



# Resona Holdings, Inc.

## Consolidated Financial Results for the First Quarter of Fiscal Year 2025 (Three months ended June 30, 2025/ Unaudited) <under Japanese GAAP>

Code number: 8308

Stock exchange listings: Tokyo

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

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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 First Quarter of Fiscal Year 2025 (April 1, 2025- June 30, 2025)

(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	%
1Q of FY2025	300,108	19.6	97,401	26.4	70,530	27.3
1Q of FY2024	250,912	21.1	77,038	64.5	55,377	56.4

Note: Comprehensive Income: 1Q of FY2025: 110,916 million yen, —% 1Q of FY2024: 5,637 million yen, (94.9)%

The change from the same period in previous fiscal year for Comprehensive Income for 1Q of FY2025 is disclosed as “—” since it exceeds 1,000%.

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1Q of FY2025	30.77	30.76
1Q of FY2024	23.83	23.83

### (2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
June 30, 2025	76,790,622	2,815,434	3.6
March 31, 2025	77,370,816	2,752,815	3.5

(Reference) Net Assets Attributable to Stockholders: June 30, 2025: 2,793,015 million yen March 31, 2025: 2,729,157 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
FY2024	-	11.50	-	13.50	25.00
FY2025	-				
FY2025 (Forecast)		14.50		14.50	29.00

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

### 3. Earnings Targets for Fiscal Year 2025 (April 1, 2025 - March 31, 2026)

(% 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
FY2025 (Full year)	240,000	12.5	105.03

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) Significant changes in the scope of consolidation during the period : No
- (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
- |                |   |                      |
|----------------|---|----------------------|
| June 30, 2025  | : | 2,307,136,666 shares |
| March 31, 2025 | : | 2,307,136,666 shares |
- B) Treasury stock at the end of the period
- |                |   |                   |
|----------------|---|-------------------|
| June 30, 2025  | : | 24,321,077 shares |
| March 31, 2025 | : | 11,233,569 shares |
- C) Average outstanding shares during the period
- |              |   |                      |
|--------------|---|----------------------|
| 1Q of FY2025 | : | 2,292,154,174 shares |
| 1Q of FY2024 | : | 2,323,180,729 shares |
- Note: Treasury stock at the end of the period included ESOP-type Stock Benefit Trust for the Employee Shareholding Association and the stocks owned by share benefit trust for officers
- |                |   |                   |
|----------------|---|-------------------|
| June 30, 2025  | : | 9,765,100 shares  |
| March 31, 2025 | : | 10,482,200 shares |
- Forecasted average number of shares of common stock (excluding treasury stock): 2,285,143,840 shares

Note:

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

Note: Proper use of earnings forecasts, and other special matters

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 May 2025, at this point in time.

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(Supplementary Explanatory Material)

Reference Material for the First Quarter of FY2025

## 1. Overview of Operating Results

### (1) Overview of Operating Results

Gross operating profit for 1Q of FY2025 increased by JPY19.3 bn from the previous 1Q to JPY194.2 bn due to the increase in net interest income from domestic loans and deposits driven by higher average loan balance and rate, as well as a decrease in fee income related to succession-related businesses, etc.

Core net operating profit<sup>\*1</sup> increased by JPY13.7 bn from the previous 1Q to JPY79.2 bn, with a progress rate of 23.6% toward the full-year target of JPY335.0 bn. Consolidated core income<sup>\*2</sup> increased by JPY5.1 bn from the previous 1Q to JPY48.0 bn.

Credit costs improved by JPY0.6 bn from the previous 1Q to a reversal profit of JPY0.9 bn.

As a result, ordinary income increased by JPY20.3 bn from the previous 1Q to JPY97.4 bn, and net income attributable to owners of parent increased by JPY15.1 bn from the previous 1Q to JPY70.5 bn.

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

\*2. Net interest income from domestic loans and deposits + Interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + Fee income + Operating expenses

### (2) Overview of Financial Conditions

Total assets at the end of the 1Q of the current fiscal year decreased by JPY580.1 bn from the end of the previous fiscal year to JPY76,790.6 bn. With regard to major account balances, loans and bills discounted increased by JPY395.4 bn from the end of the previous fiscal year to JPY44,929.9 bn. Deposits decreased by JPY730.5 bn from the end of the previous fiscal year to JPY62,687.9 bn.

Total net assets at the end of the 1Q of the current fiscal year increased by JPY62.6 bn from the end of the previous fiscal year to JPY2,815.4 bn mainly due to increases in retained earnings, net unrealized gains on available-for-sale securities, etc.

## 2. Consolidated Financial Statements and Notes

### (1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2025	June 30, 2025
<b>Assets</b>		
Cash and due from banks	¥ 19,548,812	¥ 17,932,884
Call loans and bills bought	236,180	226,924
Deposits paid for bonds borrowing transactions	1,529	502
Monetary claims bought	600,860	589,125
Trading assets	443,299	575,881
Money held in trust	336	624
Securities	10,307,505	10,929,353
Loans and bills discounted	44,534,541	44,929,978
Foreign exchange assets	204,928	155,123
Lease receivables and investments in leases	200,177	204,701
Other assets	628,979	581,981
Tangible fixed assets	311,967	309,258
Intangible fixed assets	50,012	49,819
Net defined benefit asset	109,224	110,426
Deferred tax assets	9,877	3,016
Customers' liabilities for acceptances and guarantees	373,013	371,142
Reserve for possible loan losses	(190,421)	(180,113)
Reserve for possible losses on investments	(8)	(8)
<b>Total Assets</b>	<b>¥ 77,370,816</b>	<b>¥ 76,790,622</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 63,418,436	¥ 62,687,911
Negotiable certificates of deposit	654,990	900,590
Call money and bills sold	1,678,718	1,403,645
Payables under securities lending transactions	2,201,282	2,894,827
Trading liabilities	181,100	151,314
Borrowed money	3,908,005	3,405,450
Foreign exchange liabilities	7,819	7,838
Bonds	195,859	194,446
Due to trust account	1,026,603	1,083,094
Other liabilities	883,550	781,631
Reserve for employees' bonuses	21,983	9,061
Net defined benefit liability	5,440	5,269
Other reserves	23,338	21,869
Deferred tax liabilities	22,122	41,360
Deferred tax liabilities for land revaluation	15,735	15,734
Acceptances and guarantees	373,013	371,142
<b>Total Liabilities</b>	<b>74,618,000</b>	<b>73,975,187</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	69,813	69,812
Retained earnings	2,238,761	2,278,155
Treasury stock	(6,622)	(23,773)
<b>Total stockholders' equity</b>	<b>2,352,504</b>	<b>2,374,747</b>
Net unrealized gains on available-for-sale securities	344,603	382,545
Net deferred gains on hedges	(32,804)	(25,430)
Revaluation reserve for land	32,614	32,614
Foreign currency translation adjustments	6,505	2,964
Remeasurements of defined benefit plans	25,732	25,575
<b>Total accumulated other comprehensive income</b>	<b>376,652</b>	<b>418,268</b>
Stock acquisition rights	126	125
Non-controlling interests	23,532	22,293
<b>Total Net Assets</b>	<b>2,752,815</b>	<b>2,815,434</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 77,370,816</b>	<b>¥ 76,790,622</b>

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

	(Millions of yen)	
	First Quarter of FY2024	First Quarter of FY2025
	From April 1, 2024	From April 1, 2025
	to June 30, 2024	to June 30, 2025
<b>Ordinary income</b>	¥ 250,912	¥ 300,108
Interest income	138,692	182,101
Interest on loans and bills discounted	95,992	125,439
Interest and dividends on securities	24,702	26,412
Trust fees	6,394	6,335
Fees and commissions	64,434	63,902
Trading income	598	1,271
Other operating income	19,654	18,082
Other ordinary income	21,138	28,414
<b>Ordinary expenses</b>	173,874	202,707
Interest expenses	29,739	51,054
Interest on deposits	12,561	30,787
Fees and commissions	11,140	12,446
Trading expenses	0	175
Other operating expenses	13,938	13,732
General and administrative expenses	112,029	114,380
Other ordinary expenses	7,026	10,917
<b>Ordinary profits</b>	77,038	97,401
<b>Extraordinary gains</b>	164	286
Gains on disposal of fixed assets	164	286
<b>Extraordinary losses</b>	807	377
Losses on disposal of fixed assets	767	361
Impairment losses on fixed assets	39	16
<b>Income before income taxes</b>	76,395	97,309
Income taxes – current	16,396	22,293
Income taxes – deferred	4,073	4,007
Total income taxes	20,469	26,300
<b>Net income</b>	55,926	71,008
<b>Net income attributable to non-controlling interests</b>	549	478
<b>Net income attributable to owners of parent</b>	¥ 55,377	¥ 70,530

**[Consolidated Statements of Comprehensive Income]**

	(Millions of yen)	
	First Quarter of FY2024	First Quarter of FY2025
	From April 1, 2024	From April 1, 2025
	to June 30, 2024	to June 30, 2025
<b>Net income</b>	¥ 55,926	¥ 71,008
<b>Other comprehensive income</b>	(50,288)	39,907
Net unrealized gains on available-for-sale securities	(40,370)	37,883
Net deferred gains on hedges	(14,243)	7,373
Foreign currency translation adjustments	3,849	(5,277)
Remeasurements of defined benefit plans	480	(118)
Share of other comprehensive income of affiliates accounted for using the equity method	(3)	46
<b>Total comprehensive income</b>	¥ 5,637	¥ 110,916
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 3,708	¥ 112,146
Non-controlling interests	¥ 1,929	¥ (1,230)

## Note on Segment Information

### 1. Profit and loss by segment

For the First Quarter of Fiscal Year 2024 (April 1, 2024- June 30, 2024)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 95,792	¥ 108,005	¥ (24,148)	¥ 179,649	¥ (4,314)	¥ 175,335
Operating expenses	(60,493)	(50,452)	(1,635)	(112,581)	1,531	(111,049)
Actual net operating profit	35,298	57,595	(25,783)	67,111	(2,744)	64,366
Credit costs	1,020	(850)	—	170	71	241
Net operating profit less credit costs	¥ 36,319	¥ 56,745	¥ (25,783)	¥ 67,281	¥ (2,672)	¥ 64,608

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 JPY62 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities.
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 JPY38 million.
5. Depreciation expense is included in operating expenses.

For the First Quarter of Fiscal Year 2025 (April 1, 2025- June 30, 2025)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 104,977	¥ 112,083	¥ (20,801)	¥ 196,259	¥ (2,595)	¥ 193,663
Operating expenses	(61,257)	(52,351)	(1,641)	(115,250)	1,017	(114,233)
Actual net operating profit	43,719	59,769	(22,442)	81,046	(1,512)	79,534
Credit costs	(211)	1,146	—	935	(11)	923
Net operating profit less credit costs	¥ 43,508	¥ 60,916	¥ (22,442)	¥ 81,982	¥ (1,523)	¥ 80,458

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 JPY48 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities.
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 JPY66 million.
5. Depreciation expense is included in operating expenses.

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

(Millions of yen)

Profit	First Quarter of FY2024 From April 1, 2024 to June 30, 2024	First Quarter of FY2025 From April 1, 2025 to June 30, 2025
Total amounts of segments	¥ 67,281	¥ 81,982
Net gains (losses) of "Other"	(2,672)	(1,523)
Net non-recurring gains (losses) other than credit costs	12,430	16,942
Net extraordinary gains (losses)	(642)	(91)
Income before income taxes	¥ 76,395	¥ 97,309

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.

**Note for Significant Changes in the Amount of Stockholders' Equity**

Not applicable

**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 first quarter of fiscal year 2025.

However, the depreciation and amortization for the first quarter of fiscal year 2025 (excluding goodwill) are as follows.

	<b>First Quarter of FY2024</b> <b>From April 1, 2024</b> <b>to June 30, 2024</b>	<b>First Quarter of FY2025</b> <b>From April 1, 2025</b> <b>to June 30, 2025</b>
	<i>Million yen</i>	<i>Million yen</i>
Depreciation and amortization	9,584	9,156

### 3. Other

#### Statements of Trust Assets and Liabilities (Reference)

##### Assets

	March 31, 2025		June 30, 2025	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 5,065	0.02	¥ 4,688	0.01
Securities	20	0.00	20	0.00
Beneficiary rights	25,896,644	91.38	27,684,249	89.98
Securities held in custody account	20,843	0.07	21,372	0.07
Monetary claims	795,206	2.80	1,384,408	4.50
Tangible fixed assets	390,981	1.38	392,694	1.28
Intangible fixed assets	13,068	0.05	13,068	0.04
Other claims	10,218	0.04	3,084	0.01
Due from banking account	1,026,603	3.62	1,083,094	3.52
Cash and due from banks	180,658	0.64	180,676	0.59
Total assets	¥ 28,339,310	100.00	¥ 30,767,357	100.00

##### Liabilities

	March 31, 2025		June 30, 2025	
	Million yen	%	Million yen	%
Money trusts	¥ 12,503,211	44.12	¥ 14,071,417	45.74
Pension trusts	2,769,102	9.77	2,681,096	8.71
Property formation benefit trusts	1,079	0.01	1,085	0.00
Securities investment trusts	11,206,438	39.54	11,458,062	37.24
Money entrusted, other than money trusts	391,617	1.38	473,343	1.54
Securities trusts	20,845	0.07	21,374	0.07
Monetary claims trusts	798,442	2.82	1,392,365	4.53
Land and fixtures trusts	-	-	-	-
Composite trusts	648,573	2.29	668,612	2.17
Total liabilities	¥ 28,339,310	100.00	¥ 30,767,357	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 First Quarter of FY2025

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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)

		1Q FY 2025	Change	1Q FY 2024
Ordinary income	1	300,108	49,195	250,912
Gross operating profit	2	194,289	19,333	174,955
Interest income	3	131,052	22,098	108,953
Trust fees (after disposal of problem loans in the trust account)	4	6,335	(58)	6,394
<Disposal of problem loans in the trust account>	5	10	(10)	20
Fees and commissions	6	51,455	(1,838)	53,294
Trading income	7	1,095	497	597
Other operating income	8	4,349	(1,366)	5,716
Expenses(excluding non-recurring items)	9	(114,233)	(3,183)	(111,049)
Personnel expenses	10	(51,996)	(1,274)	(50,721)
Non-personnel expenses	11	(53,982)	(1,355)	(52,626)
Taxes	12	(8,255)	(552)	(7,702)
Actual net operating profit (2-5+9+19)	13	80,160	16,173	63,986
Provision to general reserve for possible loan losses	14	-	-	-
Other gains/(losses), net	15	17,344	4,212	13,132
Net gains/(losses) on stocks	16	16,914	3,022	13,891
Disposal of problem loans	17	(6,842)	(2,481)	(4,360)
Reversal of credit expenses	18	7,756	3,173	4,582
Equity in earnings of investments in affiliates	19	114	13	100
Ordinary profit	20	97,401	20,362	77,038
Extraordinary gains	21	286	121	164
Extraordinary losses	22	(377)	429	(807)
Income before income taxes	23	97,309	20,913	76,395
Income taxes - current	24	(22,293)	(5,897)	(16,396)
Income taxes - deferred	25	(4,007)	65	(4,073)
Net income	26	71,008	15,082	55,926
Net income attributable to non-controlling interests	27	(478)	70	(549)
Net income attributable to owners of parent	28	70,530	15,153	55,377

Credit expense (5+14+17+18)	29	923	681	241
Disposal of problem loans in the trust account	30	10	(10)	20
Provision to general reserve for possible loan losses	31	2,099	(742)	2,841
Write-off of loans	32	(6,259)	(2,468)	(3,790)
Provision to specific reserve for possible loan losses	33	3,244	4,369	(1,124)
Provision to special reserve for certain overseas loans	34	0	0	0
Other disposal of problem loans	35	(583)	(13)	(569)
Gains on recoveries of written-off claims	36	2,412	(453)	2,865

○ ROE

(%)

	1Q FY 2025	Change	1Q FY 2024
ROE(stockholders' equity) (Note1)	11.96	2.00	9.95
ROE(TSE standard) (Note2)	10.24	2.13	8.10

Note1: ROE=  $\frac{(\text{Net income attributable to owners of parent (1Q)}) \times 365/91}{(\text{Total stockholders' equity at beginning of period} + \text{Total stockholders' equity at end of period})/2}$

※Total stockholders' equity = Total Net Assets — Stock Acquisition Rights — Non-Controlling Interests — Total Accumulated Other Comprehensive Income

Note2: ROE=  $\frac{(\text{Net income attributable to owners of parent (1Q)}) \times 365/91}{(\text{Total equity at beginning of period} + \text{Total equity at end of period})/2}$

※Total equity = Total Net Assets — Stock Acquisition Rights — Non-Controlling Interests

<Total of group banks under Resona HD>

(Millions of yen)

			1Q		1Q
			FY 2025	Change	FY 2024
Gross operating profit	(2+5+7+8+9)	1	180,592	22,705	157,887
Interest income		2	131,154	25,870	105,284
Net interest income from domestic loans and deposits		3	93,427	8,162	85,265
Net gains/(losses) on cancellation of investment trusts		4	(223)	(246)	23
Trust fees (after disposal of problem loans in trust account)		5	6,339	(58)	6,398
<Disposal of problem loans in the trust account>		6	10	(10)	20
Fees and commissions		7	38,917	(2,036)	40,953
Trading income		8	814	274	539
Other operating income		9	3,366	(1,344)	4,710
Net gains/(losses) on bonds		10	899	2,488	(1,589)
Expenses (excluding non-recurring items and amortization of goodwill)		11	(104,824)	(2,536)	(102,287)
Personnel expenses		12	(43,461)	(789)	(42,671)
Non-personnel expenses		13	(53,531)	(1,196)	(52,335)
Taxes		14	(7,831)	(551)	(7,280)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	75,758	20,178	55,579
Core net operating profit (15-10)		16	74,859	17,690	57,168
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	75,082	17,937	57,145
Amortization of goodwill		18	(184)	-	(184)
Actual net operating profit (including amortization of goodwill) (15+18)		19	75,574	20,178	55,395
Provision to general reserve for possible loan losses		20	418	2,865	(2,447)
Net operating profit (1+11+18+20)		21	76,002	23,033	52,968
Other gains/(losses), net		22	18,301	2,902	15,398
Net gains/(losses) on stocks		23	17,971	3,964	14,007
Gains on sale		24	19,349	5,308	14,041
Losses on sale		25	(1,378)	(1,362)	(15)
Losses on devaluation		26	-	18	(18)
Disposal of problem loans		27	(6,480)	(1,881)	(4,599)
Reversal of credit expenses		28	7,249	625	6,623
Other		29	(438)	194	(633)
Ordinary profit (21+22)		30	94,304	25,936	68,367
Extraordinary gains/(losses), net		31	(102)	535	(638)
Net gains/(losses) on disposal of fixed assets		32	(86)	514	(601)
Impairment losses on fixed assets		33	(16)	20	(36)
Income before income taxes (30+31)		34	94,201	26,471	67,729
Income taxes-current		35	(20,720)	(6,072)	(14,648)
Income taxes-deferred		36	(3,448)	(111)	(3,336)
Net income (34+35+36)		37	70,032	20,287	49,745

Credit expense (6+20+27+28)	38	1,196	1,598	(402)
Disposal of problem loans in the trust account	39	10	(10)	20
Provision to general reserve for possible loan losses	40	1,414	(544)	1,958
Write-off of loans	41	(5,391)	(1,600)	(3,790)
Provision to specific reserve for possible loan losses	42	3,359	3,739	(380)
Provision to special reserve for certain overseas loans	43	0	0	0
Other disposal of problem loans	44	(559)	(34)	(524)
Gains on recoveries of written-off claims	45	2,364	49	2,315

○ Interest rate spreads (Domestic operations)

(%)

		1Q		1Q
		FY 2025	Change	FY 2024
Average interest rate of loans and bills discounted (A)		1.07	0.23	0.83
Average interest rate of deposits and negotiable CDs (B)		0.16	0.14	0.01
Loan-to-deposit spread (A) - (B)		0.90	0.09	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)		1.10	0.23	0.87
Loan-to-deposit spread (C) - (B)		0.93	0.08	0.85

<Non-consolidated figures of each bank>

(Millions of yen)

			Resona Bank			Saitama Resona Bank		
			1Q FY 2025	Change	1Q FY 2024	1Q FY 2025	Change	1Q FY 2024
Gross operating profit	(2+5+7+8+9)	1	104,184	13,099	91,084	36,172	3,824	32,347
Interest income		2	70,895	14,259	56,636	26,614	5,347	21,266
Net interest income from domestic loans and deposits		3	53,482	7,828	45,654	14,444	(1,777)	16,221
Net gains/(losses) on cancellation of investment trusts		4	(344)	(266)	(77)	-	-	-
Trust fees (after disposal of problem loans in trust account)		5	6,327	(62)	6,390	6	(1)	8
<Disposal of problem loans in the trust account>		6	10	(10)	20	-	-	-
Fees and commissions		7	24,009	(451)	24,460	9,070	(613)	9,683
Trading income		8	814	274	539	-	-	-
Other operating income		9	2,136	(921)	3,057	481	(907)	1,389
Net gains/(losses) on bonds		10	486	2,021	(1,534)	190	206	(16)
Expenses (excluding non-recurring items and amortization of goodwill)		11	(57,924)	(471)	(57,453)	(20,761)	(588)	(20,172)
Personnel expenses		12	(22,858)	(88)	(22,770)	(8,710)	(350)	(8,360)
Non-personnel expenses		13	(30,941)	(234)	(30,707)	(10,632)	(366)	(10,266)
Taxes		14	(4,125)	(149)	(3,976)	(1,417)	127	(1,545)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	46,249	12,637	33,611	15,411	3,235	12,175
Core net operating profit (15-10)		16	45,762	10,616	35,146	15,220	3,029	12,191
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	46,106	10,883	35,223	15,220	3,029	12,191
Amortization of goodwill		18	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)		19	46,249	12,637	33,611	15,411	3,235	12,175
Provision to general reserve for possible loan losses		20	-	2,045	(2,045)	-	-	-
Net operating profit (1+11+18+20)		21	46,259	14,672	31,586	15,411	3,235	12,175
Other gains/(losses), net		22	15,093	5,008	10,084	(1,110)	(4,264)	3,154
Net gains/(losses) on stocks		23	14,155	1,794	12,360	(570)	(1,334)	763
Gains on sale		24	14,465	2,086	12,379	372	(394)	766
Losses on sale		25	(310)	(310)	-	(943)	(940)	(2)
Losses on devaluation		26	-	18	(18)	-	-	-
Disposal of problem loans		27	(3,652)	190	(3,842)	(1,149)	(930)	(219)
Reversal of credit expenses		28	4,474	2,838	1,636	962	(1,818)	2,781
Other		29	115	185	(70)	(353)	(181)	(171)
Ordinary profit (21+22)		30	61,352	19,681	41,671	14,300	(1,028)	15,329
Extraordinary gains/(losses), net		31	(125)	355	(480)	(98)	70	(169)
Net gains/(losses) on disposal of fixed assets		32	(125)	355	(480)	(98)	69	(168)
Impairment losses on fixed assets		33	-	-	-	-	1	(1)
Income before income taxes (30+31)		34	61,226	20,036	41,190	14,201	(958)	15,160
Income taxes-current		35	(15,713)	(4,607)	(11,106)	(3,507)	(862)	(2,645)
Income taxes-deferred		36	(1,431)	(510)	(921)	(750)	1,179	(1,930)
Net income (34+35+36)		37	44,081	14,919	29,162	9,943	(641)	10,584
Credit expense (6+20+27+28)		38	832	5,063	(4,230)	(186)	(2,748)	2,562
Disposal of problem loans in the trust account		39	10	(10)	20	-	-	-
Provision to general reserve for possible loan losses		40	862	2,907	(2,045)	120	(2,772)	2,892
Write-off of loans		41	(3,221)	(342)	(2,879)	(1,138)	(964)	(173)
Provision to specific reserve for possible loan losses		42	1,890	2,369	(479)	547	1,202	(654)
Provision to special reserve for certain overseas loans		43	0	0	0	-	-	-
Other disposal of problem loans		44	(430)	53	(484)	(10)	34	(45)
Gains on recoveries of written-off claims		45	1,722	85	1,636	295	(248)	543

○ Interest rate spreads (Domestic operations)

(%)

			Resona Bank			Saitama Resona Bank		
			1Q FY 2025	Change	1Q FY 2024	1Q FY 2025	Change	1Q FY 2024
Average interest rate of loans and bills discounted (A)			1.05	0.24	0.80	0.98	0.22	0.75
Average interest rate of deposits and negotiable CDs (B)			0.15	0.13	0.01	0.17	0.15	0.01
Loan-to-deposit spread (A) - (B)			0.90	0.10	0.79	0.80	0.06	0.74

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)			1.08	0.24	0.83	1.03	0.17	0.85
Loan-to-deposit spread (C) - (B)			0.93	0.11	0.81	0.86	0.01	0.84

(Millions of yen)

			Kansai Mirai Bank			Minato Bank		
			1Q FY 2025	Change	1Q FY 2024	1Q FY 2025	Change	1Q FY 2024
Gross operating profit	(2+5+7+8+9)	1	26,706	4,091	22,614	13,529	1,689	11,840
Interest income		2	23,182	4,197	18,984	10,462	2,065	8,396
Net interest income from domestic loans and deposits		3	18,086	1,288	16,797	7,414	821	6,592
Net gains/(losses) on cancellation of investment trusts		4	105	4	101	15	15	(0)
Trust fees (after disposal of problem loans in trust account)		5	5	5	0	-	-	-
<Disposal of problem loans in the trust account>		6	-	-	-	-	-	-
Fees and commissions		7	3,135	(372)	3,507	2,702	(598)	3,301
Trading income		8	-	-	-	-	-	-
Other operating income		9	383	261	122	365	223	142
Net gains/(losses) on bonds		10	12	60	(47)	209	200	9
Expenses (excluding non-recurring items and amortization of goodwill)		11	(16,512)	(106)	(16,405)	(9,625)	(1,369)	(8,255)
Personnel expenses		12	(7,669)	(132)	(7,536)	(4,223)	(218)	(4,004)
Non-personnel expenses		13	(7,593)	164	(7,757)	(4,364)	(760)	(3,603)
Taxes		14	(1,250)	(139)	(1,111)	(1,037)	(390)	(647)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	10,193	3,984	6,208	3,904	320	3,584
Core net operating profit (15-10)		16	10,181	3,924	6,256	3,694	119	3,575
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	10,075	3,920	6,154	3,679	104	3,575
Amortization of goodwill		18	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)		19	10,009	3,984	6,024	3,904	320	3,584
Provision to general reserve for possible loan losses		20	-	-	-	418	820	(402)
Net operating profit (1+11+18+20)		21	10,009	3,984	6,024	4,322	1,140	3,182
Other gains/(losses), net		22	336	(968)	1,304	3,982	3,126	855
Net gains/(losses) on stocks		23	142	(317)	460	4,244	3,822	422
Gains on sale		24	142	(329)	471	4,369	3,945	423
Losses on sale		25	-	11	(11)	(124)	(123)	(1)
Losses on devaluation		26	-	-	-	-	-	-
Disposal of problem loans		27	(1,039)	(329)	(709)	(640)	(812)	172
Reversal of credit expenses		28	1,706	(447)	2,154	105	53	51
Other		29	(472)	127	(599)	271	62	208
Ordinary profit (21+22)		30	10,345	3,016	7,328	8,305	4,266	4,038
Extraordinary gains/(losses), net		31	158	131	26	(36)	(22)	(14)
Net gains/(losses) on disposal of fixed assets		32	158	111	47	(20)	(20)	(0)
Impairment losses on fixed assets		33	-	20	(20)	(16)	(1)	(14)
Income before income taxes (30+31)		34	10,504	3,148	7,355	8,268	4,244	4,023
Income taxes-current		35	(1,080)	(915)	(165)	(418)	313	(731)
Income taxes-deferred		36	171	192	(20)	(1,437)	(973)	(464)
Net income (34+35+36)		37	9,595	2,425	7,170	6,411	3,584	2,827
Credit expense (6+20+27+28)		38	667	(777)	1,444	(116)	61	(178)
Disposal of problem loans in the trust account		39	-	-	-	-	-	-
Provision to general reserve for possible loan losses		40	14	(1,499)	1,513	418	820	(402)
Write-off of loans		41	(1,031)	(293)	(737)	-	0	(0)
Provision to specific reserve for possible loan losses		42	1,451	892	558	(529)	(724)	195
Provision to special reserve for certain overseas loans		43	-	-	-	-	-	-
Other disposal of problem loans		44	(7)	(35)	27	(110)	(87)	(22)
Gains on recoveries of written-off claims		45	241	158	83	105	53	51

○ Interest rate spreads (Domestic operations)

(%)

			Kansai Mirai Bank			Minato Bank		
			1Q FY 2025	Change	1Q FY 2024	1Q FY 2025	Change	1Q FY 2024
Average interest rate of loans and bills discounted (A)			1.24	0.23	1.00	1.13	0.24	0.88
Average interest rate of deposits and negotiable CDs (B)			0.20	0.17	0.03	0.17	0.14	0.02
Loan-to-deposit spread (A) - (B)			1.03	0.06	0.97	0.95	0.09	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)			1.24	0.23	1.00	1.13	0.24	0.88
Loan-to-deposit spread (C) - (B)			1.03	0.06	0.97	0.95	0.09	0.86

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

(Millions of yen, %)

<Consolidated>		End of Jun. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Jun. 2024 (C)
	Unrecoverable or valueless claims	54,729	472	(8,526)	54,257	63,256
	Risk claims	315,683	(18,609)	(43,826)	334,292	359,509
	Special attention loans	225,648	4,894	(4,714)	220,754	230,363
	Loans past due 3 months or more	1,519	(91)	(1,808)	1,610	3,327
	Restructured loans	224,129	4,985	(2,906)	219,144	227,035
	NPL, total [A]	596,061	(13,242)	(57,067)	609,304	653,129
	Normal claims	45,404,450	388,735	1,641,506	45,015,715	43,762,944
	Total claims [B]	46,000,512	375,492	1,584,438	45,625,020	44,416,074
	NPL Ratio [A] / [B]	1.29	(0.03)	(0.17)	1.33	1.47
Partial direct write-offs		130,651	7,914	(4,944)	122,737	135,596

### <Total of group banks under Resona HD>

	Unrecoverable or valueless claims	44,936	968	(7,668)	43,968	52,605
	Risk claims	308,062	(18,168)	(41,164)	326,230	349,227
	Special attention loans	171,782	3,886	9,093	167,896	162,688
	Loans past due 3 months or more	1,503	(19)	(1,801)	1,522	3,305
	Restructured loans	170,278	3,905	10,895	166,373	159,383
	NPL, total [A]	524,781	(13,313)	(39,739)	538,095	564,521
	Normal claims	45,673,005	407,982	1,614,081	45,265,022	44,058,924
	Total claims [B]	46,197,787	394,669	1,574,341	45,803,118	44,623,445
	NPL Ratio [A] / [B]	1.13	(0.03)	(0.12)	1.17	1.26
Partial direct write-offs		112,954	6,953	(4,666)	106,001	117,621

(Millions of yen, %)

<Resona Bank>		End of Jun. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Jun. 2024 (C)
	Unrecoverable or valueless claims	13,453	(297)	(2,322)	13,751	15,775
	Risk claims	140,007	(6,683)	(33,509)	146,691	173,516
	Special attention loans	100,859	4,696	7,763	96,163	93,096
	Loans past due 3 months or more	844	(53)	394	897	450
	Restructured loans	100,015	4,749	7,368	95,265	92,646
	NPL, total [A]	254,320	(2,285)	(28,068)	256,605	282,388
	Normal claims	25,976,503	(95,093)	1,404,802	26,071,597	24,571,700
	Total claims [B]	26,230,823	(97,379)	1,376,734	26,328,203	24,854,089
	NPL Ratio [A] / [B]	0.96	(0.00)	(0.16)	0.97	1.13
	Partial direct write-offs	66,869	3,325	(1,804)	63,544	68,673

<Saitama Resona Bank>

	Unrecoverable or valueless claims	11,741	211	(632)	11,529	12,374
	Risk claims	51,119	(3,439)	(68)	54,559	51,188
	Special attention loans	42,669	540	7,621	42,128	35,047
	Loans past due 3 months or more	168	89	(1,066)	79	1,235
	Restructured loans	42,500	451	8,688	42,049	33,812
	NPL, total [A]	105,529	(2,687)	6,920	108,217	98,609
	Normal claims	9,239,397	453,900	(98,647)	8,785,496	9,338,044
	Total claims [B]	9,344,927	451,213	(91,726)	8,893,714	9,436,654
	NPL Ratio [A] / [B]	1.12	(0.08)	0.08	1.21	1.04
	Partial direct write-offs	15,305	1,398	(536)	13,906	15,841

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	9,802	742	231	9,060	9,571
	Risk claims	79,603	(5,713)	(3,006)	85,316	82,610
	Special attention loans	22,749	(721)	(6,620)	23,471	29,369
	Loans past due 3 months or more	179	(141)	(1,313)	321	1,493
	Restructured loans	22,569	(579)	(5,306)	23,149	27,876
	NPL, total [A]	112,156	(5,692)	(9,395)	117,848	121,551
	Normal claims	7,187,051	40,191	182,795	7,146,859	7,004,255
	Total claims [B]	7,299,207	34,499	173,400	7,264,707	7,125,807
	NPL Ratio [A] / [B]	1.53	(0.08)	(0.16)	1.62	1.70
	Partial direct write-offs	17,817	1,487	(8,715)	16,329	26,532

<Minato Bank>

	Unrecoverable or valueless claims	9,939	312	(4,944)	9,627	14,884
	Risk claims	37,331	(2,332)	(4,580)	39,663	41,911
	Special attention loans	5,503	(628)	328	6,132	5,174
	Loans past due 3 months or more	310	86	184	224	126
	Restructured loans	5,193	(715)	144	5,908	5,048
	NPL, total [A]	52,775	(2,648)	(9,196)	55,423	61,971
	Normal claims	3,270,053	8,983	125,129	3,261,069	3,144,923
	Total claims [B]	3,322,828	6,335	115,933	3,316,493	3,206,895
	NPL Ratio [A] / [B]	1.58	(0.08)	(0.34)	1.67	1.93
	Partial direct write-offs	12,961	741	6,388	12,220	6,573

### 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 Jun. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses)				Change from End of Mar. 2025
			(End of Jun. 2025)	Gain	Loss		
Bonds held to maturity	5,213,447	119,236	(374,349)	186	(374,536)		18,444
Japanese government bonds	3,256,805	125,823	(273,142)	140	(273,283)		11,728
Japanese local government bonds	1,464,520	(1,803)	(51,362)	41	(51,404)		9,446
Japanese corporate bonds	477,638	(4,312)	(49,322)	4	(49,327)		(2,863)
Other	14,482	(471)	(521)	-	(521)		132
Available-for-sale securities	5,564,292	497,963	533,169	676,819	(143,649)		56,332
Stocks	890,612	13,445	640,127	643,555	(3,427)		19,264
Bonds	2,962,269	168,543	(109,412)	3,626	(113,038)		11,976
Japanese government bonds	1,592,515	209,216	(76,654)	2,704	(79,359)		6,636
Japanese local government bonds	570,099	(15,134)	(19,686)	13	(19,700)		3,736
Japanese corporate bonds	799,654	(25,539)	(13,071)	907	(13,979)		1,604
Other	1,711,410	315,975	2,454	29,637	(27,182)		25,091

<Total of group banks under Resona HD>	B/S Amount (End of Jun. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses)				Change from End of Mar. 2025
			(End of Jun. 2025)	Gain	Loss		
Bonds held to maturity	5,213,447	119,236	(374,349)	186	(374,536)		18,444
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	5,517,861	498,561	531,113	674,246	(143,132)		55,026
Stocks	860,215	12,438	638,877	641,577	(2,700)		18,189
Bonds	2,962,266	168,543	(109,404)	3,626	(113,030)		11,973
Other	1,695,379	317,579	1,640	29,042	(27,402)		24,863

<Resona Bank>							
Bonds held to maturity	2,792,879	124,096	(220,936)	-	(220,936)		10,122
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	3,161,577	408,450	459,990	543,803	(83,813)		22,325
Stocks	704,455	5,146	525,903	528,440	(2,536)		10,027
Bonds	1,318,306	147,682	(58,930)	2,781	(61,712)		3,998
Other	1,138,815	255,621	(6,983)	12,581	(19,564)		8,299

<Saitama Resona Bank>							
Bonds held to maturity	1,729,180	(4,384)	(60,431)	35	(60,466)		11,554
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	1,544,942	59,550	53,287	92,812	(39,525)		23,605
Stocks	118,619	7,145	84,410	84,433	(23)		7,746
Bonds	1,034,562	1,205	(33,214)	397	(33,611)		6,924
Other	391,761	51,200	2,091	7,981	(5,890)		8,934

<Kansai Mirai Bank>							
Bonds held to maturity	291,079	(275)	(50,754)	133	(50,888)		(628)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	511,544	15,813	(1,666)	12,144	(13,810)		6,654
Stocks	8,005	408	4,894	4,973	(78)		408
Bonds	385,706	5,262	(12,262)	259	(12,521)		510
Other	117,832	10,142	5,701	6,911	(1,210)		5,734

<Minato Bank>							
Bonds held to maturity	400,307	(199)	(42,226)	17	(42,244)		(2,603)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	299,796	14,746	19,502	25,486	(5,983)		2,440
Stocks	29,135	(261)	23,669	23,730	(61)		7
Bonds	223,690	14,393	(4,996)	187	(5,184)		539
Other	46,970	614	830	1,567	(737)		1,894

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 Jun. 2025 (A)			End of Mar. 2025 (B)	End of Jun. 2024 (C)
		(A) - (B)	(A) - (C)		
Deposits (Term-end)	62,765.1	(759.9)	157.7	63,525.0	62,607.3
Deposits (Average balance)	62,978.1	413.2	27.5	62,564.8	62,950.5
Trust principal (Term-end)	1,080.7	51.3	(193.5)	1,029.3	1,274.2
Trust principal (Average balance)	1,019.0	(237.2)	(222.3)	1,256.2	1,241.3
Loans and bills discounted (Term-end)	45,202.2	413.7	1,669.9	44,788.5	43,532.3
Banking account	45,197.5	414.1	1,671.7	44,783.4	43,525.8
Trust account	4.6	(0.3)	(1.8)	5.0	6.5
Loans and bills discounted (Average balance)	45,131.7	1,372.5	2,297.5	43,759.2	42,834.2
Banking account	45,126.8	1,373.6	2,299.4	43,753.2	42,827.4
Trust account	4.8	(1.1)	(1.8)	6.0	6.7

##### <Resona Bank>

Deposits (Term-end)	33,240.0	(1,068.7)	(505.8)	34,308.7	33,745.8
Deposits (Average balance)	33,621.3	(272.3)	(770.2)	33,893.6	34,391.5
Trust principal (Term-end)	1,080.7	51.3	(193.5)	1,029.3	1,274.2
Trust principal (Average balance)	1,019.0	(237.2)	(222.3)	1,256.2	1,241.3
Loans and bills discounted (Term-end)	25,493.0	(78.9)	1,448.4	25,572.0	24,044.5
Banking account	25,488.3	(78.5)	1,450.3	25,566.9	24,038.0
Trust account	4.6	(0.3)	(1.8)	5.0	6.5
Loans and bills discounted (Average balance)	25,579.2	1,011.8	1,869.2	24,567.4	23,710.0
Banking account	25,574.4	1,012.9	1,871.1	24,561.4	23,703.3
Trust account	4.8	(1.1)	(1.8)	6.0	6.7

##### <Saitama Resona Bank>

Deposits (Term-end)	17,789.2	45.3	315.7	17,743.8	17,473.4
Deposits (Average balance)	17,744.6	386.5	400.3	17,358.0	17,344.2
Loans and bills discounted (Term-end)	9,202.3	450.3	(82.5)	8,751.9	9,284.8
Loans and bills discounted (Average balance)	9,084.6	157.0	94.0	8,927.5	8,990.5

##### <Kansai Mirai Bank>

Deposits (Term-end)	7,754.4	149.4	294.3	7,605.0	7,460.1
Deposits (Average balance)	7,692.8	263.0	351.6	7,429.8	7,341.1
Loans and bills discounted (Term-end)	7,226.8	34.0	184.0	7,192.7	7,042.8
Loans and bills discounted (Average balance)	7,200.1	122.6	201.3	7,077.5	6,998.7

##### <Minato Bank>

Deposits (Term-end)	3,981.3	114.0	53.5	3,867.3	3,927.8
Deposits (Average balance)	3,919.3	36.0	45.7	3,883.3	3,873.6
Loans and bills discounted (Term-end)	3,280.0	8.2	119.9	3,271.7	3,160.0
Loans and bills discounted (Average balance)	3,267.7	81.0	132.8	3,186.6	3,134.8

## 5. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Jun. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Jun. 2024 (C)
Domestic individual deposits (Term-end)	39,390.4	420.7	203.2	38,969.7	39,187.2
Liquid deposits	30,926.2	260.6	246.9	30,665.5	30,679.3
Time deposits	8,338.4	158.4	(28.9)	8,180.0	8,367.4
Domestic corporate deposits (Term-end)	19,790.5	(22.1)	359.6	19,812.6	19,430.8
Liquid deposits	15,822.1	(50.5)	49.8	15,872.6	15,772.2
Time deposits	3,157.3	(17.6)	61.5	3,174.9	3,095.7

### <Resona Bank>

Domestic individual deposits (Term-end)	17,933.2	100.8	27.5	17,832.3	17,905.6
Liquid deposits	14,674.3	82.5	71.7	14,591.8	14,602.6
Time deposits	3,159.1	16.3	(31.7)	3,142.7	3,190.9
Domestic corporate deposits (Term-end)	13,234.5	(161.1)	158.6	13,395.7	13,075.9
Liquid deposits	10,993.6	(159.5)	87.5	11,153.1	10,906.0
Time deposits	1,638.5	(12.1)	(108.0)	1,650.7	1,746.6

### <Saitama Resona Bank>

Domestic individual deposits (Term-end)	13,171.0	181.0	189.4	12,990.0	12,981.6
Liquid deposits	10,588.7	165.7	180.1	10,423.0	10,408.5
Time deposits	2,565.0	15.9	9.1	2,549.1	2,555.8
Domestic corporate deposits (Term-end)	3,506.7	9.1	18.1	3,497.6	3,488.6
Liquid deposits	2,619.4	25.3	(38.4)	2,594.1	2,657.9
Time deposits	792.0	(31.1)	30.9	823.1	761.0

### <Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,358.4	127.0	22.9	5,231.3	5,335.4
Liquid deposits	3,399.7	(0.0)	(3.1)	3,399.8	3,402.9
Time deposits	1,952.6	127.0	26.0	1,825.6	1,926.6
Domestic corporate deposits (Term-end)	2,110.3	59.1	158.9	2,051.1	1,951.3
Liquid deposits	1,457.9	24.5	6.9	1,433.4	1,451.0
Time deposits	573.2	20.1	125.1	553.0	448.1

### <Minato Bank>

Domestic individual deposits (Term-end)	2,927.7	11.7	(36.7)	2,916.0	2,964.5
Liquid deposits	2,263.4	12.5	(1.7)	2,250.8	2,265.1
Time deposits	661.6	(0.9)	(32.3)	662.5	693.9
Domestic corporate deposits (Term-end)	938.8	70.6	23.9	868.1	914.8
Liquid deposits	750.9	59.1	(6.2)	691.8	757.2
Time deposits	153.4	5.5	13.4	147.8	139.9

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas deposits and deposits 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 Jun.			End of Mar.	End of Jun.
	2025 (A)	(A) - (B)	(A) - (C)	2025 (B)	2024 (C)
Investment trust (Including fund wrap)	3,296.3	123.9	16.1	3,172.3	3,280.1
Public bond	321.2	32.5	73.3	288.6	247.9
Insurance	3,168.6	11.9	36.1	3,156.7	3,132.5

### <Resona Bank>

Investment trust (Including fund wrap)	1,456.5	55.7	3.7	1,400.7	1,452.8
Public bond	106.6	10.9	25.7	95.6	80.8
Insurance	1,038.6	4.1	11.7	1,034.4	1,026.8

### <Saitama Resona Bank>

Investment trust (Including fund wrap)	796.5	31.5	1.1	765.0	795.4
Public bond	202.5	20.1	43.3	182.3	159.2
Insurance	1,055.8	(1.8)	14.8	1,057.7	1,041.0

### <Kansai Mirai Bank>

Investment trust (Including fund wrap)	702.3	21.8	3.9	680.4	698.4
Public bond	6.8	0.7	2.3	6.1	4.5
Insurance	799.2	0.8	(11.2)	798.3	810.4

### <Minato Bank>

Investment trust (Including fund wrap)	340.8	14.7	7.4	326.0	333.4
Public bond	5.1	0.6	1.8	4.5	3.3
Insurance	274.9	8.7	20.7	266.2	254.1

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)