

Resona Holdings, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2024
(Nine months ended December 31, 2024/ Unaudited)
<under Japanese GAAP>



Code number: 8308 Stock exchange listings: Tokyo
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 Dividends payment date: -
 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 Third Quarter of Fiscal Year 2024 (April 1, 2024- December 31, 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	%
1-3Q of FY2024	809,548	21.2	237,543	49.1	169,181	48.2
1-3Q of FY2023	667,761	3.3	159,342	(8.6)	114,125	(7.8)

Note: Comprehensive Income: 1-3Q of FY2024: 77,775 million yen, (60.1)% 1-3Q of FY2023: 194,791 million yen, 392.9%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1-3Q of FY2024	73.15	73.14
1-3Q of FY2023	48.58	48.57

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
December 31, 2024	77,215,257	2,765,738	3.6
March 31, 2024	76,150,887	2,778,173	3.6

(Reference) Net Assets Attributable to Stockholders: December 31, 2024: 2,743,991 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
FY2023	Yen -	Yen 11.00	Yen -	Yen 11.00	Yen 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	75.81

Notes: 1. Revision of earnings targets from the latest announcement: No

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."

※ Notes

(1) Changes in significant subsidiaries during the period : Yes
Newly included : 1 company (Resona Real Estate Asset Management, Limited)
Excluded : 2 companies (Kansai Mirai Financial Group, Inc., DFL Lease Company Limited)

(2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No

(3) 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

(4) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period		
December 31, 2024	:	2,323,409,766 shares
March 31, 2024	:	2,342,989,566 shares
B) Treasury stock at the end of the period		
December 31, 2024	:	27,954,270 shares
March 31, 2024	:	13,119,982 shares
C) Average outstanding shares during the period		
1-3Q of FY2024	:	2,312,785,027 shares
1-3Q of FY2023	:	2,349,174,551 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

December 31, 2024	:	10,920,600 shares
March 31, 2024	:	12,359,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,308,511,992 shares

Note:

Review of the attached quarterly consolidated financial statements by Certified Public Accountants or Audit Firm: No

Note: Disclaimer regarding Forward-looking Statements

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.

Resona Holdings does not revise the full year targets announced in November 2024, at this point in time.

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(Supplementary Explanatory Material)
Reference Material for the Third Quarter of FY2024

1. Overview of Operating Results

(1) Overview of Operating Results

Gross operating profit for 1-3Q of FY2024 increased by JPY51.4 bn from the previous 1-3Q to JPY515.2 bn due to the increase in net interest income from domestic loans and deposits driven by higher average loan balance and rate, and the growth in fee income mainly from corporate solutions and succession-related (real estate) businesses.

Core net operating profit^{*1} increased by JPY34.1 bn from the previous 1-3Q to JPY198.3 bn.

Credit costs improved by JPY16.6 bn from the previous 1-3Q to JPY5.5 bn, due to the rank-up of major clients and the reversal of preemptive provisions for overseas subsidiaries in the previous fiscal year, etc. As a result, ordinary income increased by JPY78.2 bn from the previous 1-3Q to JPY237.5 bn, and net income attributable to owners of parent increased by JPY55.0 bn from the previous 1-3Q to JPY169.1 bn.

*1. Actual net operating profit – Net gains on cancellation of investment trusts – Net gains on bonds(spot)

(2) Overview of Financial Conditions

Total assets at the end of the 3Q of the current fiscal year increased by JPY1,064.3 bn from the end of the previous fiscal year to JPY77,215.2 bn. With regard to major account balances, loans and bills discounted increased by JPY1,135.8 bn from the end of the previous fiscal year to JPY43,881.6 bn. Deposits decreased by JPY687.5 bn from the end of the previous fiscal year to JPY62,872.7 bn.

Total net assets at the end of the 3Q of the current fiscal year decreased by JPY12.4 bn from the end of the previous fiscal year to JPY2,765.7 bn mainly due to a decrease in net unrealized gains on available-for-sale securities, despite an increase in retained earnings.

2. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2024	December 31, 2024
Assets		
Cash and due from banks	¥ 20,924,259	¥ 20,348,620
Call loans and bills bought	105,851	247,723
Deposits paid for bonds borrowing transactions	8,448	3,657
Monetary claims bought	498,298	461,372
Trading assets	350,467	512,738
Securities	9,381,654	10,090,615
Loans and bills discounted	42,745,789	43,881,688
Foreign exchange assets	149,963	173,609
Lease receivables and investments in leases	181,335	194,182
Other assets	1,140,181	616,518
Tangible fixed assets	349,780	344,368
Intangible fixed assets	45,565	49,148
Net defined benefit asset	87,769	93,227
Deferred tax assets	3,844	2,748
Customers' liabilities for acceptances and guarantees	397,178	385,586
Reserve for possible loan losses	(219,490)	(190,541)
Reserve for possible losses on investments	(12)	(8)
Total Assets	¥ 76,150,887	¥ 77,215,257
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,560,338	¥ 62,872,757
Negotiable certificates of deposit	831,250	930,820
Call money and bills sold	823,745	863,571
Payables under repurchase agreements	—	97,970
Payables under securities lending transactions	1,881,539	2,932,404
Trading liabilities	75,596	119,990
Borrowed money	3,299,144	3,782,305
Foreign exchange liabilities	7,783	18,367
Bonds	181,000	151,000
Due to trust account	1,314,105	1,381,290
Other liabilities	850,844	810,843
Reserve for employees' bonuses	21,014	11,824
Net defined benefit liability	8,035	7,303
Other reserves	24,926	23,158
Deferred tax liabilities	78,621	42,735
Deferred tax liabilities for land revaluation	17,589	17,589
Acceptances and guarantees	397,178	385,586
Total Liabilities	73,372,714	74,449,518
Net Assets		
Capital stock	50,552	50,552
Capital surplus	109,501	89,674
Retained earnings	2,072,691	2,189,397
Treasury stock	(7,322)	(26,725)
Total stockholders' equity	2,225,423	2,302,899
Net unrealized gains on available-for-sale securities	473,960	396,253
Net deferred gains on hedges	9,102	(10,949)
Revaluation reserve for land	38,280	38,280
Foreign currency translation adjustments	(137)	2,337
Remeasurements of defined benefit plans	13,714	15,171
Total accumulated other comprehensive income	534,920	441,092
Stock acquisition rights	137	132
Non-controlling interests	17,691	21,614
Total Net Assets	2,778,173	2,765,738
Total Liabilities and Net Assets	¥ 76,150,887	¥ 77,215,257

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

(Millions of yen)

	Third Quarter of FY2023		Third Quarter of FY2024	
	From April 1, 2023		From April 1, 2024	
	to December 31, 2023		to December 31, 2024	
Ordinary income	¥	667,761	¥	809,548
Interest income		368,024		439,098
Interest on loans and bills discounted		273,065		300,470
Interest and dividends on securities		57,033		78,956
Trust fees		19,080		19,214
Fees and commissions		187,896		203,829
Trading income		322		2,321
Other operating income		40,574		55,825
Other ordinary income		51,862		89,258
Ordinary expenses		508,419		572,004
Interest expenses		62,085		95,968
Interest on deposits		21,930		45,600
Fees and commissions		54,088		58,893
Trading expenses		121		—
Other operating expenses		35,795		50,129
General and administrative expenses		313,750		331,527
Other ordinary expenses		42,577		35,485
Ordinary profits		159,342		237,543
Extraordinary gains		2,009		1,543
Gains on disposal of fixed assets		2,009		1,543
Extraordinary losses		2,679		4,501
Losses on disposal of fixed assets		902		1,086
Impairment losses on fixed assets		1,776		3,415
Income before income taxes		158,672		234,585
Income taxes – current		44,915		58,899
Income taxes – deferred		(443)		5,135
Total income taxes		44,471		64,035
Net income		114,201		170,550
Net income attributable to non-controlling interests		75		1,369
Net income attributable to owners of parent	¥	114,125	¥	169,181

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2023		Third Quarter of FY2024	
	From April 1, 2023		From April 1, 2024	
	to December 31, 2023		to December 31, 2024	
Net income	¥	114,201	¥	170,550
Other comprehensive income		80,590		(92,774)
Net unrealized gains on available-for-sale securities		61,082		(77,651)
Net deferred gains on hedges		8,549		(20,052)
Foreign currency translation adjustments		8,022		3,494
Remeasurements of defined benefit plans		2,966		1,472
Share of other comprehensive income of affiliates accounted for using the equity method		(30)		(38)
Total comprehensive income	¥	194,791	¥	77,775
Total comprehensive income attributable to:				
Owners of parent	¥	191,963	¥	75,353
Non-controlling interests	¥	2,828	¥	2,422

Note on Segment Information

1. Profit and loss of each segment

For the Third Quarter of Fiscal Year 2023 (April 1, 2023- December 31, 2023)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 208,950	¥ 267,998	¥ (2,217)	¥ 474,732	¥ (11,485)	¥ 463,246
Operating expenses	(160,100)	(146,224)	(5,177)	(311,503)	2,659	(308,844)
Actual net operating profit	48,849	121,816	(7,395)	163,271	(8,412)	154,858
Credit costs	277	(19,479)	—	(19,201)	(2,996)	(22,198)
Net operating profit less credit costs	¥ 49,126	¥ 102,337	¥ (7,395)	¥ 144,069	¥ (11,409)	¥ 132,660

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY10 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY52 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(22,114) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY413 million.
5. Depreciation expense is included in operating expenses.

For the Third Quarter of Fiscal Year 2024 (April 1, 2024- December 31, 2024)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 268,013	¥ 331,303	¥ (74,472)	¥ 524,843	¥ (9,111)	¥ 515,731
Operating expenses	(170,728)	(157,525)	(3,571)	(311,826)	3,004	(328,822)
Actual net operating profit	97,284	174,419	(78,044)	193,660	(5,904)	187,755
Credit costs	610	(6,601)	—	(5,990)	431	(5,558)
Net operating profit less credit costs	¥ 97,894	¥ 167,818	¥ (78,044)	¥ 187,669	¥ (5,472)	¥ 182,197

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY20 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY662 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(98,153) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY203 million.
5. Depreciation expense is included in operating expenses.

2. Reconciliation between the segment information and the consolidated financial statement

(Millions of yen)

Profit	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024
Total amounts of segments	¥ 144,069	¥ 187,669
Net gains (losses) of "Other"	(11,409)	(5,472)
Net non-recurring gains (losses) other than credit costs	26,681	55,346
Net extraordinary gains (losses)	(669)	(2,957)
Income before income taxes	¥ 158,672	¥ 234,585

Notes:

1. Net non-recurring gains (losses) other than credit costs includes some portion of gain/loss on equity securities and retirement benefit expenses.
2. Net extraordinary gains (losses) includes impairment loss.

3. Changes in segment information

Effective April 1, 2024, we conducted an absorption-type merger with the Company as the surviving company and Kansai Mirai Financial Group, Inc. as the disappearing company. Consequently, from the first quarter of fiscal year 2024, we have revised the method of segment classification and changed the reporting segments from the previous "Personal banking," "Corporate banking," "Market trading," and "Kansai Mirai FG" to "Personal banking," "Corporate banking," and "Market trading."

Additionally, the segment information for the third quarter of fiscal year 2023 has been prepared based on the new classification method.

Note for Significant Changes in the Amount of Stockholders' Equity

For the Third Quarter of Fiscal Year 2024 (April 1, 2024- December 31, 2024)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423
Changes during the term					
Dividends paid			(52,474)		(52,474)
Net income attributable to owners of parent			169,181		169,181
Purchase of treasury stock				(40,009)	(40,009)
Disposal of treasury stock		(4)		791	787
Cancellation of treasury stock		(19,814)		19,814	—
Change in ownership interest of parent due to transactions with non-controlling interests		(7)			(7)
Total changes during the term	—	(19,827)	116,706	(19,402)	77,476
Balance at the end of the term	¥ 50,552	¥ 89,674	¥ 2,189,397	¥ (26,725)	¥ 2,302,899

Note on Going-Concern Assumption

Not applicable

Note on Consolidated Statements of Cash Flows

We have not prepared the Consolidated Statements of Cash Flows for the third quarter of fiscal year 2024.

However, the depreciation and amortization for the third quarter of fiscal year 2024 (excluding goodwill) are as follows.

	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024
	<i>Million yen</i>	<i>Million yen</i>
Depreciation and amortization	28,499	29,281

3. Other

Statement of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2024		December 31, 2024	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 6,981	0.02	¥ 5,516	0.02
Securities	20	0.00	20	0.00
Beneficiary rights	27,058,706	90.80	26,649,397	90.63
Securities held in custody account	20,523	0.07	20,822	0.07
Monetary claims	885,393	2.97	815,755	2.77
Tangible fixed assets	308,962	1.04	339,250	1.15
Intangible fixed assets	13,003	0.04	13,068	0.04
Other claims	4,101	0.01	3,106	0.01
Due from banking account	1,314,105	4.41	1,381,290	4.70
Cash and due from banks	189,771	0.64	177,776	0.61
Total assets	¥ 29,801,569	100.00	¥ 29,406,004	100.00

Liabilities

	March 31, 2024		December 31, 2024	
	Million yen	%	Million yen	%
Money trusts	¥ 12,364,468	41.49	¥ 13,059,641	44.41
Pension trusts	2,604,253	8.74	2,772,406	9.43
Property formation benefit trusts	1,073	0.00	1,087	0.00
Securities investment trusts	12,923,073	43.36	11,732,119	39.90
Money entrusted, other than money trusts	442,969	1.49	410,297	1.40
Securities trusts	20,525	0.07	20,824	0.07
Monetary claims trusts	887,273	2.98	820,765	2.79
Composite trusts	557,931	1.87	588,861	2.00
Total liabilities	¥ 29,801,569	100.00	¥ 29,406,004	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.

Reference Material for the Third Quarter of FY2024

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Note 1: Figures reported herein are unaudited.

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

[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: Resona Bank's figures include trust account.

1. Statements of income

<Consolidated>

(Millions of yen)

		1-3Q FY 2024	Change	1-3Q FY 2023
Ordinary income	1	809,548	141,786	667,761
Gross operating profit	2	515,297	51,489	463,807
Interest income	3	343,129	37,190	305,939
Trust fees (after disposal of problem loans in the trust account)	4	19,214	134	19,080
<Disposal of problem loans in the trust account>	5	20	9	10
Fees and commissions	6	144,935	11,127	133,808
Trading income	7	2,321	2,120	200
Other operating income	8	5,695	916	4,778
Expenses(excluding non-recurring items)	9	(328,822)	(19,977)	(308,844)
Personnel expenses	10	(155,137)	(7,324)	(147,812)
Non-personnel expenses	11	(151,545)	(11,160)	(140,384)
Taxes	12	(22,138)	(1,492)	(20,646)
Actual net operating profit (2-5+9+19)	13	187,321	31,901	155,419
Provision to general reserve for possible loan losses	14	-	(3,354)	3,354
Other gains/(losses), net	15	51,068	50,043	1,025
Net gains/(losses) on stocks	16	60,470	23,588	36,881
Disposal of problem loans	17	(25,342)	5,926	(31,269)
Reversal of credit expenses	18	19,764	14,057	5,706
Equity in earnings of investments in affiliates	19	866	399	466
Ordinary profit	20	237,543	78,201	159,342
Extraordinary gains	21	1,543	(465)	2,009
Extraordinary losses	22	(4,501)	(1,822)	(2,679)
Income before income taxes	23	234,585	75,913	158,672
Income taxes - current	24	(58,899)	(13,984)	(44,915)
Income taxes - deferred	25	(5,135)	(5,579)	443
Net income	26	170,550	56,349	114,201
Net income attributable to non-controlling interests	27	(1,369)	(1,293)	(75)
Net income attributable to owners of parent	28	169,181	55,055	114,125

Credit expense	(5+14+17+18)	29	(5,558)	16,639	(22,198)
Disposal of problem loans in the trust account		30	20	9	10
Provision to general reserve for possible loan losses		31	(3,456)	(6,810)	3,354
Write-off of loans		32	(16,139)	(5,891)	(10,247)
Provision to specific reserve for possible loan losses		33	14,615	34,952	(20,336)
Provision to special reserve for certain overseas loans		34	0	0	0
Other disposal of problem loans		35	(9,203)	(8,518)	(685)
Gains on recoveries of written-off claims		36	8,604	2,898	5,706

○ ROE

(%)

	1-3Q FY 2024	Change	1-3Q FY 2023
ROE based on net income attributable to owners of parent	9.91	2.90	7.01

Note:

$$\text{ROE} = \frac{(\text{Net income attributable to owners of parent (1-3Q)}) \times 365/275}{(\text{Total stockholders' equity at beginning of period} + \text{Total stockholders' equity at end of period})/2}$$

<Total of group banks under Resona HD>

(Millions of yen)

		1-3Q		1-3Q FY 2023
		FY 2024	Change	
Gross operating profit (2+5+7+8+9)	1	464,110	43,138	420,972
Interest income	2	334,220	33,942	300,278
Net interest income from domestic loans and deposits	3	257,502	9,096	248,406
Net gains/(losses) on cancellation of investment trusts	4	590	(1,173)	1,764
Trust fees (after disposal of problem loans in trust account)	5	19,227	123	19,103
<Disposal of problem loans in the trust account>	6	20	9	10
Fees and commissions	7	107,238	9,397	97,840
Trading income	8	2,183	2,040	142
Other operating income	9	1,240	(2,366)	3,606
Net gains/(losses) on bonds	10	(11,587)	(1,040)	(10,547)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(302,258)	(15,827)	(286,430)
Personnel expenses	12	(130,705)	(3,981)	(126,724)
Non-personnel expenses	13	(150,677)	(10,464)	(140,212)
Taxes	14	(20,874)	(1,381)	(19,493)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	161,831	27,300	134,531
Core net operating profit (15-10)	16	173,419	28,340	145,078
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	172,828	29,514	143,314
Amortization of goodwill	18	(552)	-	(552)
Actual net operating profit (including amortization of goodwill) (15+18)	19	161,279	27,300	133,978
Provision to general reserve for possible loan losses	20	(600)	(59)	(541)
Net operating profit (1+11+18+20)	21	160,699	27,251	133,447
Other gains/(losses), net	22	52,688	44,832	7,856
Net gains/(losses) on stocks	23	61,366	24,083	37,283
Gains on sale	24	62,012	21,439	40,572
Losses on sale	25	(368)	2,632	(3,000)
Losses on devaluation	26	(276)	12	(289)
Disposal of problem loans	27	(23,594)	1,903	(25,497)
Reversal of credit expenses	28	18,439	12,424	6,015
Other	29	(3,523)	6,421	(9,944)
Ordinary profit (21+22)	30	213,388	72,083	141,304
Extraordinary gains/(losses), net	31	(2,926)	(2,131)	(795)
Net gains/(losses) on disposal of fixed assets	32	450	(703)	1,154
Impairment losses on fixed assets	33	(3,376)	(1,427)	(1,949)
Income before income taxes (30+31)	34	210,461	69,952	140,508
Income taxes-current	35	(52,787)	(12,912)	(39,874)
Income taxes-deferred	36	(4,385)	(5,655)	1,270
Net income (34+35+36)	37	153,288	51,383	101,904

Credit expense (6+20+27+28)	38	(5,734)	14,278	(20,013)
Disposal of problem loans in the trust account	39	20	9	10
Provision to general reserve for possible loan losses	40	(4,921)	(5,329)	408
Write-off of loans	41	(14,624)	(6,482)	(8,142)
Provision to specific reserve for possible loan losses	42	15,149	32,257	(17,107)
Provision to special reserve for certain overseas loans	43	0	0	0
Other disposal of problem loans	44	(9,099)	(8,424)	(675)
Gains on recoveries of written-off claims	45	7,741	2,246	5,494

○ Interest rate spreads (Domestic operations)

(%)

		1-3Q		1-3Q FY 2023
		FY 2024	Change	
Average interest rate of loans and bills discounted (A)	(A)	0.86	0.05	0.80
Average interest rate of deposits and negotiable CDs (B)	(B)	0.04	0.04	0.00
Loan-to-deposit spread (A) - (B)	(A) - (B)	0.81	0.01	0.80

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	(C)	0.89	0.04	0.85
Loan-to-deposit spread (C) - (B)	(C) - (B)	0.85	0.00	0.85

<Non-consolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank		
		1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
		FY 2024		FY 2023	FY 2024		FY 2023
Gross operating profit (2+5+7+8+9)	1	272,739	38,519	234,219	90,208	2,579	87,628
Interest income	2	183,680	27,522	156,158	67,067	5,612	61,455
Net interest income from domestic loans and deposits	3	139,593	10,725	128,868	47,069	(2,151)	49,220
Net gains/(losses) on cancellation of investment trusts	4	1,073	1,381	(307)	(639)	(743)	103
Trust fees (after disposal of problem loans in trust account)	5	19,191	140	19,051	28	(12)	40
<Disposal of problem loans in the trust account>	6	20	9	10	-	-	-
Fees and commissions	7	65,640	6,840	58,799	22,939	259	22,680
Trading income	8	2,183	2,040	142	-	-	-
Other operating income	9	2,042	1,975	67	172	(3,279)	3,452
Net gains/(losses) on bonds	10	(7,662)	2,644	(10,307)	(1,875)	(3,185)	1,310
Expenses (excluding non-recurring items and amortization of goodwill)	11	(169,271)	(11,535)	(157,735)	(60,013)	(3,476)	(56,537)
Personnel expenses	12	(69,465)	(2,903)	(66,561)	(25,818)	(633)	(25,185)
Non-personnel expenses	13	(88,580)	(7,434)	(81,146)	(29,912)	(2,684)	(27,228)
Taxes	14	(11,225)	(1,197)	(10,028)	(4,282)	(158)	(4,123)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	103,447	26,973	76,473	30,194	(896)	31,090
Core net operating profit (15-10)	16	111,109	24,328	86,780	32,070	2,289	29,780
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	110,035	22,947	87,088	32,709	3,032	29,676
Amortization of goodwill	18	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	103,447	26,973	76,473	30,194	(896)	31,090
Provision to general reserve for possible loan losses	20	-	327	(327)	-	1,412	(1,412)
Net operating profit (1+11+18+20)	21	103,467	27,310	76,156	30,194	515	29,678
Other gains/(losses), net	22	29,926	25,599	4,327	7,963	(137)	8,100
Net gains/(losses) on stocks	23	38,275	16,098	22,176	10,851	(1,998)	12,849
Gains on sale	24	38,587	14,386	24,201	10,868	(3,177)	14,046
Losses on sale	25	(151)	1,604	(1,755)	(2)	1,173	(1,176)
Losses on devaluation	26	(161)	107	(269)	(13)	6	(19)
Disposal of problem loans	27	(18,937)	966	(19,903)	(2,908)	(1,889)	(1,018)
Reversal of credit expenses	28	11,537	7,254	4,282	1,724	1,118	605
Other	29	(948)	1,280	(2,228)	(1,703)	2,632	(4,335)
Ordinary profit (21+22)	30	133,394	52,910	80,484	38,157	378	37,779
Extraordinary gains/(losses), net	31	(2,950)	(1,153)	(1,796)	(261)	(91)	(170)
Net gains/(losses) on disposal of fixed assets	32	(532)	(52)	(479)	(256)	(117)	(139)
Impairment losses on fixed assets	33	(2,418)	(1,101)	(1,317)	(4)	26	(30)
Income before income taxes (30+31)	34	130,443	51,756	78,687	37,896	286	37,609
Income taxes-current	35	(29,604)	(6,323)	(23,281)	(8,653)	2,148	(10,801)
Income taxes-deferred	36	(6,979)	(8,418)	1,438	(2,110)	(1,800)	(310)
Net income (34+35+36)	37	93,858	37,014	56,844	27,133	634	26,498

Credit expense (6+20+27+28)	38	(7,379)	8,557	(15,937)	(1,184)	640	(1,825)
Disposal of problem loans in the trust account	39	20	9	10	-	-	-
Provision to general reserve for possible loan losses	40	(8,650)	(8,323)	(327)	2,109	3,521	(1,412)
Write-off of loans	41	(11,271)	(5,923)	(5,348)	(1,072)	(491)	(581)
Provision to specific reserve for possible loan losses	42	15,474	29,653	(14,179)	(1,391)	(994)	(396)
Provision to special reserve for certain overseas loans	43	0	0	0	-	-	-
Other disposal of problem loans	44	(7,665)	(7,289)	(376)	(1,835)	(1,795)	(40)
Gains on recoveries of written-off claims	45	4,711	429	4,282	1,006	400	605

○ Interest rate spreads (Domestic operations)

(%)

		Resona Bank			Saitama Resona Bank		
		1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
		FY 2024		FY 2023	FY 2024		FY 2023
Average interest rate of loans and bills discounted (A)		0.83	0.06	0.76	0.78	0.03	0.74
Average interest rate of deposits and negotiable CDs (B)		0.04	0.03	0.00	0.04	0.04	0.00
Loan-to-deposit spread (A) - (B)		0.79	0.02	0.76	0.73	(0.00)	0.74

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)		0.86	0.05	0.80	0.87	0.01	0.85
Loan-to-deposit spread (C) - (B)		0.82	0.01	0.80	0.82	(0.02)	0.85

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1-3Q FY 2024	Change	1-3Q FY 2023	1-3Q FY 2024	Change	1-3Q FY 2023
Gross operating profit (2+5+7+8+9)	1	68,782	105	68,677	32,380	1,933	30,447
Interest income	2	57,276	(1,567)	58,843	26,195	2,374	23,821
Net interest income from domestic loans and deposits	3	50,711	(371)	51,083	20,128	894	19,234
Net gains/(losses) on cancellation of investment trusts	4	101	(1,620)	1,722	54	(191)	246
Trust fees (after disposal of problem loans in trust account)	5	7	(3)	11	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	10,403	999	9,403	8,255	1,297	6,957
Trading income	8	-	-	-	-	-	-
Other operating income	9	1,095	677	418	(2,070)	(1,739)	(331)
Net gains/(losses) on bonds	10	57	756	(699)	(2,106)	(1,255)	(850)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(48,011)	(148)	(47,863)	(24,961)	(666)	(24,294)
Personnel expenses	12	(22,848)	(242)	(22,606)	(12,573)	(202)	(12,371)
Non-personnel expenses	13	(21,845)	(236)	(21,609)	(10,338)	(109)	(10,229)
Taxes	14	(3,317)	329	(3,646)	(2,049)	(355)	(1,694)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	20,771	(43)	20,814	7,418	1,266	6,152
Core net operating profit (15-10)	16	20,713	(799)	21,513	9,525	2,522	7,003
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	20,612	820	19,791	9,471	2,714	6,757
Amortization of goodwill	18	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	20,218	(43)	20,261	7,418	1,266	6,152
Provision to general reserve for possible loan losses	20	-	-	-	(600)	(1,798)	1,198
Net operating profit (1+11+18+20)	21	20,218	(43)	20,261	6,818	(531)	7,350
Other gains/(losses), net	22	2,869	6,254	(3,384)	11,928	13,116	(1,187)
Net gains/(losses) on stocks	23	678	(742)	1,421	11,561	10,726	835
Gains on sale	24	835	(604)	1,440	11,720	10,835	884
Losses on sale	25	(157)	(137)	(19)	(57)	(7)	(49)
Losses on devaluation	26	-	-	-	(101)	(101)	-
Disposal of problem loans	27	(1,588)	716	(2,304)	(160)	2,110	(2,270)
Reversal of credit expenses	28	5,078	4,230	848	99	(179)	279
Other	29	(1,299)	2,049	(3,349)	427	458	(31)
Ordinary profit (21+22)	30	23,088	6,211	16,877	18,747	12,584	6,163
Extraordinary gains/(losses), net	31	336	(1,199)	1,536	(51)	313	(364)
Net gains/(losses) on disposal of fixed assets	32	1,263	(529)	1,792	(23)	(4)	(19)
Impairment losses on fixed assets	33	(926)	(670)	(256)	(27)	317	(345)
Income before income taxes (30+31)	34	23,425	5,011	18,413	18,696	12,897	5,798
Income taxes-current	35	(5,040)	(687)	(4,353)	(9,488)	(8,049)	(1,438)
Income taxes-deferred	36	792	181	611	3,911	4,381	(469)
Net income (34+35+36)	37	19,177	4,505	14,671	13,119	9,229	3,890

Credit expense (6+20+27+28)	38	3,490	4,947	(1,456)	(660)	133	(793)
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	2,220	1,270	949	(600)	(1,798)	1,198
Write-off of loans	41	(2,280)	(67)	(2,212)	(0)	(0)	(0)
Provision to specific reserve for possible loan losses	42	935	1,363	(427)	130	2,234	(2,104)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	692	784	(92)	(290)	(123)	(166)
Gains on recoveries of written-off claims	45	1,923	1,596	326	99	(179)	279

○ Interest rate spreads (Domestic operations)

(%)

		Kansai Mirai Bank			Minato Bank		
		1-3Q FY 2024	Change	1-3Q FY 2023	1-3Q FY 2024	Change	1-3Q FY 2023
Average interest rate of loans and bills discounted (A)	(A)	1.03	0.03	1.00	0.92	0.05	0.86
Average interest rate of deposits and negotiable CDs (B)	(B)	0.06	0.04	0.01	0.05	0.04	0.01
Loan-to-deposit spread (A) - (B)	(A) - (B)	0.96	(0.01)	0.98	0.86	0.01	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	(C)	1.03	0.03	1.00	0.92	0.05	0.86
Loan-to-deposit spread (C) - (B)	(C) - (B)	0.96	(0.01)	0.98	0.86	0.01	0.85

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

(Millions of yen, %)

<Consolidated>	End of Dec.			End of Mar.	End of Dec.
	2024 (A)	(A)-(B)	(A)-(C)	2024(B)	2023 (C)
Unrecoverable or valueless claims	61,406	(1,317)	(6,726)	62,723	68,132
Risk claims	329,928	(51,242)	(54,376)	381,170	384,305
Special attention loans	219,182	(21,096)	(25,160)	240,279	244,343
Loans past due 3 months or more	2,040	90	193	1,949	1,846
Restructured loans	217,142	(21,187)	(25,354)	238,329	242,496
NPL, total [A]	610,517	(73,656)	(86,263)	684,173	696,780
Normal claims	44,391,646	1,169,980	1,683,658	43,221,665	42,707,988
Total claims [B]	45,002,163	1,096,324	1,597,394	43,905,839	43,404,768
NPL Ratio [A] / [B]	1.35	(0.20)	(0.24)	1.55	1.60
Partial direct write-offs	138,815	7,944	(8,286)	130,870	147,101

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	51,010	(1,765)	(6,299)	52,775	57,309
Risk claims	320,242	(51,389)	(53,391)	371,632	373,634
Special attention loans	165,206	(1,556)	(1,246)	166,762	166,452
Loans past due 3 months or more	2,001	80	185	1,920	1,815
Restructured loans	163,205	(1,636)	(1,432)	164,841	164,637
NPL, total [A]	536,459	(54,710)	(60,937)	591,170	597,397
Normal claims	44,664,952	1,163,138	1,864,054	43,501,813	42,800,898
Total claims [B]	45,201,412	1,108,428	1,803,116	44,092,984	43,398,295
NPL Ratio [A] / [B]	1.18	(0.15)	(0.18)	1.34	1.37
Partial direct write-offs	120,516	7,200	(8,461)	113,315	128,977

(Millions of yen, %)

<Resona Bank>	End of Dec. 2024 (A)			End of Mar. 2024(B)	End of Dec. 2023 (C)
		(A)-(B)	(A)-(C)		
Unrecoverable or valueless claims	15,326	(0)	(2,341)	15,326	17,667
Risk claims	145,900	(48,800)	(53,312)	194,701	199,212
Special attention loans	92,729	2,558	516	90,171	92,212
Loans past due 3 months or more	983	321	70	662	912
Restructured loans	91,746	2,237	446	89,508	91,299
NPL, total [A]	253,956	(46,242)	(55,136)	300,199	309,093
Normal claims	25,887,933	1,530,492	2,024,482	24,357,441	23,863,451
Total claims [B]	26,141,890	1,484,250	1,969,346	24,657,640	24,172,544
NPL Ratio [A] / [B]	0.97	(0.24)	(0.30)	1.21	1.27
Partial direct write-offs	70,873	5,233	2,420	65,639	68,452

<Saitama Resona Bank>

Unrecoverable or valueless claims	11,256	(970)	(1,881)	12,227	13,137
Risk claims	52,857	2,661	4,417	50,195	48,439
Special attention loans	39,450	(250)	2,031	39,701	37,419
Loans past due 3 months or more	208	(425)	15	634	193
Restructured loans	39,242	175	2,016	39,067	37,226
NPL, total [A]	103,564	1,440	4,567	102,123	98,996
Normal claims	8,430,309	(597,632)	(468,276)	9,027,941	8,898,586
Total claims [B]	8,533,873	(596,191)	(463,709)	9,130,065	8,997,582
NPL Ratio [A] / [B]	1.21	0.09	0.11	1.11	1.10
Partial direct write-offs	16,353	52	(1,464)	16,300	17,818

<Kansai Mirai Bank>

Unrecoverable or valueless claims	8,797	(770)	(720)	9,568	9,518
Risk claims	81,533	(2,204)	(2,020)	83,737	83,553
Special attention loans	26,783	(5,515)	(4,987)	32,298	31,771
Loans past due 3 months or more	737	176	234	561	503
Restructured loans	26,046	(5,691)	(5,221)	31,737	31,268
NPL, total [A]	117,114	(8,490)	(7,729)	125,604	124,843
Normal claims	7,121,493	142,067	178,494	6,979,426	6,942,999
Total claims [B]	7,238,607	133,577	170,765	7,105,030	7,067,842
NPL Ratio [A] / [B]	1.61	(0.14)	(0.14)	1.76	1.76
Partial direct write-offs	26,997	1,847	(10,174)	25,150	37,172

<Minato Bank>

Unrecoverable or valueless claims	15,629	(23)	(1,356)	15,653	16,986
Risk claims	39,952	(3,045)	(2,475)	42,997	42,427
Special attention loans	6,242	1,650	1,192	4,591	5,049
Loans past due 3 months or more	71	8	(134)	63	206
Restructured loans	6,170	1,641	1,327	4,528	4,843
NPL, total [A]	61,823	(1,418)	(2,639)	63,242	64,463
Normal claims	3,225,216	88,211	129,354	3,137,004	3,095,861
Total claims [B]	3,287,040	86,792	126,714	3,200,247	3,160,325
NPL Ratio [A] / [B]	1.88	(0.09)	(0.15)	1.97	2.03
Partial direct write-offs	6,291	67	757	6,223	5,533

3. 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 Dec. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
			(End of Dec. 2024)	Gain	Loss	
Bonds held to maturity	5,023,893	414,636	(269,680)	446	(270,127)	(104,902)
Japanese government bonds	3,055,926	318,890	(202,232)	234	(202,466)	(71,294)
Japanese local government bonds	1,467,135	24,959	(36,667)	211	(36,878)	(20,893)
Japanese corporate bonds	485,013	70,111	(29,895)	1	(29,896)	(13,047)
Other	15,818	676	(885)	-	(885)	332
Available-for-sale securities	4,929,416	283,136	544,061	695,264	(151,202)	(111,566)
Stocks	939,491	(111,753)	674,978	680,366	(5,387)	(85,539)
Bonds	2,639,674	489,765	(97,343)	756	(98,099)	(31,519)
Japanese government bonds	1,082,335	582,790	(57,671)	149	(57,821)	(17,886)
Japanese local government bonds	590,387	(26,869)	(16,212)	2	(16,214)	(6,315)
Japanese corporate bonds	966,952	(66,155)	(23,459)	604	(24,064)	(7,318)
Other	1,350,249	(94,874)	(33,573)	14,141	(47,715)	5,493

<Total of group banks under Resona HD>	B/S Amount (End of Dec. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
			(End of Dec. 2024)	Gain	Loss	
Bonds held to maturity	5,023,893	414,636	(269,680)	446	(270,127)	(104,902)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,886,965	274,669	547,559	698,059	(150,499)	(115,837)
Stocks	914,134	(116,291)	679,072	683,648	(4,576)	(89,688)
Bonds	2,639,671	489,665	(97,329)	756	(98,086)	(31,525)
Other	1,333,159	(98,704)	(34,182)	13,654	(47,836)	5,376

<Resona Bank>						
Bonds held to maturity	2,600,730	271,117	(164,030)	16	(164,046)	(57,370)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,628,921	(280,445)	482,829	577,801	(94,972)	(74,999)
Stocks	757,177	(77,995)	567,279	571,597	(4,317)	(61,981)
Bonds	1,074,711	(40,388)	(61,057)	420	(61,477)	(17,052)
Other	797,031	(162,062)	(23,393)	5,783	(29,177)	4,035

<Saitama Resona Bank>						
Bonds held to maturity	1,730,507	87,432	(40,841)	50	(40,892)	(26,102)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,459,767	425,810	53,996	87,339	(33,342)	(33,015)
Stocks	119,404	(34,282)	83,482	83,565	(83)	(25,079)
Bonds	991,563	388,989	(23,486)	32	(23,518)	(10,652)
Other	348,799	71,103	(6,000)	3,741	(9,741)	2,716

<Kansai Mirai Bank>						
Bonds held to maturity	291,610	(775)	(39,010)	186	(39,197)	(10,663)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	523,130	67,617	(7,497)	8,249	(15,746)	(5,816)
Stocks	7,670	(822)	4,488	4,590	(101)	(728)
Bonds	387,229	86,076	(9,540)	250	(9,791)	(3,991)
Other	128,230	(17,636)	(2,444)	3,408	(5,853)	(1,096)

<Minato Bank>						
Bonds held to maturity	401,043	56,861	(25,797)	193	(25,990)	(10,765)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	275,145	61,687	18,231	24,669	(6,438)	(2,005)
Stocks	29,881	(3,191)	23,821	23,895	(73)	(1,898)
Bonds	186,166	54,988	(3,245)	54	(3,299)	171
Other	59,097	9,890	(2,344)	720	(3,065)	(278)

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.

4. Balance of deposits and loans

(Billions of yen)

<Total of group banks under Resona HD>	End of Dec.			End of Mar.	End of Dec.
	2024 (A)	(A) - (B)	(A) - (C)	2024(B)	2023 (C)
Deposits (Term-end)	62,940.2	(694.0)	607.3	63,634.3	62,332.8
Deposits (Average balance)	62,597.1	560.8	636.8	62,036.2	61,960.2
Trust principal (Term-end)	1,382.8	62.5	111.6	1,320.2	1,271.1
Trust principal (Average balance)	1,261.8	15.7	69.6	1,246.1	1,192.2
Loans and bills discounted (Term-end)	44,157.1	1,145.6	1,862.7	43,011.4	42,294.3
Banking account	44,151.6	1,147.1	1,864.7	43,004.5	42,286.8
Trust account	5.5	(1.4)	(1.9)	6.9	7.5
Loans and bills discounted (Average balance)	43,569.9	1,757.2	1,971.4	41,812.7	41,598.5
Banking account	43,563.7	1,759.0	1,973.6	41,804.6	41,590.1
Trust account	6.2	(1.8)	(2.1)	8.0	8.3

<Resona Bank>

Deposits (Term-end)	33,991.5	(1,105.0)	(33.1)	35,096.6	34,024.6
Deposits (Average balance)	33,960.0	34.4	80.5	33,925.6	33,879.4
Trust principal (Term-end)	1,382.8	62.5	111.6	1,320.2	1,271.1
Trust principal (Average balance)	1,261.8	15.7	69.6	1,246.1	1,192.2
Loans and bills discounted (Term-end)	25,365.4	1,504.7	2,011.1	23,860.7	23,354.3
Banking account	25,359.9	1,506.1	2,013.1	23,853.7	23,346.7
Trust account	5.5	(1.4)	(1.9)	6.9	7.5
Loans and bills discounted (Average balance)	24,321.0	1,334.3	1,504.6	22,986.7	22,816.4
Banking account	24,314.8	1,336.1	1,506.7	22,978.6	22,808.0
Trust account	6.2	(1.8)	(2.1)	8.0	8.3

<Saitama Resona Bank>

Deposits (Term-end)	17,504.5	128.3	462.5	17,376.2	17,042.0
Deposits (Average balance)	17,348.2	429.0	465.0	16,919.2	16,883.2
Loans and bills discounted (Term-end)	8,387.8	(591.0)	(459.3)	8,978.8	8,847.1
Loans and bills discounted (Average balance)	9,028.8	200.6	218.3	8,828.1	8,810.4

<Kansai Mirai Bank>

Deposits (Term-end)	7,517.6	219.8	142.7	7,297.8	7,374.9
Deposits (Average balance)	7,406.1	85.0	81.6	7,321.1	7,324.5
Loans and bills discounted (Term-end)	7,164.4	144.0	181.7	7,020.4	6,982.7
Loans and bills discounted (Average balance)	7,050.6	123.0	135.9	6,927.5	6,914.6

<Minato Bank>

Deposits (Term-end)	3,926.4	62.8	35.1	3,863.6	3,891.3
Deposits (Average balance)	3,882.6	12.3	9.5	3,870.2	3,873.0
Loans and bills discounted (Term-end)	3,239.3	87.9	129.1	3,151.4	3,110.1
Loans and bills discounted (Average balance)	3,169.4	99.1	112.4	3,070.2	3,056.9

5. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Dec.			End of Mar.	End of Dec.
	2024 (A)	(A) - (B)	(A) - (C)	2024(B)	2023 (C)
Domestic individual deposits (Term-end)	39,545.0	814.1	602.4	38,730.8	38,942.5
Liquid deposits	31,159.0	993.4	929.2	30,165.6	30,229.8
Time deposits	8,251.6	(175.0)	(325.0)	8,426.7	8,576.7
Domestic corporate deposits (Term-end)	19,637.6	(413.3)	67.7	20,051.0	19,569.9
Liquid deposits	15,963.6	(401.6)	(228.0)	16,365.3	16,191.7
Time deposits	3,110.3	80.4	241.3	3,029.9	2,868.9

<Resona Bank>

Domestic individual deposits (Term-end)	18,103.2	380.0	322.8	17,723.1	17,780.3
Liquid deposits	14,821.0	421.8	436.3	14,399.1	14,384.6
Time deposits	3,175.9	(36.8)	(111.5)	3,212.7	3,287.4
Domestic corporate deposits (Term-end)	13,307.9	(552.5)	(138.9)	13,860.5	13,446.9
Liquid deposits	11,128.1	(470.7)	(166.4)	11,598.8	11,294.6
Time deposits	1,744.8	38.2	15.3	1,706.6	1,729.5

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	13,163.7	382.4	295.7	12,781.3	12,868.0
Liquid deposits	10,600.1	406.9	349.6	10,193.1	10,250.4
Time deposits	2,546.7	(24.6)	(53.6)	2,571.4	2,600.4
Domestic corporate deposits (Term-end)	3,473.1	58.4	126.7	3,414.6	3,346.4
Liquid deposits	2,653.2	36.0	(86.5)	2,617.1	2,739.8
Time deposits	758.2	13.0	191.0	745.1	567.1

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,317.2	22.2	(22.7)	5,294.9	5,339.9
Liquid deposits	3,455.3	108.0	95.4	3,347.2	3,359.8
Time deposits	1,856.3	(85.9)	(118.1)	1,942.2	1,974.4
Domestic corporate deposits (Term-end)	1,950.2	39.4	59.3	1,910.8	1,890.9
Liquid deposits	1,438.1	3.3	15.8	1,434.7	1,422.2
Time deposits	457.3	15.9	22.8	441.3	434.4

<Minato Bank>

Domestic individual deposits (Term-end)	2,960.8	29.4	6.5	2,931.3	2,954.2
Liquid deposits	2,282.5	56.5	47.7	2,226.0	2,234.8
Time deposits	672.6	(27.6)	(41.6)	700.3	714.3
Domestic corporate deposits (Term-end)	906.3	41.3	20.6	864.9	885.6
Liquid deposits	744.1	29.5	9.1	714.5	735.0
Time deposits	149.9	13.1	12.1	136.8	137.8

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

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Dec.			End of Mar. 2024(B)	End of Dec. 2023 (C)
	2024 (A)	(A) - (B)	(A) - (C)		
Investment trust (Including fund wrap)	3,323.6	212.1	442.0	3,111.4	2,881.5
Public bond	271.9	48.6	43.5	223.2	228.3
Insurance	3,147.8	66.2	103.5	3,081.5	3,044.2

<Resona Bank>

Investment trust (Including fund wrap)	1,470.3	99.4	200.1	1,370.8	1,270.1
Public bond	89.9	27.8	27.2	62.1	62.7
Insurance	1,027.0	(9.5)	(8.7)	1,036.6	1,035.8

<Saitama Resona Bank>

Investment trust (Including fund wrap)	803.3	45.7	94.7	757.5	708.5
Public bond	172.4	18.7	14.1	153.6	158.3
Insurance	1,050.7	46.8	69.4	1,003.9	981.3

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	708.9	37.3	88.7	671.6	620.2
Public bond	5.3	1.1	1.3	4.1	3.9
Insurance	803.7	13.7	25.3	789.9	778.4

<Minato Bank>

Investment trust (Including fund wrap)	341.0	29.6	58.3	311.4	282.6
Public bond	4.1	0.8	0.8	3.3	3.3
Insurance	266.2	15.1	17.6	251.0	248.5

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)