September 30, 2024, respectively.

Financial Results Report for the First Half of FY2024

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[Consolidated]

Consolidated figures of Resona Holdings

[Total of group banks under Resona Holdings (Resona HD)]

Sum of non-consolidated figures for Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank

Notes: 1. Resona Bank's figures include trust account.

I. Highlights of Financial Results

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Ordinary income	1	534,410	90,840	443,570
Gross operating profit	2	345,194	32,083	313,111
Interest income	3	229,080	24,130	204,949
Trust fees (after disposal of problem loans in the trust account)	4	12,862	(183)	13,045
<Disposal of problem loans in the trust account>	5	20	9	10
Fees and commissions	6	99,466	6,613	92,853
Trading income	7	2,258	1,653	605
Other operating income	8	1,526	(130)	1,656
Expenses(excluding non-recurring items)	9	(220,749)	(14,923)	(205,825)
Personnel expenses	10	(103,333)	(4,942)	(98,391)
Non-personnel expenses	11	(102,186)	(8,831)	(93,354)
Taxes	12	(15,228)	(1,149)	(14,079)
Actual net operating profit (2-5+9+19)	13	124,837	17,297	107,540
Provision to general reserve for possible loan losses	14	-	(5,466)	5,466
Other gains/(losses), net	15	37,041	35,311	1,730
Net gains/(losses) on stocks	16	46,609	23,083	23,525
Disposal of problem loans	17	(12,787)	6,425	(19,212)
Reversal of credit expenses	18	5,919	2,444	3,474
Equity in earnings of investments in affiliates	19	412	147	265
Ordinary profit	20	161,486	47,004	114,481
Extraordinary gains	21	1,159	(375)	1,535
Extraordinary losses	22	(4,076)	(2,040)	(2,036)
Income before income taxes	23	158,570	44,588	113,981
Income taxes - current	24	(44,209)	(12,812)	(31,397)
Income taxes - deferred	25	952	762	189
Net income	26	115,312	32,539	82,773
Net income attributable to non-controlling interests	27	(1,067)	(804)	(263)
Net income attributable to owners of parent	28	114,244	31,734	82,509

Credit expense (5+14+17+18)	29	(6,848)	3,413	(10,262)
Disposal of problem loans in the trust account	30	20	9	10
Provision to general reserve for possible loan losses	31	2,688	(2,778)	5,466
Write-off of loans	32	(10,164)	(2,825)	(7,338)
Provision to specific reserve for possible loan losses	33	(1,247)	10,294	(11,542)
Provision to special reserve for certain overseas loans	34	0	0	(0)
Other disposal of problem loans	35	(2,622)	(2,291)	(331)
Gains on recoveries of written-off claims	36	4,478	1,003	3,474

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Number of consolidated subsidiaries	37	34	2	32
Number of affiliated companies accounted for by the equity method	38	5	(2)	7
Total	39	39	-	39

<Total of group banks under Resona HD>

(Millions of yen)

		1st half of		1st half of	
		FY 2024	(A)-(B)		FY 2023
		(A)		(B)	
Gross operating profit	(8+16)	1	311,168	25,882	285,286
Interest income		2	221,932	20,268	201,664
Net gains/(losses) on cancellation of investment trusts		3	406	(674)	1,080
Fees and commissions(including trust fees)		4	87,407	5,252	82,154
Trading income		5	2,249	1,694	555
Other operating income		6	(420)	(1,332)	912
Net gains/(losses) on bonds		7	(5,856)	4,765	(10,622)
Gross operating profit from domestic operations	(9+10+12+13+14)	8	299,261	23,048	276,212
Interest income		9	218,949	22,912	196,037
Trust fees (after disposal of problem loans in the trust account)		10	12,870	(190)	13,060
<Disposal of problem loans in the trust account>		11	20	9	10
Fees and commissions		12	73,214	5,592	67,621
Trading income		13	508	368	139
Other operating income		14	(6,281)	(5,634)	(646)
Net gains/(losses) on bonds		15	(4,954)	(3,840)	(1,114)
Gross operating profit from international operations	(17+18+19+20)	16	11,907	2,833	9,074
Interest income		17	2,982	(2,644)	5,627
Fees and commissions		18	1,322	(149)	1,471
Trading income		19	1,741	1,325	415
Other operating income		20	5,861	4,301	1,559
Net gains/(losses) on bonds		21	(901)	8,606	(9,507)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(202,586)	(11,650)	(190,936)
Personnel expenses		23	(87,138)	(2,799)	(84,338)
Non-personnel expenses		24	(101,058)	(7,775)	(93,283)
Taxes		25	(14,389)	(1,075)	(13,314)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	108,562	14,221	94,340
Core net operating profit	(26-7)	27	114,418	9,455	104,962
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3)	28	114,011	10,129	103,881
Amortization of goodwill		29	(368)	-	(368)
Actual net operating profit (including amortization of goodwill)	(26+29)	30	108,193	14,221	93,971
Provision to general reserve for possible loan losses		31	(3,032)	(6,435)	3,403
Net operating profit	(1+22+29+31)	32	105,181	7,796	97,385
Other gains/(losses), net		33	40,641	35,064	5,576
Net gains/(losses) on stocks		34	47,472	23,547	23,925
Disposal of problem loans		35	(12,566)	3,297	(15,863)
Reversal of credit expenses		36	7,900	4,567	3,332
Other		37	(2,165)	3,652	(5,817)
Ordinary profit	(32+33)	38	145,823	42,861	102,961
Extraordinary gains/(losses), net		39	(2,887)	(2,208)	(678)
Net gains/(losses) on disposal of fixed assets		40	238	(685)	924
Impairment losses on fixed assets		41	(3,125)	(1,522)	(1,602)
Income before income taxes	(38+39)	42	142,936	40,652	102,283
Income taxes-current		43	(40,355)	(12,324)	(28,030)
Income taxes-deferred		44	1,506	835	671
Net income	(42+43+44)	45	104,087	29,163	74,924
Credit expense	(11+31+35+36)	46	(7,678)	1,439	(9,117)
Disposal of problem loans in the trust account		47	20	9	10
Provision to general reserve for possible loan losses		48	1,259	(2,144)	3,403
Write-off of loans		49	(9,457)	(2,926)	(6,531)
Provision to specific reserve for possible loan losses		50	(606)	8,404	(9,010)
Provision to special reserve for certain overseas loans		51	0	0	(0)
Other disposal of problem loans		52	(2,528)	(2,207)	(321)
Gains on recoveries of written-off claims		53	3,634	301	3,332

<Non-consolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank		
		1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Gross operating profit (8+16)	1	183,559	24,381	159,178	61,114	2,425	58,689
Interest income	2	122,189	16,861	105,328	44,218	3,095	41,123
Net gains/(losses) on cancellation of investment trusts	3	337	458	(121)	-	(7)	7
Fees and commissions(including trust fees)	4	57,456	3,526	53,929	17,185	442	16,743
Trading income	5	2,249	1,694	555	-	-	-
Other operating income	6	1,664	2,299	(634)	(289)	(1,112)	822
Net gains/(losses) on bonds	7	(1,906)	6,790	(8,697)	(1,864)	(620)	(1,243)
Gross operating profit from domestic operations (9+10+12+13+14)	8	174,345	21,072	153,273	59,261	1,930	57,331
Interest income	9	119,879	19,103	100,775	44,468	3,550	40,918
Trust fees (after disposal of problem loans in the trust account)	10	12,843	(179)	13,023	23	(6)	29
<Disposal of problem loans in the trust account>	11	20	9	10	-	-	-
Fees and commissions	12	43,682	3,845	39,837	17,000	430	16,569
Trading income	13	508	368	139	-	-	-
Other operating income	14	(2,567)	(2,065)	(502)	(2,230)	(2,044)	(186)
Net gains/(losses) on bonds	15	(1,376)	(859)	(517)	(1,928)	(1,669)	(259)
Gross operating profit from international operations (17+18+19+20)	16	9,213	3,308	5,905	1,853	495	1,357
Interest income	17	2,310	(2,242)	4,552	(249)	(455)	205
Fees and commissions	18	930	(138)	1,069	162	18	143
Trading income	19	1,741	1,325	415	-	-	-
Other operating income	20	4,231	4,364	(132)	1,940	931	1,008
Net gains/(losses) on bonds	21	(530)	7,649	(8,180)	64	1,049	(984)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(113,157)	(8,004)	(105,152)	(40,397)	(2,526)	(37,870)
Personnel expenses	23	(46,446)	(2,017)	(44,429)	(17,154)	(455)	(16,698)
Non-personnel expenses	24	(59,002)	(5,231)	(53,770)	(20,262)	(1,900)	(18,362)
Taxes	25	(7,708)	(755)	(6,953)	(2,979)	(170)	(2,809)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	70,382	16,366	54,015	20,717	(101)	20,819
Core net operating profit (26-7)	27	72,288	9,576	62,712	22,581	518	22,062
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	71,951	9,117	62,834	22,581	526	22,055
Amortization of goodwill	29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	70,382	16,366	54,015	20,717	(101)	20,819
Provision to general reserve for possible loan losses	31	(2,632)	(5,535)	2,903	-	1,055	(1,055)
Net operating profit (1+22+29+31)	32	67,770	10,841	56,928	20,717	953	19,764
Other gains/(losses), net	33	19,490	13,918	5,571	7,126	3,178	3,948
Net gains/(losses) on stocks	34	26,074	9,015	17,058	9,306	4,103	5,202
Disposal of problem loans	35	(8,564)	3,732	(12,297)	(2,535)	(3,026)	490
Reversal of credit expenses	36	2,215	(276)	2,492	1,699	1,287	411
Other	37	(235)	1,446	(1,681)	(1,343)	813	(2,157)
Ordinary profit (32+33)	38	87,261	24,760	62,500	27,843	4,131	23,712
Extraordinary gains/(losses), net	39	(2,853)	(1,585)	(1,267)	(232)	(82)	(150)
Net gains/(losses) on disposal of fixed assets	40	(437)	(144)	(292)	(229)	(107)	(121)
Impairment losses on fixed assets	41	(2,416)	(1,441)	(974)	(3)	25	(28)
Income before income taxes (38+39)	42	84,408	23,174	61,233	27,611	4,049	23,561
Income taxes-current	43	(22,335)	(5,090)	(17,244)	(6,076)	331	(6,408)
Income taxes-deferred	44	(1,802)	(2,045)	243	(1,760)	(1,300)	(460)
Net income (42+43+44)	45	60,270	16,038	44,232	19,774	3,080	16,693
Credit expense (11+31+35+36)	46	(8,960)	(2,068)	(6,891)	(836)	(683)	(152)
Disposal of problem loans in the trust account	47	20	9	10	-	-	-
Provision to general reserve for possible loan losses	48	(2,632)	(5,535)	2,903	2,393	3,448	(1,055)
Write-off of loans	49	(7,282)	(2,810)	(4,471)	(782)	(517)	(265)
Provision to specific reserve for possible loan losses	50	(855)	6,840	(7,696)	(1,506)	(2,259)	753
Provision to special reserve for certain overseas loans	51	0	0	(0)	-	-	-
Other disposal of problem loans	52	(426)	(297)	(129)	(1,752)	(1,756)	3
Gains on recoveries of written-off claims	53	2,215	(276)	2,492	813	401	411

(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	
Gross operating profit	(8+16)	1	45,335	(1,261)	46,597	21,158	336	20,821
Interest income		2	38,052	(1,446)	39,498	17,472	1,758	15,713
Net gains/(losses) on cancellation of investment trusts		3	101	(899)	1,000	(31)	(225)	193
Fees and commissions(including trust fees)		4	6,905	456	6,448	5,859	826	5,033
Trading income		5	-	-	-	-	-	-
Other operating income		6	378	(271)	649	(2,173)	(2,248)	75
Net gains/(losses) on bonds		7	(15)	168	(184)	(2,069)	(1,573)	(496)
Gross operating profit from domestic operations (9+10+12+13+14)		8	44,804	(1,077)	45,882	20,849	1,123	19,725
Interest income		9	37,808	(1,533)	39,342	16,793	1,792	15,001
Trust fees (after disposal of problem loans in the trust account) <Disposal of problem loans in the trust account>		10	4	(4)	8	-	-	-
Fees and commissions		12	6,771	477	6,294	5,759	839	4,920
Trading income		13	-	-	-	-	-	-
Other operating income		14	220	(17)	237	(1,703)	(1,508)	(195)
Net gains/(losses) on bonds		15	57	194	(137)	(1,705)	(1,505)	(200)
Gross operating profit from international operations (17+18+19+20)		16	530	(184)	715	309	(786)	1,095
Interest income		17	243	87	156	678	(34)	712
Fees and commissions		18	129	(16)	146	100	(12)	112
Trading income		19	-	-	-	-	-	-
Other operating income		20	157	(254)	412	(469)	(739)	270
Net gains/(losses) on bonds		21	(72)	(25)	(47)	(363)	(67)	(295)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(32,336)	(529)	(31,806)	(16,696)	(588)	(16,107)
Personnel expenses		23	(15,242)	(310)	(14,932)	(8,294)	(15)	(8,278)
Non-personnel expenses		24	(14,859)	(418)	(14,441)	(6,934)	(224)	(6,709)
Taxes		25	(2,233)	199	(2,432)	(1,468)	(349)	(1,118)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)		26	12,999	(1,791)	14,791	4,462	(251)	4,714
Core net operating profit (26-7)		27	13,015	(1,960)	14,975	6,532	1,321	5,210
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)		28	12,914	(1,060)	13,974	6,564	1,546	5,017
Amortization of goodwill		29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)		30	12,631	(1,791)	14,422	4,462	(251)	4,714
Provision to general reserve for possible loan losses		31	-	(470)	470	(400)	(1,485)	1,085
Net operating profit (1+22+29+31)		32	12,631	(2,261)	14,893	4,062	(1,736)	5,799
Other gains/(losses), net		33	2,057	5,184	(3,127)	11,967	12,782	(815)
Net gains/(losses) on stocks		34	661	(418)	1,080	11,430	10,847	583
Disposal of problem loans		35	(1,596)	889	(2,485)	130	1,701	(1,571)
Reversal of credit expenses		36	3,907	3,664	243	77	(108)	185
Other		37	(915)	1,050	(1,965)	328	341	(13)
Ordinary profit (32+33)		38	14,688	2,922	11,765	16,029	11,046	4,983
Extraordinary gains/(losses), net		39	243	(853)	1,097	(45)	313	(358)
Net gains/(losses) on disposal of fixed assets		40	922	(430)	1,353	(17)	(3)	(14)
Impairment losses on fixed assets		41	(679)	(422)	(256)	(27)	316	(344)
Income before income taxes (38+39)		42	14,932	2,069	12,862	15,984	11,359	4,625
Income taxes-current		43	(3,017)	133	(3,151)	(8,924)	(7,697)	(1,227)
Income taxes-deferred		44	890	(242)	1,132	4,178	4,423	(244)
Net income (42+43+44)		45	12,804	1,959	10,844	11,238	8,084	3,153
Credit expense (11+31+35+36)		46	2,310	4,083	(1,772)	(192)	108	(300)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	1,898	1,427	470	(400)	(1,485)	1,085
Write-off of loans		49	(1,392)	401	(1,793)	(0)	0	(0)
Provision to specific reserve for possible loan losses		50	1,480	2,085	(604)	274	1,738	(1,463)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(204)	(116)	(88)	(144)	(36)	(107)
Gains on recoveries of written-off claims		53	528	285	243	77	(108)	185

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Actual net operating profit	108,562	14,221	94,340
Actual net operating profit per employee (thousands of yen)	5,952	706	5,246
Net operating profit	105,181	7,796	97,385
Net operating profit per employee (thousands of yen)	5,767	351	5,416

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Actual net operating profit	70,382	16,366	54,015	20,717	(101)	20,819
Actual net operating profit per employee (thousands of yen)	7,414	1,528	5,885	6,333	(235)	6,569
Net operating profit	67,770	10,841	56,928	20,717	953	19,764
Net operating profit per employee (thousands of yen)	7,139	936	6,203	6,333	97	6,236

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Actual net operating profit	12,999	(1,791)	14,791	4,462	(251)	4,714
Actual net operating profit per employee (thousands of yen)	3,529	(324)	3,853	2,487	(124)	2,611
Net operating profit	12,631	(2,261)	14,893	4,062	(1,736)	5,799
Net operating profit per employee (thousands of yen)	3,429	(450)	3,880	2,264	(948)	3,212

Note: Number of employees includes executive officers and employees seconded to other companies.

3. R O E

<Consolidated>

(%)

	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Net income ROE	10.08	2.48	7.60

Net income attributable to owners of parent × 365 / 183

Note: ROE=

(Total stockholders' equity at beginning of period + Total stockholders' equity at end of period) / 2

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD		
	1st half of FY 2024		1st half of FY 2023
	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.65	0.00	0.64
Average interest rate of loans and bills discounted (c)	0.84	0.03	0.81
Average interest rate on securities	0.76	0.06	0.69
Average interest rate on procured funds (b)	0.57	0.04	0.52
Average interest rate of deposits and negotiable CDs (d)	0.02	0.02	0.00
Average interest rate on external debt	(0.12)	(0.07)	(0.04)
Gross interest margin (a) - (b)	0.07	(0.04)	0.12
Loan-to-deposit spread (c) - (d)	0.81	0.00	0.80

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.88	0.02	0.85
Loan-to-deposit spread (e) - (d)	0.85	(0.00)	0.85

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2024		1st half of FY 2023	1st half of FY 2024		1st half of FY 2023
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.65	0.01	0.63	0.50	(0.03)	0.53
Average interest rate of loans and bills discounted (c)	0.81	0.04	0.76	0.76	0.01	0.74
Average interest rate on securities	0.97	0.19	0.77	0.45	(0.01)	0.47
Average interest rate on procured funds (b)	0.56	0.03	0.52	0.44	0.04	0.39
Average interest rate of deposits and negotiable CDs (d)	0.02	0.02	0.00	0.02	0.02	0.00
Average interest rate on external debt	(0.11)	(0.11)	(0.00)	(0.12)	(0.09)	(0.02)
Gross interest margin (a) - (b)	0.08	(0.02)	0.11	0.05	(0.07)	0.13
Loan-to-deposit spread (c) - (d)	0.78	0.02	0.76	0.73	(0.01)	0.74

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.84	0.03	0.80	0.86	0.00	0.85
Loan-to-deposit spread (e) - (d)	0.81	0.01	0.80	0.83	(0.02)	0.85

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2024		1st half of FY 2023	1st half of FY 2024		1st half of FY 2023
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.89	0.03	0.86	0.78	0.10	0.67
Average interest rate of loans and bills discounted (c)	1.01	0.00	1.00	0.89	0.03	0.86
Average interest rate on securities	0.60	(0.44)	1.04	0.81	0.28	0.52
Average interest rate on procured funds (b)	0.78	0.08	0.70	0.79	0.06	0.72
Average interest rate of deposits and negotiable CDs (d)	0.04	0.03	0.01	0.03	0.02	0.01
Average interest rate on external debt	(0.10)	(0.03)	(0.07)	(0.16)	(0.01)	(0.15)
Gross interest margin (a) - (b)	0.11	(0.04)	0.16	(0.01)	0.03	(0.04)
Loan-to-deposit spread (c) - (d)	0.96	(0.02)	0.98	0.86	0.01	0.84

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.01	0.00	1.00	0.89	0.03	0.86
Loan-to-deposit spread (e) - (d)	0.96	(0.02)	0.98	0.86	0.01	0.84

Note: "Average interest on procured funds" and "Gross interest margin" reflect expenses related to the trust banking operation.

5. Use and source of funds

(Millions of yen, %)

<Total of group banks under Resona HD>	1st half of FY 2024 (A)			(A)-(B)			1st half of FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	72,028,786	281,620	0.77	8,998,154	40,003	0.01	63,030,632	241,617	0.76
Loans and bills discounted	43,290,990	191,663	0.88	1,868,364	13,914	0.02	41,422,625	177,748	0.85
Securities	9,409,971	55,165	1.16	1,317,969	14,371	0.16	8,092,001	40,793	1.00
Source of Funds	71,998,438	59,687	0.16	716,573	19,735	0.05	71,281,865	39,952	0.11
Deposits	62,689,057	24,764	0.07	734,118	11,425	0.03	61,954,939	13,338	0.04
Negotiable certificates of deposit	1,328,117	406	0.06	210,308	382	0.05	1,117,809	23	0.00
Call money	389,787	5,370	2.74	(1,779,121)	2,415	2.47	2,168,908	2,954	0.27
Borrowed money	3,587,722	(670)	(0.03)	1,081,848	(2,766)	(0.20)	2,505,874	2,095	0.16

2. Domestic operations

Use of Funds	70,026,209	229,460	0.65	8,626,860	29,516	0.00	61,399,349	199,943	0.64
Loans and bills discounted	42,806,779	180,712	0.84	1,891,359	14,471	0.03	40,915,420	166,240	0.81
Securities	8,294,652	31,778	0.76	988,592	6,210	0.06	7,306,059	25,568	0.69
Source of Funds	69,974,463	10,510	0.02	328,146	6,603	0.01	69,646,317	3,906	0.01
Deposits	61,779,650	8,933	0.02	581,795	7,533	0.02	61,197,855	1,399	0.00
Negotiable certificates of deposit	1,328,117	406	0.06	210,308	382	0.05	1,117,809	23	0.00
Call money	185,526	118	0.12	(1,850,925)	587	0.17	2,036,452	(468)	(0.04)
Borrowed money	3,524,494	(2,390)	(0.13)	1,101,467	(1,898)	(0.09)	2,423,026	(491)	(0.04)

3. International operations

Use of Funds	2,342,621	52,252	4.44	527,326	10,565	(0.13)	1,815,295	41,687	4.58
Loans and bills discounted	484,210	10,950	4.51	(22,994)	(557)	(0.01)	507,204	11,507	4.52
Securities	1,115,319	23,386	4.18	329,376	8,160	0.31	785,942	15,225	3.86
Source of Funds	2,364,019	49,269	4.15	544,459	13,209	0.20	1,819,559	36,060	3.95
Deposits	909,406	15,830	3.47	152,322	3,891	0.32	757,083	11,939	3.14
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	204,260	5,251	5.12	71,804	1,828	(0.02)	132,456	3,423	5.15
Borrowed money	63,228	1,719	5.42	(19,619)	(868)	(0.80)	82,848	2,587	6.22

(Millions of yen, %)

<Resona Bank>	1st half of FY 2024 (A)			(A)-(B)			1st half of FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	39,956,933	168,707	0.84	5,916,403	28,499	0.02	34,040,529	140,208	0.82
Loans and bills discounted	24,009,358	105,052	0.87	1,337,666	9,945	0.03	22,671,691	95,107	0.83
Securities	5,141,194	37,999	1.47	720,694	11,416	0.27	4,420,500	26,583	1.19
Source of Funds	40,235,448	46,517	0.23	824,975	11,638	0.05	39,410,473	34,879	0.17
Deposits	34,066,164	19,033	0.11	189,821	7,368	0.04	33,876,342	11,664	0.06
Negotiable certificates of deposit	705,180	202	0.05	89,440	185	0.05	615,739	17	0.00
Call money	330,128	5,156	3.11	(85,470)	1,888	1.54	415,599	3,267	1.56
Borrowed money	2,109,587	320	0.03	578,058	(2,266)	(0.30)	1,531,529	2,586	0.33

2. Domestic operations

Use of Funds	38,342,439	125,840	0.65	5,672,980	21,366	0.01	32,669,458	104,473	0.63
Loans and bills discounted	23,644,791	96,517	0.81	1,356,801	10,714	0.04	22,287,989	85,802	0.76
Securities	4,330,735	21,131	0.97	518,598	6,243	0.19	3,812,137	14,887	0.77
Source of Funds	38,606,349	5,961	0.03	574,005	2,262	0.01	38,032,343	3,698	0.01
Deposits	33,256,620	4,091	0.02	43,696	3,730	0.02	33,212,924	361	0.00
Negotiable certificates of deposit	705,180	202	0.05	89,440	185	0.05	615,739	17	0.00
Call money	132,740	93	0.14	(154,478)	140	0.17	287,219	(46)	(0.03)
Borrowed money	2,046,401	(1,398)	(0.13)	597,668	(1,398)	(0.13)	1,448,732	0	0.00

3. International operations

Use of Funds	1,861,592	42,928	4.59	400,083	7,190	(0.27)	1,461,508	35,737	4.87
Loans and bills discounted	364,566	8,535	4.66	(19,134)	(769)	(0.16)	383,701	9,305	4.83
Securities	810,459	16,868	4.15	202,095	5,173	0.31	608,363	11,695	3.83
Source of Funds	1,876,198	40,618	4.31	407,630	9,432	0.08	1,468,567	31,185	4.23
Deposits	809,543	14,941	3.68	146,125	3,638	0.28	663,417	11,303	3.39
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	197,387	5,062	5.11	69,007	1,748	(0.03)	128,379	3,314	5.14
Borrowed money	63,186	1,718	5.42	(19,610)	(867)	(0.80)	82,797	2,586	6.22

<Saitama Resona Bank>

1. Total operations

Use of Funds	18,769,946	52,935	0.56	3,409,677	8,965	(0.00)	15,360,269	43,969	0.57
Loans and bills discounted	9,110,903	35,624	0.77	308,690	1,888	0.01	8,802,213	33,736	0.76
Securities	2,833,336	11,116	0.78	519,989	3,716	0.14	2,313,346	7,400	0.63
Source of Funds	18,736,479	8,716	0.09	282,963	5,870	0.06	18,453,516	2,845	0.03
Deposits	17,358,756	2,865	0.03	500,622	2,362	0.02	16,858,134	502	0.00
Negotiable certificates of deposit	156,740	37	0.04	(54,780)	35	0.04	211,521	2	0.00
Call money	46,756	144	0.61	(653,902)	302	0.66	700,659	(157)	(0.04)
Borrowed money	585,906	(406)	(0.13)	213,048	(408)	(0.13)	372,857	1	0.00

2. Domestic operations

Use of Funds	18,496,881	46,775	0.50	3,283,353	5,859	(0.03)	15,213,527	40,916	0.53
Loans and bills discounted	9,067,776	34,731	0.76	308,134	1,860	0.01	8,759,641	32,870	0.74
Securities	2,609,881	5,946	0.45	397,755	722	(0.01)	2,212,125	5,224	0.47
Source of Funds	18,463,711	2,307	0.02	154,966	2,309	0.02	18,308,745	(2)	(0.00)
Deposits	17,309,142	2,375	0.02	496,582	2,229	0.02	16,812,559	145	0.00
Negotiable certificates of deposit	156,740	37	0.04	(54,780)	35	0.04	211,521	2	0.00
Call money	42,491	21	0.09	(658,077)	181	0.14	700,568	(160)	(0.04)
Borrowed money	585,864	(407)	(0.13)	213,057	(407)	(0.13)	372,806	-	-

3. International operations

Use of Funds	298,163	6,163	4.12	130,805	3,110	0.48	167,357	3,052	3.63
Loans and bills discounted	43,127	893	4.13	555	27	0.07	42,571	865	4.05
Securities	223,455	5,169	4.61	122,233	2,993	0.32	101,221	2,175	4.28
Source of Funds	297,866	6,413	4.29	132,479	3,565	0.86	165,387	2,847	3.43
Deposits	49,614	490	1.97	4,039	133	0.40	45,575	357	1.56
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	4,265	123	5.79	4,174	121	0.67	91	2	5.12
Borrowed money	42	1	5.50	(8)	(0)	(0.28)	51	1	5.78

(Millions of yen, %)

<Kansai Mirai Bank>

	1st half of FY 2024 (A)			(A)-(B)			1st half of FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	8,864,582	41,447	0.93	(327,107)	328	0.04	9,191,689	41,118	0.89
Loans and bills discounted	7,020,621	36,182	1.02	118,797	1,116	0.01	6,901,823	35,065	1.01
Securities	837,519	3,389	0.80	(16,417)	(1,784)	(0.40)	853,936	5,173	1.20
Source of Funds	8,677,788	3,394	0.07	(360,118)	1,775	0.04	9,037,907	1,619	0.03
Deposits	7,386,847	2,065	0.05	50,733	1,272	0.03	7,336,114	793	0.02
Negotiable certificates of deposit	418,543	145	0.06	141,310	141	0.06	277,233	4	0.00
Call money	12,894	68	1.06	(845,784)	174	1.08	858,679	(105)	(0.02)
Borrowed money	543,897	(298)	(0.10)	149,380	(59)	0.01	394,517	(239)	(0.12)

2. Domestic operations

Use of Funds	8,778,069	39,562	0.89	(337,843)	(3)	0.03	9,115,913	39,566	0.86
Loans and bills discounted	6,982,792	35,450	1.01	117,770	879	0.00	6,865,022	34,570	1.00
Securities	774,233	2,331	0.60	(24,909)	(1,843)	(0.44)	799,142	4,174	1.04
Source of Funds	8,589,251	1,754	0.04	(372,655)	1,530	0.03	8,961,907	224	0.00
Deposits	7,352,521	1,762	0.04	46,783	1,137	0.03	7,305,738	625	0.01
Negotiable certificates of deposit	418,543	145	0.06	141,310	141	0.06	277,233	4	0.00
Call money	10,291	4	0.07	(844,437)	215	0.12	854,728	(211)	(0.04)
Borrowed money	543,897	(298)	(0.10)	149,380	(59)	0.01	394,517	(239)	(0.12)

3. International operations

Use of Funds	113,875	1,896	3.32	5,179	339	0.46	108,696	1,556	2.85
Loans and bills discounted	37,829	731	3.85	1,027	237	1.17	36,801	494	2.67
Securities	63,285	1,057	3.33	8,491	58	(0.30)	54,793	998	3.63
Source of Funds	115,900	1,652	2.84	6,980	252	0.28	108,919	1,399	2.56
Deposits	34,325	302	1.75	3,950	134	0.65	30,375	168	1.10
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	2,603	64	4.94	(1,346)	(41)	(0.39)	3,950	105	5.33
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

1. Total operations

Use of Funds	4,437,325	18,530	0.83	(818)	2,210	0.09	4,438,143	16,320	0.73
Loans and bills discounted	3,150,107	14,803	0.93	103,210	964	0.03	3,046,896	13,839	0.90
Securities	597,921	2,659	0.88	93,704	1,022	0.23	504,217	1,636	0.64
Source of Funds	4,348,721	1,058	0.04	(31,247)	451	0.02	4,379,968	607	0.02
Deposits	3,877,288	799	0.04	(7,059)	421	0.02	3,884,348	377	0.01
Negotiable certificates of deposit	47,653	20	0.08	34,337	20	0.08	13,315	0	0.00
Call money	7	0	3.21	(193,963)	49	3.26	193,970	(49)	(0.05)
Borrowed money	348,330	(285)	(0.16)	141,360	(32)	0.07	206,969	(252)	(0.24)

2. Domestic operations

Use of Funds	4,408,819	17,281	0.78	8,370	2,293	0.10	4,400,449	14,987	0.67
Loans and bills discounted	3,111,419	14,013	0.89	108,653	1,016	0.03	3,002,766	12,997	0.86
Securities	579,801	2,368	0.81	97,147	1,087	0.28	482,653	1,281	0.52
Source of Funds	4,315,151	487	0.02	(28,170)	501	0.02	4,343,321	(13)	(0.00)
Deposits	3,861,365	704	0.03	(5,266)	436	0.02	3,866,632	267	0.01
Negotiable certificates of deposit	47,653	20	0.08	34,337	20	0.08	13,315	0	0.00
Call money	2	0	0.07	(193,932)	50	0.12	193,934	(50)	(0.05)
Borrowed money	348,330	(285)	(0.16)	141,360	(32)	0.07	206,969	(252)	(0.24)

3. International operations

Use of Funds	68,989	1,264	3.65	(8,742)	(76)	0.21	77,732	1,340	3.43
Loans and bills discounted	38,687	789	4.07	(5,442)	(52)	0.26	44,130	841	3.80
Securities	18,119	290	3.20	(3,443)	(64)	(0.08)	21,563	355	3.28
Source of Funds	74,054	585	1.57	(2,630)	(42)	(0.05)	76,684	627	1.63
Deposits	15,922	95	1.19	(1,792)	(14)	(0.04)	17,715	109	1.23
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	4	0	5.16	(31)	(0)	(0.11)	35	0	5.27
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen, %)

	Total of group banks under Resona HD		
	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	353,298	(4,584)	357,882
Discount rate	1.06~1.38	-	1.06~1.38
Pension plan assets at fair value (b)	440,383	175	440,207
Prepaid pension cost (c)	72,568	2,489	70,078
Provision for retirement benefits (d)	6,012	(650)	6,663
Amount to be amortized (a) - (b) + (c) - (d)	(20,529)	(1,620)	(18,909)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	249,517	(3,228)	252,745	50,155	(294)	50,450
Discount rate	1.38	-	1.38	1.38	-	1.38
Pension plan assets at fair value (b)	295,732	(1,418)	297,151	59,395	1,708	57,686
Prepaid pension cost (c)	35,888	779	35,109	10,929	1,230	9,698
Provision for retirement benefits (d)	-	-	-	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(10,326)	(1,030)	(9,295)	1,689	(772)	2,462

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	40,024	(792)	40,817	13,599	(270)	13,869
Discount rate	1.15	-	1.15	1.06	-	1.06
Pension plan assets at fair value (b)	53,376	(22)	53,399	31,878	(91)	31,970
Prepaid pension cost (c)	21,819	(434)	22,254	3,930	914	3,016
Provision for retirement benefits (d)	6,012	(650)	6,663	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	2,455	(553)	3,008	(14,348)	735	(15,084)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Retirement benefit expenses	(5,345)	1,571	(6,916)
Service cost	(4,486)	404	(4,890)
Interest cost	(2,400)	(628)	(1,772)
Expected return on pension plan assets	3,161	389	2,772
Unrecognized actuarial loss	(1,620)	1,405	(3,026)

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Retirement benefit expenses	(3,405)	665	(4,071)	(1,634)	336	(1,970)
Service cost	(2,689)	230	(2,919)	(930)	102	(1,033)
Interest cost	(1,743)	(444)	(1,299)	(348)	(90)	(257)
Expected return on pension plan assets	2,057	263	1,794	416	82	333
Unrecognized actuarial loss	(1,030)	616	(1,646)	(772)	241	(1,014)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
Retirement benefit expenses	(896)	179	(1,076)	591	389	201
Service cost	(607)	54	(661)	(259)	16	(275)
Interest cost	(234)	(69)	(165)	(73)	(23)	(50)
Expected return on pension plan assets	498	35	463	188	7	181
Unrecognized actuarial loss	(553)	158	(712)	735	388	346

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
	Net gains/(losses) on bonds	(5,856)	4,765
Gains on sale	5,904	4,319	1,585
Gains on redemption	-	-	-
Losses on sale	(11,152)	450	(11,603)
Losses on redemption	(5)	(5)	-
Losses on devaluation	(603)	1	(604)
Net gains/(losses) on stocks	47,472	23,547	23,925
Gains on sale	47,905	22,688	25,217
Losses on sale	(318)	734	(1,052)
Losses on devaluation	(114)	125	(240)

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
	Net gains/(losses) on bonds	(1,906)	6,790	(8,697)	(1,864)	(620)
Gains on sale	5,234	4,044	1,190	417	230	187
Gains on redemption	-	-	-	-	-	-
Losses on sale	(6,561)	2,799	(9,360)	(2,266)	(892)	(1,373)
Losses on redemption	-	-	-	(5)	(5)	-
Losses on devaluation	(579)	(52)	(526)	(10)	46	(57)
Net gains/(losses) on stocks	26,074	9,015	17,058	9,306	4,103	5,202
Gains on sale	26,213	8,824	17,388	9,313	3,175	6,138
Losses on sale	(129)	(19)	(109)	(2)	912	(915)
Losses on devaluation	(9)	210	(220)	(4)	15	(19)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)	1st half of FY 2024 (A)	(A)-(B)	1st half of FY 2023 (B)
	Net gains/(losses) on bonds	(15)	168	(184)	(2,069)	(1,573)
Gains on sale	203	41	162	48	3	45
Gains on redemption	-	-	-	-	-	-
Losses on sale	(206)	120	(326)	(2,118)	(1,576)	(542)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(12)	7	(19)	-	-	-
Net gains/(losses) on stocks	661	(418)	1,080	11,430	10,847	583
Gains on sale	818	(280)	1,099	11,560	10,968	591
Losses on sale	(157)	(137)	(19)	(28)	(20)	(8)
Losses on devaluation	-	-	-	(101)	(101)	-

8. Unrealized gains/(losses) on marketable securities (Bonds held to maturity, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
			(End of Sep. 2024)	Gain	Loss	
Bonds held to maturity	4,823,070	213,814	(203,386)	2,322	(205,709)	(38,608)
Available-for-sale securities	4,689,642	43,362	575,317	687,629	(112,312)	(80,310)
Stocks	927,679	(123,566)	657,572	667,169	(9,597)	(102,945)
Bonds	2,437,038	287,128	(72,108)	3,643	(75,751)	(6,285)
JGBs	860,764	361,220	(42,137)	2,719	(44,856)	(2,351)
Other	1,324,924	(120,199)	(10,146)	16,816	(26,963)	28,919

Notes: 1. The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

2. Stocks and others without a quoted market price and investments in partnerships are excluded.

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Sep. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
			(End of Sep. 2024)	Gain	Loss	
Bonds held to maturity	4,823,070	213,814	(203,386)	2,322	(205,709)	(38,608)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,654,322	42,026	583,870	691,471	(107,600)	(79,526)
Stocks	907,146	(123,279)	666,526	671,335	(4,808)	(102,234)
Bonds	2,437,135	287,129	(72,093)	3,645	(75,738)	(6,288)
Other	1,310,040	(121,823)	(10,562)	16,491	(27,053)	28,996

<Resona Bank>

Bonds held to maturity	2,479,987	150,373	(128,392)	1,059	(129,452)	(21,733)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,673,125	(236,241)	493,037	565,611	(72,574)	(64,790)
Stocks	746,327	(88,844)	551,863	556,435	(4,572)	(77,398)
Bonds	1,079,444	(35,655)	(51,058)	613	(51,671)	(7,053)
Other	847,352	(111,741)	(7,767)	8,563	(16,330)	19,661

<Saitama Resona Bank>

Bonds held to maturity	1,669,950	26,875	(21,751)	920	(22,671)	(7,011)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,242,386	208,429	71,852	92,025	(20,173)	(15,159)
Stocks	123,541	(30,145)	86,643	86,736	(92)	(21,918)
Bonds	832,710	230,136	(13,658)	1,461	(15,119)	(824)
Other	286,134	8,438	(1,133)	3,828	(4,961)	7,583

<Kansai Mirai Bank>

Bonds held to maturity	291,609	(777)	(33,789)	237	(34,026)	(5,442)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	487,552	32,039	(1,126)	9,497	(10,623)	554
Stocks	8,084	(408)	4,903	4,987	(84)	(313)
Bonds	359,962	58,809	(5,840)	1,055	(6,896)	(291)
Other	119,505	(26,361)	(188)	3,454	(3,643)	1,159

<Minato Bank>

Bonds held to maturity	381,523	37,341	(19,453)	105	(19,558)	(4,421)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	251,257	37,798	20,107	24,336	(4,229)	(129)
Stocks	29,192	(3,880)	23,116	23,175	(59)	(2,603)
Bonds	165,016	33,838	(1,535)	516	(2,051)	1,881
Other	57,047	7,840	(1,473)	645	(2,118)	592

Notes: 1. The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

2. Stocks and others without a quoted market price and investments in partnerships are excluded.

9. Breakdown of securities by remaining period to maturity (Bonds held to maturity and available-for-sale securities with maturities)

(Billions of yen)

	End of Sep. 2024							End of Mar. 2024						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	157.6	269.9	883.8	1,027.5	839.3	1,654.2	4,832.5	401.9	244.6	613.3	788.4	965.3	1,605.8	4,619.5
Bonds	157.6	255.6	883.8	1,027.5	839.3	1,654.2	4,818.3	401.9	229.4	613.3	788.4	965.3	1,605.8	4,604.4
Japanese government bonds	100.0	-	535.0	598.0	450.0	1,202.1	2,885.1	350.0	-	300.0	408.0	480.0	1,202.1	2,740.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	55.7	251.5	344.8	425.4	383.0	3.7	1,464.4	50.1	226.2	310.2	377.3	480.5	3.8	1,448.4
Japanese corporate bonds	1.9	4.0	4.0	4.0	6.2	448.3	468.7	1.8	3.1	3.0	3.1	4.7	399.8	415.8
Other	-	14.2	-	-	-	-	14.2	-	15.1	-	-	-	-	15.1
Available-for-sale securities	356.3	566.9	754.0	449.7	391.2	1,186.1	3,704.5	345.9	639.0	557.8	545.9	317.0	1,170.5	3,576.3
Bonds	326.1	508.5	508.7	332.6	308.9	524.5	2,509.6	311.2	550.3	304.5	340.0	229.9	474.4	2,210.5
Japanese government bonds	-	-	207.0	103.0	242.0	352.9	904.9	-	-	5.0	105.0	123.0	302.9	535.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	70.5	142.9	149.4	195.6	48.4	0.8	607.9	48.4	166.7	122.2	201.3	86.1	0.9	625.8
Japanese corporate bonds	255.6	365.5	152.3	34.0	18.5	170.8	996.8	262.8	383.6	177.3	33.7	20.7	170.5	1,048.8
Other	30.1	58.4	245.3	117.0	82.2	661.5	1,194.8	34.6	88.7	253.3	205.8	87.1	696.1	1,365.8
Total	514.0	836.8	1,637.9	1,477.2	1,230.6	2,840.3	8,537.1	747.8	883.6	1,171.2	1,334.3	1,282.3	2,776.3	8,195.9

<Resona Bank>

Bonds held to maturity	101.6	18.2	539.1	599.0	231.2	987.8	2,477.1	351.2	18.1	303.1	408.1	269.7	976.4	2,326.8
Bonds	101.6	3.9	539.1	599.0	231.2	987.8	2,462.8	351.2	2.9	303.1	408.1	269.7	976.4	2,311.7
Japanese government bonds	100.0	-	535.0	595.0	225.0	940.0	2,395.0	350.0	-	300.0	405.0	265.0	940.0	2,260.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	0.1	-	-	0.3	0.4	-	-	0.1	-	-	0.3	0.4
Japanese corporate bonds	1.6	3.9	4.0	4.0	6.2	47.5	67.4	1.2	2.9	3.0	3.1	4.7	36.1	51.3
Other	-	14.2	-	-	-	-	14.2	-	15.1	-	-	-	-	15.1
Available-for-sale securities	207.6	322.5	294.7	228.1	86.7	823.5	1,963.3	212.5	376.9	323.1	275.2	69.6	883.4	2,141.0
Bonds	184.2	279.9	129.8	159.8	35.9	337.0	1,126.9	188.0	299.2	125.3	162.1	40.3	340.1	1,155.4
Japanese government bonds	-	-	-	90.0	-	254.0	344.0	-	-	-	90.0	-	254.0	344.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	13.5	37.2	29.9	48.1	23.3	-	152.2	15.6	42.1	14.9	50.7	26.4	-	149.9
Japanese corporate bonds	170.7	242.6	99.9	21.7	12.6	83.0	630.7	172.4	257.1	110.4	21.4	13.8	86.1	661.5
Other	23.3	42.5	164.8	68.2	50.7	486.5	836.3	24.4	77.6	197.7	113.1	29.3	543.2	985.5
Total	309.3	340.7	833.8	827.1	317.9	1,811.4	4,440.4	563.8	395.0	626.2	683.4	339.4	1,859.8	4,467.9

<Saitama Resona Bank>

Bonds held to maturity	55.7	251.5	344.7	425.4	603.5	-	1,681.1	50.1	226.2	310.1	377.3	691.0	-	1,654.9
Bonds	55.7	251.5	344.7	425.4	603.5	-	1,681.1	50.1	226.2	310.1	377.3	691.0	-	1,654.9
Japanese government bonds	-	-	-	-	225.0	-	225.0	-	-	-	-	215.0	-	215.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	55.7	251.5	344.7	425.4	378.5	-	1,456.1	50.1	226.2	310.1	377.3	476.0	-	1,439.9
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	70.2	105.9	311.0	156.3	209.2	238.3	1,091.2	72.8	98.6	139.2	167.0	191.6	196.3	865.8
Bonds	65.1	103.8	266.5	143.1	207.1	63.9	849.7	67.7	98.6	110.4	136.4	158.3	43.9	615.5
Japanese government bonds	-	-	150.0	13.0	185.0	63.9	411.9	-	-	-	-	108.0	43.9	151.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	20.4	49.2	96.3	123.9	18.8	-	308.8	18.8	42.6	83.6	130.6	47.0	-	322.7
Japanese corporate bonds	44.6	54.6	20.2	6.1	3.2	-	128.9	48.9	56.0	26.8	5.7	3.3	-	140.9
Other	5.0	2.1	44.4	13.1	2.1	174.4	241.5	5.0	0.0	28.8	30.5	33.2	152.4	250.3
Total	125.9	357.5	655.8	581.7	812.8	238.3	2,772.3	122.9	324.9	449.4	544.4	882.7	196.3	2,520.8

(Billions of yen)

	End of Sep. 2024							End of Mar. 2024						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Kansai Mirai Bank>														
Bonds held to maturity	0.2	0.1	0.0	3.0	-	288.2	291.6	0.5	0.1	0.0	3.0	-	288.7	292.4
Bonds	0.2	0.1	0.0	3.0	-	288.2	291.6	0.5	0.1	0.0	3.0	-	288.7	292.4
Japanese government bonds	-	-	-	3.0	-	236.1	239.1	-	-	-	3.0	-	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.4	3.4	-	-	-	-	-	3.5	3.5
Japanese corporate bonds	0.2	0.1	0.0	-	-	48.7	49.1	0.5	0.1	0.0	-	-	49.0	49.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	67.7	91.8	86.4	32.8	52.3	107.7	439.0	48.8	120.2	59.1	56.2	21.5	84.3	390.5
Bonds	66.9	84.2	62.6	1.4	43.0	107.7	366.0	44.8	113.7	44.3	3.0	15.3	84.3	305.6
Japanese government bonds	-	-	25.0	-	42.0	20.0	87.0	-	-	-	-	15.0	-	15.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	35.5	46.7	14.3	-	-	-	96.6	13.1	72.3	15.3	1.3	-	-	102.1
Japanese corporate bonds	31.4	37.5	23.2	1.4	1.0	87.7	182.4	31.6	41.3	28.9	1.7	0.3	84.3	188.4
Other	0.8	7.6	23.8	31.3	9.3	0.0	72.9	4.0	6.5	14.8	53.2	6.2	0.0	84.8
Total	68.0	91.9	86.4	35.8	52.3	396.0	730.7	49.4	120.4	59.1	59.2	21.5	373.0	682.9

<Minato Bank>															
Bonds held to maturity	-	-	-	-	4.5	378.1	382.6	-	-	-	-	-	4.5	340.7	345.2
Bonds	-	-	-	-	4.5	378.1	382.6	-	-	-	-	-	4.5	340.7	345.2
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0	
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Japanese local government bonds	-	-	-	-	4.5	-	4.5	-	-	-	-	4.5	-	4.5	
Japanese corporate bonds	-	-	-	-	-	352.1	352.1	-	-	-	-	-	314.7	314.7	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Available-for-sale securities	10.7	46.5	61.8	32.3	42.9	16.3	210.8	11.6	43.2	36.2	47.2	34.0	6.3	178.9	
Bonds	9.8	40.4	49.6	28.1	22.9	15.8	166.9	10.5	38.7	24.4	38.3	15.9	5.9	133.9	
Japanese government bonds	-	-	32.0	-	15.0	15.0	62.0	-	-	5.0	15.0	-	5.0	25.0	
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Japanese local government bonds	0.9	9.7	8.7	23.5	6.2	0.8	50.2	0.8	9.5	8.2	18.6	12.6	0.9	50.9	
Japanese corporate bonds	8.8	30.7	8.8	4.6	1.6	-	54.6	9.6	29.1	11.1	4.7	3.3	-	57.9	
Other	0.8	6.1	12.2	4.1	20.0	0.5	43.9	1.1	4.4	11.8	8.9	18.1	0.4	45.0	
Total	10.7	46.5	61.8	32.3	47.4	394.5	593.5	11.6	43.2	36.2	47.2	38.5	347.0	524.1	

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
	Acquisition cost	240.6	(21.0)
Market value	907.1	(123.2)	1,030.4
Book value of stocks sold outright	21.2	(0.8)	22.0

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024
Acquisition cost	194.4	36.8	3.1	6.0
Market value	746.3	123.5	8.0	29.1
Book value of stocks sold outright	11.6	8.2	0.0	1.2

Note: These figures exclude subsidiaries, affiliated companies, and unlisted stocks.

11. Claims based on the Banking Act (“BA”) and the Financial Reconstruction Act (“FRA”)

(Millions of yen, %)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A)-(B)	(A)-(C)	2024 (B)	2023 (C)
Unrecoverable or valueless claims	62,037	(686)	(6,389)	62,723	68,427
Risk claims	358,599	(22,571)	(18,090)	381,170	376,690
Special attention loans	223,919	(16,359)	(24,378)	240,279	248,298
Loans past due 3 months or more	1,902	(46)	(1,921)	1,949	3,824
Restructured loans	222,016	(16,312)	(22,456)	238,329	244,473
NPL, total [A]	644,557	(39,616)	(48,859)	684,173	693,416
Normal claims	44,143,270	921,604	2,041,529	43,221,665	42,101,741
Total claims [B]	44,787,827	881,988	1,992,670	43,905,839	42,795,157
NPL Ratio [A] / [B]	1.43	(0.11)	(0.18)	1.55	1.62
Partial direct write-offs	134,387	3,517	(10,979)	130,870	145,366

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	51,132	(1,643)	(7,020)	52,775	58,152
Risk claims	348,534	(23,097)	(17,305)	371,632	365,839
Special attention loans	160,592	(6,170)	(5,607)	166,762	166,199
Loans past due 3 months or more	1,883	(36)	(1,923)	1,920	3,806
Restructured loans	158,708	(6,133)	(3,684)	164,841	162,392
NPL, total [A]	560,258	(30,911)	(29,932)	591,170	590,191
Normal claims	44,418,326	916,512	2,216,211	43,501,813	42,202,114
Total claims [B]	44,978,584	885,600	2,186,278	44,092,984	42,792,305
NPL Ratio [A] / [B]	1.24	(0.09)	(0.13)	1.34	1.37
Partial direct write-offs	117,228	3,913	(10,312)	113,315	127,540

(Millions of yen, %)

<Resona Bank>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A)-(B)	(A)-(C)	2024 (B)	2023 (C)
Unrecoverable or valueless claims	15,449	122	(1,995)	15,326	17,444
Risk claims	169,603	(25,098)	(22,730)	194,701	192,333
Special attention loans	91,564	1,393	(2,907)	90,171	94,472
Loans past due 3 months or more	1,099	437	(1,501)	662	2,600
Restructured loans	90,464	956	(1,406)	89,508	91,871
NPL, total [A]	276,617	(23,581)	(27,633)	300,199	304,250
Normal claims	25,025,769	668,327	1,689,191	24,357,441	23,336,578
Total claims [B]	25,302,386	644,745	1,661,557	24,657,640	23,640,828
NPL Ratio [A] / [B]	1.09	(0.12)	(0.19)	1.21	1.28
Partial direct write-offs	68,258	2,618	(992)	65,639	69,251

<Saitama Resona Bank>

Unrecoverable or valueless claims	11,586	(640)	(2,100)	12,227	13,687
Risk claims	52,421	2,225	4,741	50,195	47,679
Special attention loans	37,264	(2,436)	4,577	39,701	32,687
Loans past due 3 months or more	316	(317)	95	634	220
Restructured loans	36,948	(2,118)	4,482	39,067	32,466
NPL, total [A]	101,272	(851)	7,219	102,123	94,053
Normal claims	9,163,437	135,496	280,096	9,027,941	8,883,340
Total claims [B]	9,264,710	134,645	287,315	9,130,065	8,977,394
NPL Ratio [A] / [B]	1.09	(0.02)	0.04	1.11	1.04
Partial direct write-offs	16,273	(27)	(314)	16,300	16,588

<Kansai Mirai Bank>

Unrecoverable or valueless claims	9,964	396	622	9,568	9,342
Risk claims	84,312	575	(349)	83,737	84,662
Special attention loans	26,511	(5,786)	(6,547)	32,298	33,059
Loans past due 3 months or more	385	(175)	(392)	561	778
Restructured loans	26,126	(5,611)	(6,155)	31,737	32,281
NPL, total [A]	120,788	(4,815)	(6,275)	125,604	127,064
Normal claims	7,047,108	67,682	140,568	6,979,426	6,906,539
Total claims [B]	7,167,897	62,866	134,292	7,105,030	7,033,604
NPL Ratio [A] / [B]	1.68	(0.08)	(0.12)	1.76	1.80
Partial direct write-offs	26,504	1,353	(10,064)	25,150	36,568

<Minato Bank>

Unrecoverable or valueless claims	14,131	(1,522)	(3,546)	15,653	17,677
Risk claims	42,197	(800)	1,032	42,997	41,164
Special attention loans	5,251	659	(729)	4,591	5,980
Loans past due 3 months or more	82	19	(124)	63	207
Restructured loans	5,168	640	(604)	4,528	5,773
NPL, total [A]	61,579	(1,663)	(3,242)	63,242	64,822
Normal claims	3,182,011	45,006	106,355	3,137,004	3,075,656
Total claims [B]	3,243,590	43,343	103,112	3,200,247	3,140,478
NPL Ratio [A] / [B]	1.89	(0.07)	(0.16)	1.97	2.06
Partial direct write-offs	6,191	(31)	1,059	6,223	5,132

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Sep.			End of Mar. 2024 (B)	End of Sep. 2023 (C)
	2024 (A)	(A)-(B)	(A)-(C)		
General reserve for possible loan losses	111,533	(3,631)	824	115,164	110,708
Specific reserve for possible loan losses	100,283	(4,042)	(2,634)	104,325	102,917
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	211,817	(7,673)	(1,809)	219,490	213,626
Reserve for write-off of loans in the trust account	18	(3)	(6)	21	24
Percentage of reserves, after partial direct write-off	32.86	0.78	2.05	32.08	30.81

<Total of group banks under Resona HD>

General reserve for possible loan losses	95,127	(2,202)	2,663	97,329	92,463
Specific reserve for possible loan losses	87,751	(4,393)	(5,015)	92,144	92,766
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	182,878	(6,595)	(2,351)	189,474	185,230
Reserve for write-off of loans in the trust account	18	(3)	(6)	21	24
Percentage of reserves, after partial direct write-off	32.64	0.59	1.25	32.05	31.38

<Resona Bank>

General reserve for possible loan losses	64,804	2,632	9,223	62,172	55,581
Specific reserve for possible loan losses	50,667	(1,666)	(1,346)	52,333	52,014
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	115,472	965	7,875	114,506	107,596
Reserve for write-off of loans in the trust account	18	(3)	(6)	21	24
Percentage of reserves, after partial direct write-off	41.75	3.60	6.37	38.15	35.37

<Saitama Resona Bank>

General reserve for possible loan losses	14,453	(3,336)	(2,775)	17,789	17,228
Specific reserve for possible loan losses	7,659	899	773	6,760	6,886
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	22,112	(2,436)	(2,001)	24,549	24,114
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	21.83	(2.20)	(3.80)	24.03	25.63

<Kansai Mirai Bank>

General reserve for possible loan losses	10,934	(1,898)	(3,854)	12,832	14,788
Specific reserve for possible loan losses	16,127	(2,288)	(2,860)	18,415	18,987
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	27,061	(4,186)	(6,715)	31,247	33,776
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	22.40	(2.47)	(4.17)	24.87	26.58

<Minato Bank>

General reserve for possible loan losses	4,936	400	70	4,536	4,866
Specific reserve for possible loan losses	13,296	(1,338)	(1,580)	14,634	14,877
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	18,232	(938)	(1,510)	19,170	19,743
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	29.60	(0.70)	(0.84)	30.31	30.45

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for write-off of loans in the trust account) / Total NPL based on the "BA" and the "FRA"

13. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	89.52	1.68	87.84
Covered by reserves	10.47	(1.68)	12.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	83.56	(1.20)	84.77
Covered by collateral, guarantees, etc.	60.08	(1.87)	61.95
Covered by reserves	23.48	0.66	22.81
Reserve ratio against the portion not covered by collateral, guarantees, etc.	58.83	(1.14)	59.97
Special Attention Obligors	45.49	3.34	42.14
Covered by collateral, guarantees, etc.	29.66	2.92	26.73
Covered by reserves	15.82	0.41	15.40
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.49	1.47	21.02
Other Watch Obligors	70.56	0.15	70.40
Covered by collateral, guarantees, etc.	68.69	0.12	68.56
Covered by reserves	1.86	0.02	1.84
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.95	0.09	5.86
Normal Obligors	0.07	(0.00)	0.07

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.67	0.11	98.56	97.26	(0.05)	97.31
Covered by reserves	1.32	(0.11)	1.43	2.73	0.05	2.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	78.20	(3.11)	81.31	85.84	(0.28)	86.13
Covered by collateral, guarantees, etc.	48.61	(6.28)	54.89	71.87	(1.54)	73.41
Covered by reserves	29.59	3.16	26.42	13.96	1.25	12.71
Reserve ratio against the portion not covered by collateral, guarantees, etc.	57.58	(0.99)	58.57	49.67	1.83	47.83
Special Attention Obligors	44.52	6.13	38.39	32.75	1.06	31.69
Covered by collateral, guarantees, etc.	26.45	3.63	22.82	19.40	3.13	16.27
Covered by reserves	18.06	2.49	15.56	13.35	(2.06)	15.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	24.55	4.39	20.16	16.56	(1.85)	18.41
Other Watch Obligors	63.40	0.99	62.40	75.49	0.75	74.74
Covered by collateral, guarantees, etc.	60.97	0.96	60.01	73.82	0.79	73.03
Covered by reserves	2.42	0.02	2.39	1.66	(0.03)	1.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.21	0.22	5.99	6.35	0.03	6.31
Normal Obligors	0.09	(0.00)	0.09	0.03	(0.00)	0.04

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.82	0.64	98.17	66.62	2.99	63.63
Covered by reserves	1.17	(0.64)	1.82	33.38	(2.98)	36.36
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.07	0.29	89.77	89.30	0.19	89.11
Covered by collateral, guarantees, etc.	71.14	3.09	68.05	69.42	0.73	68.69
Covered by reserves	18.92	(2.79)	21.72	19.87	(0.53)	20.41
Reserve ratio against the portion not covered by collateral, guarantees, etc.	65.59	(2.40)	67.99	65.01	(0.20)	65.21
Special Attention Obligors	65.26	(0.56)	65.83	68.11	1.06	67.04
Covered by collateral, guarantees, etc.	52.63	1.94	50.68	53.50	0.36	53.13
Covered by reserves	12.63	(2.51)	15.14	14.60	0.69	13.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	26.66	(4.04)	30.71	31.42	1.73	29.68
Other Watch Obligors	82.73	(1.84)	84.57	72.66	(0.18)	72.85
Covered by collateral, guarantees, etc.	81.68	(1.85)	83.54	71.40	(0.28)	71.68
Covered by reserves	1.04	0.01	1.03	1.26	0.09	1.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.70	(0.56)	6.26	4.42	0.29	4.12
Normal Obligors	0.03	0.00	0.03	0.04	(0.00)	0.04

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 51.1		Unrecoverable or Valueless Claims 51.1	30.0	21.0	Reserve Ratio 100.00%	Direct Write-offs	Reserves 5.3 Collateral /Guarantee 45.7	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 348.5		Risk Claims 348.5	213.9	78.5	56.0 Reserve Ratio 58.83%		Reserves 81.8 Collateral /Guarantee 209.4	Risk Claims 83.56%
Watch Obligor	Special Attention Obligor 211.0	Special Attention Loans 160.5	26.0	184.9			Reserves 25.8 Collateral /Guarantee 46.1	Special Attention Loans 44.80%
	Other Watch Obligor 1,646.3	Subtotal 560.2						
	Normal Obligor 42,721.5	Normal Claims 44,418.3	356.7	1,289.6				
			42,721.5					
Total Exposures 44,978.5		Total 44,978.5	Normal 43,348.3	Category II 1,574.1	Category III 56.0	Category IV -		Total Coverage Ratio 73.95%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(2) Resona Bank (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 15.4		Unrecoverable or Valueless Claims 15.4	9.4	5.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.2 Collateral /Guarantee 15.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 169.6		Risk Claims 169.6	106.1	27.6	35.7 Reserve Ratio 57.58%		Reserves 50.1 Collateral /Guarantee 82.4	Risk Claims 78.20%
Watch Obligors	Special Attention Obligors 114.1	Special Attention Loans 91.5	12.5	101.5			Reserves 16.5 Collateral /Guarantee 22.5	Special Attention Loans 42.69%
	Other Watch Obligors 853.4	Subtotal 276.6						
Normal Obligors 24,149.7		Normal Claims 25,025.7	161.6	691.8				
			24,149.7					
Total Exposures 25,302.3		Total 25,302.3	Normal 24,439.5	Category II 827.0	Category III 35.7	Category IV -		Total Coverage Ratio 67.66%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Saitama Resona Bank

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 11.5		Unrecoverable or Valueless Claims 11.5	7.0	4.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 11.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 52.4		Risk Claims 52.4	26.9	18.0	7.4 Reserve Ratio 49.67%		Reserves 7.3 Collateral /Guarantee 37.6	Risk Claims 85.84%
Watch Obligors	Special Attention Obligors 56.1	Special Attention Loans 37.2	3.7	52.3			Reserves 4.9 Collateral /Guarantee 7.2	Special Attention Loans 32.75%
	Other Watch Obligors 207.1	Subtotal 101.2						
Normal Obligors 8,937.4		Normal Claims 9,163.4	44.5	162.5				
			8,937.4					
Total Exposures 9,264.7		Total 9,264.7	Normal 9,019.8	Category II 237.4	Category III 7.4	Category IV -		Total Coverage Ratio 67.93%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Kansai Mirai Bank

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 9.9		Unrecoverable or Valueless Claims 9.9	3.2	6.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 9.8	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 84.3		Risk Claims 84.3	52.0	23.8	8.3 Reserve Ratio 65.59%		Reserves 15.9 Collateral /Guarantee 59.9	Risk Claims 90.07%
Watch Obligors	Special Attention Obligors 33.9	Special Attention Loans 26.5	6.7	27.1			Reserves 3.5 Collateral /Guarantee 13.9	Special Attention Loans 65.99%
	Other Watch Obligors 382.5	Subtotal 120.7						
Normal Obligors 6,657.0		Normal Claims 7,047.1	84.8	297.6				
			6,657.0					
Total Exposures 7,167.8		Total 7,167.8	Normal 6,804.0	Category II 355.4	Category III 8.3	Category IV -		Total Coverage Ratio 85.60%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(5) Minato Bank

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 14.1		Unrecoverable or Valueless Claims 14.1	10.3	3.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 4.7 Collateral /Guarantee 9.4	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 42.1		Risk Claims 42.1	28.7	8.9	4.5 Reserve Ratio 65.01%		Reserves 8.3 Collateral /Guarantee 29.2	Risk Claims 89.30%
Watch Obligors	Special Attention Obligors 6.8	Special Attention Loans 5.2	2.9	3.8			Reserves 0.7 Collateral /Guarantee 2.3	Special Attention Loans 60.02%
	Other Watch Obligors 203.1	Subtotal 61.5						
Normal Obligors 2,977.2		Normal Claims 3,182.0	65.6	137.5				
			2,977.2					
Total Exposures 3,243.5		Total 3,243.5	Normal 3,084.9	Category II 154.1	Category III 4.5	Category IV -		Total Coverage Ratio 89.26%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

15. Progress in off-balancing of NPLs

(1) Unrecoverable or valueless claims and Risk claims based on the "FRA"

(Billions of yen)

	End of Sep. 2024 (A)	(A) - (B)			End of Mar. 2024 (B)
			Claims newly classified	Amount of off-balancing	
<Total of two banks>					
Unrecoverable or valueless claims	27.0	(0.5)	6.8	(7.4)	27.5
Risk claims	222.0	(22.8)	55.6	(78.5)	244.8
Total	249.0	(23.3)	62.5	(85.9)	272.4
Result of measures connected to off-balancing	24.0				22.8
<Resona Bank>					
Unrecoverable or valueless claims	15.4	0.1	5.2	(5.1)	15.3
Risk claims	169.6	(25.0)	45.4	(70.5)	194.7
Total	185.0	(24.9)	50.6	(75.6)	210.0
Result of measures connected to off-balancing	12.5				10.7
<Saitama Resona Bank>					
Unrecoverable or valueless claims	11.5	(0.6)	1.6	(2.3)	12.2
Risk claims	52.4	2.2	10.2	(7.9)	50.1
Total	64.0	1.5	11.8	(10.2)	62.4
Result of measures connected to off-balancing	11.5				12.0

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	1st half of FY 2024	1st half of FY 2024	1st half of FY 2024
Amount of off-balancing	(85.9)	(75.6)	(10.2)
Disposition by borrowers' liquidation	(0.0)	(0.0)	-
Reconstructive disposition	-	-	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.4)	(0.1)	(0.2)
Direct write-offs	(5.4)	(4.5)	(0.8)
Others	(80.0)	(70.8)	(9.1)
Collection/repayment, etc.	(44.2)	(38.4)	(5.7)
Improvement in debtors' performance	(35.8)	(32.4)	(3.4)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

16. Loans and bills discounted by industry

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
	Manufacturing	3,790.8	111.6
Agriculture, forestry	18.5	1.0	17.5
Fishery	2.2	0.0	2.2
Mining, quarrying of stone, gravel extraction	13.1	0.3	12.7
Construction	1,045.8	(29.5)	1,075.4
Electricity, gas, heating, water	523.1	19.0	504.1
Information and communication	467.6	7.1	460.4
Transportation, postal service	1,073.9	36.5	1,037.4
Wholesale and retail trade	3,479.3	85.5	3,393.8
Finance and insurance	1,337.9	(0.0)	1,337.9
Real estate	9,626.1	56.7	9,569.4
Apartment loans	2,955.3	(35.6)	2,991.0
Real estate rental	5,111.5	59.9	5,051.6
Goods rental and leasing	817.2	49.9	767.3
Services	2,797.8	43.7	2,754.1
Government, local government	4,047.6	451.7	3,595.9
Others	14,914.1	111.5	14,802.5
Residential housing loans	13,993.8	95.8	13,897.9
Domestic total	43,955.8	945.4	43,010.3
Japan offshore banking account	-	-	-
Total	43,955.8	945.4	43,010.3

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
	Manufacturing	2,670.7	116.2	2,554.5	436.9	(3.2)
Agriculture, forestry	8.3	0.3	7.9	3.5	0.1	3.3
Fishery	1.4	(0.0)	1.5	0.3	-	0.3
Mining, quarrying of stone, gravel extraction	9.4	(0.5)	10.0	2.5	0.9	1.5
Construction	505.3	(23.8)	529.2	183.5	(2.5)	186.0
Electricity, gas, heating, water	398.4	3.3	395.0	34.4	1.9	32.5
Information and communication	393.3	6.5	386.7	25.5	(1.9)	27.4
Transportation, postal service	638.0	30.1	607.9	120.5	3.8	116.7
Wholesale and retail trade	2,384.4	64.7	2,319.6	342.1	16.1	325.9
Finance and insurance	1,025.4	(26.6)	1,052.1	91.7	9.8	81.8
Real estate	5,342.8	(3.7)	5,346.5	1,537.8	8.6	1,529.2
Apartment loans	1,529.9	(21.5)	1,551.5	805.9	(1.5)	807.4
Real estate rental	3,196.0	31.0	3,164.9	485.9	11.9	473.9
Goods rental and leasing	537.3	36.5	500.7	113.7	1.2	112.5
Services	1,667.9	47.2	1,620.7	375.1	1.1	373.9
Government, local government	1,700.5	372.2	1,328.3	1,991.2	74.0	1,917.2
Others	7,255.3	55.9	7,199.4	3,862.4	32.6	3,829.7
Residential housing loans	6,754.8	57.5	6,697.2	3,640.0	19.4	3,620.6
Domestic total	24,539.1	678.4	23,860.7	9,121.7	142.9	8,978.8
Japan offshore banking account	-	-	-	-	-	-
Total	24,539.1	678.4	23,860.7	9,121.7	142.9	8,978.8

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
	Manufacturing	391.3	2.6	388.7	291.7	(3.8)
Agriculture, forestry	3.8	0.0	3.7	2.8	0.5	2.3
Fishery	0.2	(0.0)	0.2	0.1	0.0	0.1
Mining, quarrying of stone, gravel extraction	0.9	(0.1)	1.0	0.2	0.1	0.1
Construction	248.6	1.7	246.9	108.4	(4.8)	113.2
Electricity, gas, heating, water	44.2	5.8	38.4	45.9	7.8	38.1
Information and communication	30.8	2.8	27.9	17.8	(0.4)	18.2
Transportation, postal service	171.3	2.3	169.0	143.9	0.1	143.7
Wholesale and retail trade	477.1	2.7	474.4	275.6	1.8	273.7
Finance and insurance	87.9	9.2	78.6	132.8	7.5	125.3
Real estate	2,004.8	28.6	1,976.2	740.5	23.1	717.3
Apartment loans	444.4	(7.8)	452.3	175.0	(4.7)	179.7
Real estate rental	1,109.6	9.7	1,099.8	320.0	7.1	312.8
Goods rental and leasing	91.7	10.2	81.5	74.4	1.8	72.5
Services	505.3	2.6	502.7	249.4	(7.2)	256.6
Government, local government	89.4	(2.4)	91.9	266.3	7.9	258.4
Others	2,947.4	9.8	2,937.6	848.8	13.1	835.6
Residential housing loans	2,794.4	5.6	2,788.8	804.4	13.2	791.2
Domestic total	7,095.4	76.1	7,019.2	3,199.3	47.9	3,151.4
Japan offshore banking account	-	-	-	-	-	-
Total	7,095.4	76.1	7,019.2	3,199.3	47.9	3,151.4

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(2) NPL based on the "BA" and the "FRA" by industry

(Billions of yen)

	Total of group banks under Resona HD		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
	Manufacturing	133.1	(25.4)
Agriculture, forestry	0.2	(0.0)	0.3
Fishery	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	0.3	(0.5)	0.8
Construction	23.4	(0.3)	23.7
Electricity, gas, heating, water	0.0	(1.2)	1.3
Information and communication	10.7	0.2	10.5
Transportation, postal service	23.2	(3.4)	26.6
Wholesale and retail trade	136.0	4.9	131.0
Finance and insurance	7.2	(0.2)	7.5
Real estate	46.7	(2.2)	48.9
Apartment loans	8.2	(0.1)	8.4
Real estate rental	33.2	(1.1)	34.4
Goods rental and leasing	2.4	(0.0)	2.4
Services	115.3	0.4	114.9
Government, local government	-	-	-
Others	61.0	(2.9)	63.9
Residential housing loans	49.9	(1.6)	51.6
Domestic total	560.2	(30.9)	591.1
Japan offshore banking account	-	-	-
Total	560.2	(30.9)	591.1

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2024 (A)	(A) - (B)	2024 (B)	2024 (A)	(A) - (B)	2024 (B)
Manufacturing	77.1	(19.5)	96.6	30.8	(3.9)	34.8
Agriculture, forestry	0.1	(0.0)	0.1	0.0	(0.0)	0.1
Fishery	0.1	(0.0)	0.1	-	-	-
Mining, quarrying of stone, gravel extraction	-	(0.5)	0.5	-	-	-
Construction	7.9	(0.5)	8.4	4.1	(0.1)	4.2
Electricity, gas, heating, water	0.0	(1.3)	1.3	-	-	-
Information and communication	8.3	(0.0)	8.4	0.1	(0.0)	0.1
Transportation, postal service	11.2	(0.2)	11.5	5.0	(0.1)	5.2
Wholesale and retail trade	73.4	2.0	71.3	24.6	3.3	21.3
Finance and insurance	0.1	(0.0)	0.1	0.0	(0.0)	0.0
Real estate	20.8	(2.8)	23.7	4.9	0.2	4.7
Apartment loans	2.2	(0.6)	2.9	2.7	0.0	2.7
Real estate rental	16.4	(1.7)	18.2	1.8	0.0	1.7
Goods rental and leasing	1.8	0.0	1.8	0.0	(0.0)	0.1
Services	55.5	1.0	54.5	15.3	0.1	15.1
Government, local government	-	-	-	-	-	-
Others	19.7	(1.6)	21.3	16.0	(0.1)	16.1
Residential housing loans	11.7	(0.4)	12.2	15.3	(0.1)	15.4
Domestic total	276.6	(23.5)	300.1	101.2	(0.8)	102.1
Japan offshore banking account	-	-	-	-	-	-
Total	276.6	(23.5)	300.1	101.2	(0.8)	102.1

	Kansai Mirai Bank			Minato Bank		
	End of Sep.		End of Mar.	End of Sep.		End of Mar.
	2024 (A)	(A) - (B)	2023 (B)	2024 (A)	(A) - (B)	2023 (B)
Manufacturing	13.0	(0.9)	14.0	12.0	(0.9)	12.9
Agriculture, forestry	0.0	0.0	0.0	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	-	0.3	-	-	-
Construction	7.1	0.1	7.0	4.2	0.1	4.0
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	0.0	0.0
Information and communication	1.7	0.3	1.3	0.5	(0.0)	0.6
Transportation, postal service	3.6	(2.5)	6.2	3.2	(0.4)	3.7
Wholesale and retail trade	23.7	0.0	23.6	14.1	(0.5)	14.7
Finance and insurance	5.3	(0.0)	5.4	1.7	(0.1)	1.8
Real estate	16.8	(0.1)	17.0	4.1	0.6	3.4
Apartment loans	2.7	0.3	2.3	0.4	0.0	0.3
Real estate rental	11.9	(0.3)	12.3	3.0	0.9	2.1
Goods rental and leasing	0.4	(0.0)	0.4	0.1	0.0	0.1
Services	28.5	(0.4)	29.0	15.8	(0.3)	16.1
Government, local government	-	-	-	-	-	-
Others	19.7	(1.1)	20.9	5.5	(0.0)	5.5
Residential housing loans	18.0	(1.0)	19.1	4.8	(0.0)	4.8
Domestic total	120.7	(4.8)	125.6	61.5	(1.6)	63.2
Japan offshore banking account	-	-	-	-	-	-
Total	120.7	(4.8)	125.6	61.5	(1.6)	63.2

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(3) Loans to consumers

(Billions of yen)

<Total of group banks under Resona HD>		End of Sep. 2024 (A)	(A) - (B)	(A) - (C)	End of Mar. 2024 (B)	End of Sep. 2023 (C)
Housing loans		16,949.1	60.1	136.6	16,889.0	16,812.5
Before securitization		17,103.1	51.9	119.4	17,051.2	16,983.7
Residential housing loans		13,993.8	95.8	199.1	13,897.9	13,794.6
Before securitization		14,141.7	88.7	183.8	14,053.0	13,957.9
Other consumer loans		468.1	15.5	27.9	452.5	440.1
Total loans to consumers		17,417.3	75.7	164.6	17,341.5	17,252.7
Before securitization of housing loans		17,571.3	67.5	147.4	17,503.7	17,423.8

<Resona Bank>

Housing loans		8,284.7	35.9	81.3	8,248.8	8,203.4
Before securitization		8,427.1	28.7	66.3	8,398.3	8,360.8
Residential housing loans		6,754.8	57.5	119.1	6,697.2	6,635.6
Before securitization		6,891.1	51.4	106.0	6,839.6	6,785.1
Other consumer loans		167.9	5.0	9.5	162.8	158.3
Total loans to consumers		8,452.7	40.9	90.9	8,411.7	8,361.8
Before securitization of housing loans		8,595.1	33.8	75.9	8,561.2	8,519.2

<Saitama Resona Bank>

Housing loans		4,445.9	17.9	41.7	4,428.0	4,404.2
Before securitization		4,457.6	16.9	39.5	4,440.6	4,418.0
Residential housing loans		3,640.0	19.4	46.4	3,620.6	3,593.6
Before securitization		3,651.7	18.4	44.3	3,633.2	3,607.3
Other consumer loans		142.2	3.7	5.9	138.5	136.2
Total loans to consumers		4,588.2	21.6	47.7	4,566.5	4,540.5
Before securitization of housing loans		4,599.8	20.6	45.5	4,579.2	4,554.3

<Kansai Mirai Bank>

Housing loans		3,238.9	(2.2)	4.5	3,241.1	3,234.3
Residential housing loans		2,794.4	5.6	15.0	2,788.8	2,779.3
Other consumer loans		115.6	6.3	10.7	109.3	104.9
Total loans to consumers		3,354.6	4.1	15.2	3,350.4	3,339.3

<Minato Bank>

Housing loans		979.4	8.4	9.0	971.0	970.4
Residential housing loans		804.4	13.2	18.4	791.2	786.0
Other consumer loans		42.2	0.3	1.6	41.8	40.5
Total loans to consumers		1,021.7	8.8	10.7	1,012.8	1,011.0

Notes: 1. Kansai Mirai Bank and Minato Bank do not securitize housing loans.

2. The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(4) Loans to small and medium-sized enterprises and consumers

(Billions of yen, %)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A) - (B)	(A) - (C)	2024 (B)	2023 (C)
Loans to SMEs and consumers	33,942.6	139.2	943.0	33,803.4	32,999.6
Ratio of loans to SMEs and consumers	77.22	(1.37)	(1.90)	78.59	79.12

<Resona Bank>

Loans to SMEs and consumers	18,312.5	22.2	673.4	18,290.3	17,639.1
Ratio of loans to SMEs and consumers	74.62	(2.02)	(2.58)	76.65	77.21

<Saitama Resona Bank>

Loans to SMEs and consumers	6,615.5	57.2	129.2	6,558.2	6,486.2
Ratio of loans to SMEs and consumers	72.52	(0.51)	(0.97)	73.04	73.49

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,492.7	31.6	72.6	6,461.0	6,420.0
Ratio of loans to SMEs and consumers	91.50	(0.54)	(0.90)	92.04	92.40

<Minato Bank>

Loans to SMEs and consumers	2,521.8	28.0	67.6	2,493.7	2,454.1
Ratio of loans to SMEs and consumers	78.82	(0.30)	(0.61)	79.12	79.43

Notes: 1. Figures are based on the reports submitted to Bank of Japan (Excluding overseas loans and loans in Japan offshore banking account)

2. The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

17. Balance of deposits and loans

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A) - (B)	(A) - (C)	2024 (B)	2023 (C)
Deposits (Term-end)	62,400.4	(1,233.8)	290.9	63,634.3	62,109.5
Deposits (Average balance)	62,689.0	652.7	734.1	62,036.2	61,954.9
Trust principal (Term-end)	1,112.6	(207.6)	(291.9)	1,320.2	1,404.6
Trust principal (Average balance)	1,239.5	(6.5)	33.7	1,246.1	1,205.8
Loans and bills discounted (Term-end)	43,956.8	945.3	2,248.0	43,011.4	41,708.8
Banking account	43,950.9	946.3	2,250.1	43,004.5	41,700.7
Trust account	5.9	(1.0)	(2.1)	6.9	8.0
Loans and bills discounted (Average balance)	43,297.4	1,484.7	1,866.1	41,812.7	41,431.3
Banking account	43,290.9	1,486.3	1,868.3	41,804.6	41,422.6
Trust account	6.4	(1.6)	(2.1)	8.0	8.6

<Resona Bank>

Deposits (Term-end)	33,745.3	(1,351.2)	(233.0)	35,096.6	33,978.3
Deposits (Average balance)	34,066.1	140.5	189.8	33,925.6	33,876.3
Trust principal (Term-end)	1,112.6	(207.6)	(291.9)	1,320.2	1,404.6
Trust principal (Average balance)	1,239.5	(6.5)	33.7	1,246.1	1,205.8
Loans and bills discounted (Term-end)	24,539.1	678.4	1,693.9	23,860.7	22,845.2
Banking account	24,533.2	679.4	1,696.0	23,853.7	22,837.1
Trust account	5.9	(1.0)	(2.1)	6.9	8.0
Loans and bills discounted (Average balance)	24,015.8	1,029.1	1,335.4	22,986.7	22,680.3
Banking account	24,009.3	1,030.7	1,337.6	22,978.6	22,671.6
Trust account	6.4	(1.6)	(2.1)	8.0	8.6

<Saitama Resona Bank>

Deposits (Term-end)	17,274.5	(101.6)	404.2	17,376.2	16,870.3
Deposits (Average balance)	17,358.7	439.4	500.6	16,919.2	16,858.1
Loans and bills discounted (Term-end)	9,121.7	142.9	296.6	8,978.8	8,825.1
Loans and bills discounted (Average balance)	9,110.9	282.7	308.6	8,828.1	8,802.2

<Kansai Mirai Bank>

Deposits (Term-end)	7,512.2	214.4	140.4	7,297.8	7,371.7
Deposits (Average balance)	7,386.8	65.7	50.7	7,321.1	7,336.1
Loans and bills discounted (Term-end)	7,096.5	76.1	147.6	7,020.4	6,948.8
Loans and bills discounted (Average balance)	7,020.6	93.0	118.7	6,927.5	6,901.8

<Minato Bank>

Deposits (Term-end)	3,868.2	4.6	(20.6)	3,863.6	3,888.9
Deposits (Average balance)	3,877.2	7.0	(7.0)	3,870.2	3,884.3
Loans and bills discounted (Term-end)	3,199.3	47.9	109.7	3,151.4	3,089.6
Loans and bills discounted (Average balance)	3,150.1	79.8	103.2	3,070.2	3,046.8

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A) - (B)	(A) - (C)	2024 (B)	2023 (C)
Domestic individual deposits (Term-end)	38,866.6	135.8	530.2	38,730.8	38,336.3
Liquid deposits	30,419.6	253.9	919.1	30,165.6	29,500.4
Time deposits	8,318.6	(108.1)	(373.5)	8,426.7	8,692.1
Domestic corporate deposits (Term-end)	19,729.0	(321.9)	30.8	20,051.0	19,698.2
Liquid deposits	15,865.7	(499.5)	(444.1)	16,365.3	16,309.8
Time deposits	3,048.2	18.3	158.9	3,029.9	2,889.3
<Resona Bank>					
Domestic individual deposits (Term-end)	17,752.7	29.5	277.5	17,723.1	17,475.1
Liquid deposits	14,470.1	70.9	414.8	14,399.1	14,055.2
Time deposits	3,180.3	(32.3)	(127.9)	3,212.7	3,308.3
Domestic corporate deposits (Term-end)	13,459.0	(401.4)	(156.8)	13,860.5	13,615.8
Liquid deposits	11,096.9	(501.8)	(347.9)	11,598.8	11,444.8
Time deposits	1,748.1	41.4	(17.4)	1,706.6	1,765.5
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	12,885.5	104.2	256.5	12,781.3	12,629.0
Liquid deposits	10,326.3	133.1	347.3	10,193.1	9,978.9
Time deposits	2,542.7	(28.6)	(88.2)	2,571.4	2,630.9
Domestic corporate deposits (Term-end)	3,415.0	0.3	106.5	3,414.6	3,308.5
Liquid deposits	2,626.8	9.6	(73.9)	2,617.1	2,700.8
Time deposits	702.0	(43.0)	140.7	745.1	561.2
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,297.1	2.1	(13.1)	5,294.9	5,310.3
Liquid deposits	3,378.5	31.3	96.0	3,347.2	3,282.4
Time deposits	1,913.0	(29.1)	(108.1)	1,942.2	2,021.2
Domestic corporate deposits (Term-end)	1,956.3	45.4	73.3	1,910.8	1,882.9
Liquid deposits	1,414.6	(20.1)	(10.9)	1,434.7	1,425.6
Time deposits	456.0	14.7	32.8	441.3	423.2
<Minato Bank>					
Domestic individual deposits (Term-end)	2,931.1	(0.2)	9.3	2,931.3	2,921.8
Liquid deposits	2,244.6	18.5	60.9	2,226.0	2,183.6
Time deposits	682.4	(17.8)	(49.1)	700.3	731.5
Domestic corporate deposits (Term-end)	898.6	33.6	7.7	864.9	890.8
Liquid deposits	727.3	12.8	(11.2)	714.5	738.5
Time deposits	142.0	5.2	2.7	136.8	139.2

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas loans and loans in Japan offshore banking account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice

Time deposits = time deposits

19. Balance of investment trust and other investment products for individual customers

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2024 (A)	(A) - (B)	(A) - (C)	2024 (B)	2023 (C)
Investment trust (Including fund wrap)	3,194.4	82.9	374.6	3,111.4	2,819.8
Public bond	258.1	34.8	29.9	223.2	228.1
Insurance	3,072.6	(8.8)	56.0	3,081.5	3,016.6

<Resona Bank>

Investment trust (Including fund wrap)	1,412.1	41.2	170.2	1,370.8	1,241.8
Public bond	85.3	23.2	21.1	62.1	64.1
Insurance	1,025.7	(10.8)	(5.4)	1,036.6	1,031.1

<Saitama Resona Bank>

Investment trust (Including fund wrap)	770.3	12.7	74.1	757.5	696.2
Public bond	163.9	10.3	7.0	153.6	156.9
Insurance	1,016.4	12.5	63.0	1,003.9	953.4

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	686.0	14.3	79.3	671.6	606.6
Public bond	4.9	0.7	1.3	4.1	3.6
Insurance	765.5	(24.4)	(25.1)	789.9	790.6

<Minato Bank>

Investment trust (Including fund wrap)	325.9	14.4	50.8	311.4	275.0
Public bond	3.8	0.5	0.4	3.3	3.3
Insurance	264.8	13.8	23.4	251.0	241.3

Notes: 1. Investment trust: based on market prices at each period-end

2. Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts
(amounts in par value and on a delivery date basis)

3. Insurance: based on insurance premiums paid (yen equivalent)

20. Computation of deferred tax assets

(1) Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-

Note: *1. The company's classification: Implementation Guidance on Recoverability of Deferred Tax Assets (ASBJ Guidance No. 26, issued on February 16, 2018)

(2) The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY2019	FY2020	FY2021	FY2022	FY 2023 (fixed)
Resona Bank	129.9	126.6	103.1	95.3	122.2
Saitama Resona Bank	30.1	42.3	21.2	31.2	35.1

(3) Description of the types of deferred tax assets and liabilities

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A) - (B)	End of Mar. 2024 (B)
Reserve for loan losses	45.1	0.9	44.2	10.5	(1.0)	11.6
Write-down on securities	24.3	(1.0)	25.3	4.4	(0.2)	4.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	6.9	(1.7)	8.6	3.5	(0.3)	3.8
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	-	-	-	-	-	-
Others	37.2	(0.7)	38.0	9.8	(0.3)	10.2
Subtotal of deferred tax assets	113.7	(2.5)	116.3	28.3	(2.1)	30.4
Valuation allowance	(43.6)	0.0	(43.7)	(7.3)	0.2	(7.5)
Deferred tax assets	70.0	(2.5)	72.6	21.0	(1.8)	22.9
Gains on placing trust for retirement benefits	2.3	(0.0)	2.4	-	-	-
Unrealized gains on available-for-sale securities	133.7	(18.3)	152.1	16.8	(3.8)	20.6
Deferred gains on hedges	0.0	(1.3)	1.4	1.4	(0.9)	2.4
Others	3.8	(0.6)	4.5	4.9	(0.1)	5.1
Deferred tax liabilities	140.0	(20.4)	160.5	23.2	(4.8)	28.1
Net deferred tax assets	(69.9)	17.9	(87.8)	(2.2)	3.0	(5.2)

21. Capital adequacy ratio

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

			End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
<Consolidated>					
Capital adequacy ratio	(2/5)	1	13.13	0.28	12.85
Total qualifying capital	(3-4)	2	2,215.2	74.5	2,140.7
Core Capital: instruments and reserves		3	2,320.8	79.8	2,241.0
Core Capital: regulatory adjustments		4	105.6	5.3	100.3
Risk weighted assets		5	16,859.3	204.5	16,654.7
Credit risk weighted assets		6	15,670.0	145.2	15,524.7
Amount equivalent to market risk / 8%		7	293.6	26.7	266.9
Amount equivalent to operational risk / 8%		8	895.6	32.4	863.1
Credit risk weighted assets adjustments		9	-	-	-
Total required capital	(5×8%)	10	1,348.7	16.3	1,332.3
(Reference) International Standard					
Common Equity Tier 1 ratio		11	15.38	-	15.38
Excluding unrealized gain/loss on securities		12	12.93	0.35	12.58
Tier 1 ratio		13	15.42	0.01	15.41
Total capital adequacy ratio		14	15.57	0.01	15.56

(2) Capital adequacy ratios of group banks (Japanese Domestic Standard)

(Billions of yen, %)

			Consolidated		Non-consolidated			
			End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
<Resona Bank>								
Capital adequacy ratio	(2/5)	1	12.69	0.29	12.40	12.45	0.22	12.23
Total qualifying capital	(3-4)	2	1,231.7	38.5	1,193.1	1,209.0	27.9	1,181.1
Core Capital: instruments and reserves		3	1,297.1	42.8	1,254.3	1,266.9	31.5	1,235.4
Core Capital: regulatory adjustments		4	65.4	4.2	61.1	57.8	3.5	54.2
Risk weighted assets		5	9,705.3	87.6	9,617.6	9,703.7	51.8	9,651.9
Credit risk weighted assets		6	9,006.9	53.3	8,953.6	9,027.4	26.0	9,001.4
Amount equivalent to market risk / 8%		7	222.3	16.6	205.6	211.2	16.6	194.6
Amount equivalent to operational risk / 8%		8	476.1	17.7	458.4	465.0	9.1	455.8
Credit risk weighted assets adjustments		9	-	-	-	-	-	-
Total required capital	(5×8%)	10	776.4	7.0	769.4	776.3	4.1	772.1

			Consolidated		Non-consolidated			
			End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
<Saitama Resona Bank>								
Capital adequacy ratio	(2/5)	1	16.49	(0.06)	16.55	16.49	(0.06)	16.55
Total qualifying capital	(3-4)	2	376.7	8.2	368.4	376.7	8.2	368.4
Core Capital: instruments and reserves		3	396.3	9.2	387.1	397.5	8.6	388.8
Core Capital: regulatory adjustments		4	19.6	0.9	18.6	20.8	0.4	20.4
Risk weighted assets		5	2,284.1	58.1	2,225.9	2,284.2	57.9	2,226.2
Credit risk weighted assets		6	2,095.9	38.4	2,057.5	2,096.2	38.3	2,057.8
Amount equivalent to market risk / 8%		7	45.7	13.6	32.0	45.7	13.6	32.0
Amount equivalent to operational risk / 8%		8	142.3	5.9	136.4	142.2	5.9	136.3
Credit risk weighted assets adjustments		9	-	-	-	-	-	-
Total required capital	(5×8%)	10	182.7	4.6	178.0	182.7	4.6	178.1

(Billions of yen, %)

			Consolidated			Non-consolidated		
			End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
<Kansai Mirai Bank>								
Capital adequacy ratio (2/5)	1		12.91	0.20	12.71	11.61	0.20	11.41
Total qualifying capital (3-4)	2		374.6	8.1	366.5	338.8	7.1	331.6
Core Capital: instruments and reserves	3		391.8	7.7	384.1	364.5	7.8	356.7
Core Capital: regulatory adjustments	4		17.1	(0.3)	17.5	25.6	0.6	25.0
Risk weighted assets	5		2,901.7	19.3	2,882.3	2,917.4	11.6	2,905.8
Credit risk weighted assets	6		2,756.0	21.3	2,734.7	2,790.6	14.2	2,776.3
Amount equivalent to market risk / 8%	7		20.4	(2.9)	23.3	20.4	(2.9)	23.3
Amount equivalent to operational risk / 8%	8		125.3	1.0	124.2	106.4	0.2	106.1
Credit risk weighted assets adjustments	9		-	-	-	-	-	-
Total required capital (5×8%)	10		232.1	1.5	230.5	233.3	0.9	232.4

			Consolidated			Non-consolidated		
			End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
<Minato Bank>								
Capital adequacy ratio (2/5)	1		10.66	0.34	10.32	10.12	0.29	9.83
Total qualifying capital (3-4)	2		175.1	9.1	166.0	166.8	8.8	158.0
Core Capital: instruments and reserves	3		192.2	9.5	182.6	174.9	9.7	165.2
Core Capital: regulatory adjustments	4		17.0	0.4	16.6	8.0	0.9	7.1
Risk weighted assets	5		1,641.9	34.1	1,607.7	1,647.7	39.7	1,607.9
Credit risk weighted assets	6		1,592.0	31.7	1,560.3	1,603.5	37.1	1,566.3
Amount equivalent to operational risk / 8%	7		49.8	2.4	47.4	44.2	2.6	41.6
Credit risk weighted assets adjustments	8		-	-	-	-	-	-
Total required capital (5×8%)	9		131.3	2.7	128.6	131.8	3.1	128.6

(Reference) Risk weighted assets are calculated by using the methods shown in the box below.

	Amount of credit risk weighted assets	Amount equivalent to operational risk	Amount equivalent to market risk
Resona Holdings	Advanced Internal Ratings-Based Approach	Standardized Measurement Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		Not included
Minato Bank			

22. Number of directors and employees

(People)

<Resona Holdings, Non-consolidated>	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Directors	33	-	33
Executive officers	21	-	21

Notes: 1. Above figures include 21 directors who concurrently serve as directors and executive officers for group banks.
2. The figure for executive officers excludes directors who serve as executive officers concurrently.
3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of group banks under Resona HD>	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Directors	46	(2)	48
Non-board executive officers	78	-	78
Employees	18,159	601	17,558

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024
Directors	12	12	10	12
Non-board executive officers	31	11	21	18
Employees	9,461	3,260	3,662	1,776

Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.
2. Directors who concurrently serve as non-board executive officers of other group banks and non-board executive officers who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.
3. Non-board executive officers do not include those officers who concurrently serve as directors.
4. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.
5. The number of employees is based on registered employees (including the seconded employees).
6. The number of employees do not include those who retired at the end of respective fiscal periods.

23. Number of offices

(Branch offices, locations)

<Total of group banks under Resona HD>	End of Sep. 2024 (A)	(A)-(B)	End of Mar. 2024 (B)
Manned domestic offices	819	1	818
Non-manned domestic offices	982	(1)	983
Total domestic offices	1,801	-	1,801
Total domestic offices (excluding joint business locations)	1,645	(7)	1,652

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024	End of Sep. 2024
Manned domestic offices	324	127	264	104
Non-manned domestic offices	510	273	117	82
Total domestic offices	834	400	381	186
(Joint business locations within same banks)	18	7	75	11
(Joint business locations between group banks)	17	1	17	3

Notes: 1. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 18 Resona Bank offices, 6 Saitama Resona Bank offices, 1 Kansai Mirai Bank office and 2 Minato Bank offices of virtual offices, etc. related to Internet banking. The number of non-manned domestic offices does not include jointly operated representative offices.
2. Joint business locations include locations where 3 or more branches are jointly operated and locations where branches divided by business operations.

II. Reference Materials (Group Banks' Financial Statements)

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	September 30, 2024
Assets		
Cash and due from banks	¥ 12,437,022	¥ 10,020,183
Call loans	92,536	60,228
Receivables under securities borrowing transactions	-	29,963
Monetary claims bought	279,652	267,609
Trading assets	344,944	303,318
Securities	5,346,628	5,265,118
Loans and bills discounted	23,853,760	24,533,208
Foreign exchange assets	113,247	162,129
Other assets	764,911	706,746
Other	764,911	706,746
Tangible fixed assets	203,184	200,511
Intangible fixed assets	36,276	40,872
Prepaid pension cost	35,109	35,888
Customers' liabilities for acceptances and guarantees	250,305	248,993
Reserve for possible loan losses	(114,506)	(115,472)
Total Assets	¥ 43,643,074	¥ 41,759,299
Liabilities		
Deposits	¥ 35,096,601	¥ 33,745,340
Negotiable certificates of deposit	550,110	591,990
Call money	826,279	218,732
Payables under securities lending transactions	1,364,159	1,223,538
Trading liabilities	78,511	101,222
Borrowed money	1,862,199	2,281,522
Foreign exchange liabilities	12,220	15,638
Bonds	36,000	36,000
Due to trust account	1,314,105	1,108,036
Other liabilities	425,249	403,990
Accrued income taxes	26,070	24,015
Lease obligation	39,391	42,589
Asset retirement obligations	2,056	1,311
Other	357,730	336,074
Reserve for employees' bonuses	9,180	8,063
Other reserves	12,206	10,812
Deferred tax liabilities	87,892	69,951
Deferred tax liabilities for land revaluation	17,589	17,589
Acceptances and guarantees	250,305	248,993
Total Liabilities	41,942,610	40,081,422
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	595,949	622,650
Other retained earnings	595,949	622,650
Retained earnings carried forward	595,949	622,650
Total stockholders' equity	1,253,056	1,279,757
Net unrealized gains on available-for-sale securities	405,914	359,685
Net deferred gains on hedges	3,252	195
Revaluation reserve for land	38,239	38,239
Total valuation and translation differences	447,406	398,119
Total Net Assets	1,700,463	1,677,877
Total Liabilities and Net Assets	¥ 43,643,074	¥ 41,759,299

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023	First Half of FY2024 From April 1, 2024 to September 30, 2024
Ordinary income	¥ 253,888	¥ 301,039
Interest income	140,208	168,707
Interest on loans and bills discounted	95,107	105,052
Interest and dividends on securities	26,583	37,999
Trust fees	13,023	12,843
Fees and commissions	67,998	73,079
Trading income	616	2,249
Other operating income	9,252	11,707
Other ordinary income	22,790	32,452
Ordinary expenses	191,388	213,778
Interest expenses	34,879	46,517
Interest on deposits	11,664	19,033
Fees and commissions	27,092	28,466
Trading expenses	60	-
Other operating expenses	9,887	10,043
General and administrative expenses	107,035	114,434
Other ordinary expenses	12,431	14,316
Ordinary profits	62,500	87,261
Extraordinary gains	4	-
Extraordinary losses	1,271	2,853
Income before income taxes	61,233	84,408
Income taxes – current	17,244	22,335
Income taxes – deferred	(243)	1,802
Total income taxes	17,001	24,137
Net income	¥ 44,232	¥ 60,270

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	September 30, 2024
Assets		
Cash and due from banks	¥ 6,712,467	¥ 6,952,822
Call loans	11,922	18,059
Monetary claims bought	53,995	52,325
Trading account securities	9,300	10,771
Securities	2,684,895	2,921,505
Loans and bills discounted	8,978,865	9,121,773
Foreign exchange assets	12,654	8,869
Other assets	245,465	135,594
Other	245,465	135,594
Tangible fixed assets	51,433	53,540
Intangible fixed assets	2,653	2,667
Prepaid pension cost	9,698	10,929
Customers' liabilities for acceptances and guarantees	28,291	29,621
Reserve for possible loan losses	(24,549)	(22,112)
Total Assets	¥ 18,777,096	¥ 19,296,368
Liabilities		
Deposits	¥ 17,376,211	¥ 17,274,578
Negotiable certificates of deposit	42,730	142,840
Call money	7,571	-
Payables under securities lending transactions	177,901	652,680
Borrowed money	539,443	619,433
Foreign exchange liabilities	826	637
Other liabilities	122,773	102,026
Accrued income taxes	7,150	7,060
Asset retirement obligations	199	199
Other	115,423	94,767
Reserve for employees' bonuses	3,461	2,854
Other reserves	6,139	5,818
Deferred tax liabilities	5,248	2,246
Acceptances and guarantees	28,291	29,621
Total Liabilities	18,310,598	18,832,737
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	229,718	238,473
Legal reserve	20,012	20,012
Other retained earnings	209,705	218,460
Retained earnings carried forward	209,705	218,460
Total stockholders' equity	399,718	408,473
Net unrealized gains on available-for-sale securities	61,266	51,821
Net deferred gains on hedges	5,512	3,336
Total valuation and translation differences	66,778	55,157
Total Net Assets	466,497	463,630
Total Liabilities and Net Assets	¥ 18,777,096	¥ 19,296,368

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023	First Half of FY2024 From April 1, 2024 to September 30, 2024
Ordinary income	¥ 78,554	¥ 93,150
Interest income	43,969	52,935
Interest on loans and bills discounted	33,736	35,624
Interest and dividends on securities	7,408	11,127
Trust fees	29	23
Fees and commissions	25,100	26,421
Other operating income	2,254	2,011
Other ordinary income	7,201	11,759
Ordinary expenses	54,842	65,306
Interest expenses	2,845	8,716
Interest on deposits	502	2,865
Fees and commissions	8,386	9,258
Other operating expenses	1,431	2,300
General and administrative expenses	38,945	41,209
Other ordinary expenses	3,233	3,820
Ordinary profits	<u>23,712</u>	<u>27,843</u>
Extraordinary gains	-	81
Extraordinary losses	150	313
Income before income taxes	<u>23,561</u>	<u>27,611</u>
Income taxes – current	6,408	6,076
Income taxes – deferred	460	1,760
Total income taxes	<u>6,868</u>	<u>7,836</u>
Net income	<u>¥ 16,693</u>	<u>¥ 19,774</u>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	September 30, 2024
Assets		
Cash and due from banks	¥ 1,034,286	¥ 1,155,062
Call loans	-	592
Securities	776,375	807,674
Loans and bills discounted	7,020,434	7,096,558
Foreign exchange assets	8,927	7,855
Other assets	68,892	39,283
Other	68,892	39,283
Tangible fixed assets	63,542	61,806
Intangible fixed assets	5,185	4,752
Prepaid pension cost	22,254	21,819
Deferred tax assets	10,131	11,479
Customers' liabilities for acceptances and guarantees	28,006	17,053
Reserve for possible loan losses	(31,247)	(27,061)
Total Assets	¥ 9,006,789	¥ 9,196,878
Liabilities		
Deposits	¥ 7,297,865	¥ 7,512,271
Negotiable certificates of deposit	444,170	415,620
Call money	3,913	1,976
Payables under securities lending transactions	275,042	253,482
Borrowed money	530,500	548,200
Foreign exchange liabilities	259	377
Other liabilities	52,670	68,457
Accrued income taxes	1,003	3,844
Lease obligation	319	251
Asset retirement obligations	721	577
Other	50,626	63,782
Reserve for employees' bonuses	3,203	2,584
Reserve for employees' retirement benefits	6,663	6,012
Other reserves	2,980	2,762
Deferred tax liabilities for land revaluation	209	176
Acceptances and guarantees	28,006	17,053
Total Liabilities	8,645,484	8,828,973
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	151,783	159,601
Other retained earnings	151,783	159,601
Retained earnings carried forward	151,783	159,601
Total stockholders' equity	361,753	369,571
Net unrealized gains on available-for-sale securities	(1,032)	(656)
Net deferred gains on hedges	107	(1,410)
Revaluation reserve for land	476	400
Total valuation and translation differences	(448)	(1,666)
Total Net Assets	361,304	367,904
Total Liabilities and Net Assets	¥ 9,006,789	¥ 9,196,878

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023	First Half of FY2024 From April 1, 2024 to September 30, 2024
Ordinary income	¥ 57,676	¥ 61,677
Interest income	41,118	41,447
Interest on loans and bills discounted	35,065	36,182
Interest and dividends on securities	5,173	3,389
Trust fees	8	4
Fees and commissions	13,903	14,391
Other operating income	996	597
Other ordinary income	1,648	5,236
Ordinary expenses	45,910	46,988
Interest expenses	1,619	3,394
Interest on deposits	793	2,065
Fees and commissions	7,463	7,490
Other operating expenses	346	219
General and administrative expenses	32,956	33,426
Other ordinary expenses	3,523	2,457
Ordinary profits	11,765	14,688
Extraordinary gains	1,508	1,063
Extraordinary losses	411	819
Income before income taxes	12,862	14,932
Income taxes – current	3,151	3,017
Income taxes – deferred	(1,132)	(890)
Total income taxes	2,018	2,127
Net income	¥ 10,844	¥ 12,804

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	September 30, 2024
Assets		
Cash and due from banks	¥ 689,831	¥ 691,259
Call loans	3,258	7,003
Securities	572,930	648,026
Loans and bills discounted	3,151,451	3,199,366
Foreign exchange assets	7,375	8,215
Other assets	60,729	25,369
Other	60,729	25,369
Tangible fixed assets	27,655	27,171
Intangible fixed assets	3,833	3,293
Prepaid pension cost	3,016	3,930
Deferred tax assets	318	4,945
Customers' liabilities for acceptances and guarantees	13,414	13,047
Reserve for possible loan losses	(19,170)	(18,232)
Total Assets	¥ 4,514,643	¥ 4,613,398
Liabilities		
Deposits	¥ 3,863,663	¥ 3,868,289
Negotiable certificates of deposit	12,740	77,300
Payables under securities lending transactions	64,435	91,663
Borrowed money	357,900	342,400
Foreign exchange liabilities	539	565
Other liabilities	17,651	27,673
Accrued income taxes	1,794	9,633
Lease obligation	1,059	902
Asset retirement obligations	513	516
Other	14,284	16,620
Reserve for employees' bonuses	1,780	1,439
Other reserves	1,355	1,257
Acceptances and guarantees	13,414	13,047
Total Liabilities	4,333,480	4,423,635
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	64,609	74,326
Legal reserve	53	53
Other retained earnings	64,555	74,272
General reserve	2,325	2,325
Retained earnings carried forward	62,230	71,947
Total stockholders' equity	166,703	176,420
Net unrealized gains on available-for-sale securities	14,233	14,074
Net deferred gains on hedges	227	(732)
Total valuation and translation differences	14,460	13,342
Total Net Assets	181,163	189,762
Total Liabilities and Net Assets	¥ 4,514,643	¥ 4,613,398

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2023 From April 1, 2023 to September 30, 2023	First Half of FY2024 From April 1, 2024 to September 30, 2024
Ordinary income	¥ 25,056	¥ 38,321
Interest income	16,320	18,530
Interest on loans and bills discounted	13,839	14,803
Interest and dividends on securities	1,636	2,659
Fees and commissions	6,889	7,738
Other operating income	870	213
Other ordinary income	976	11,838
Ordinary expenses	20,072	22,291
Interest expenses	607	1,058
Interest on deposits	377	799
Fees and commissions	1,855	1,878
Other operating expenses	795	2,386
General and administrative expenses	15,796	16,019
Other ordinary expenses	1,017	947
Ordinary profits	<u>4,983</u>	<u>16,029</u>
Extraordinary losses	<u>358</u>	<u>45</u>
Income before income taxes	<u>4,625</u>	<u>15,984</u>
Income taxes – current	1,227	8,924
Income taxes – deferred	244	(4,178)
Total income taxes	<u>1,471</u>	<u>4,746</u>
Net income	<u>¥ 3,153</u>	<u>¥ 11,238</u>