



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2025 (Six months ended September 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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Semiannual securities report issuing date: November 21, 2025 Dividends payment date: December 9, 2025

Trading accounts: Established

Supplemental information for the financial results: Available

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

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

1. Consolidated Financial Results for the First Half of Fiscal Year 2025 (April 1, 2025- September 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	%
1H of FY2025	620,771	16.2	199,656	23.6	142,866	25.1
1H of FY2024	534,410	20.5	161,486	41.1	114,244	38.5

Note: Comprehensive Income: 1H of FY2025: 212,648 million yen, 243.2% 1H of FY2024: 61,958 million yen, (43.8)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2025	62.55	62.55
1H of FY2024	49.30	49.30

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2025	76,319,330	2,904,802	3.8
March 31, 2025	77,370,816	2,752,815	3.5

(Reference) Net Assets Attributable to Stockholders: September 30, 2025: 2,882,225 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	-	14.50			
FY2025(Forecast)			-	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	105.32

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

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

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period		
September 30, 2025	:	2,307,136,666 shares
March 31, 2025	:	2,307,136,666 shares
B) Treasury stock at the end of the period		
September 30, 2025	:	33,259,711 shares
March 31, 2025	:	11,233,569 shares
C) Average outstanding shares during the period		
1H of FY2025	:	2,283,747,152 shares
1H of FY2024	:	2,317,050,557 shares

Note: Treasury stock at the end of the period included the stocks owned by share benefit trust for officers and ESOP-type Stock Benefit Trust for the Employee Shareholding Association	
September 30, 2025	: 9,376,900 shares
March 31, 2025	: 10,482,200 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,278,825,576 shares

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

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.

Note: How to get supplemental information for the financial results

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

The investor relations meeting for institutional investor or analyst is scheduled on November 19, 2025. The presentation video and materials of this meeting will be available on the web site.

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Reference Materials for the First Half of FY2025

1. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2025	September 30, 2025
Assets		
Cash and due from banks	¥ 19,548,812	¥ 16,569,356
Call loans and bills bought	236,180	359,216
Deposits paid for bonds borrowing transactions	1,529	—
Monetary claims bought	600,860	573,817
Trading assets	443,299	506,197
Money held in trust	336	1,609
Securities	10,307,505	11,202,328
Loans and bills discounted	44,534,541	45,455,844
Foreign exchange assets	204,928	141,662
Lease receivables and investments in leases	200,177	212,422
Other assets	628,979	607,950
Tangible fixed assets	311,967	308,768
Intangible fixed assets	50,012	50,422
Net defined benefit asset	109,224	111,965
Deferred tax assets	9,877	6,736
Customers' liabilities for acceptances and guarantees	373,013	387,180
Reserve for possible loan losses	(190,421)	(176,140)
Reserve for possible losses on investments	(8)	(8)
Total Assets	¥ 77,370,816	¥ 76,319,330
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,418,436	¥ 62,719,607
Negotiable certificates of deposit	654,990	586,810
Call money and bills sold	1,678,718	680,884
Payables under securities lending transactions	2,201,282	2,700,243
Trading liabilities	181,100	221,748
Borrowed money	3,908,005	3,477,989
Foreign exchange liabilities	7,819	7,440
Bonds	195,859	215,667
Due to trust account	1,026,603	1,377,797
Other liabilities	883,550	919,584
Reserve for employees' bonuses	21,983	18,403
Net defined benefit liability	5,440	4,862
Other reserves	23,338	22,122
Deferred tax liabilities	22,122	58,545
Deferred tax liabilities for land revaluation	15,735	15,640
Acceptances and guarantees	373,013	387,180
Total Liabilities	74,618,000	73,414,528
Net Assets		
Capital stock	50,552	50,552
Capital surplus	69,813	69,802
Retained earnings	2,238,761	2,350,699
Treasury stock	(6,622)	(36,001)
Total stockholders' equity	2,352,504	2,435,052
Net unrealized gains on available-for-sale securities	344,603	419,647
Net deferred gains on hedges	(32,804)	(33,463)
Revaluation reserve for land	32,614	32,405
Foreign currency translation adjustments	6,505	3,065
Remeasurements of defined benefit plans	25,732	25,518
Total accumulated other comprehensive income	376,652	447,173
Stock acquisition rights	126	112
Non-controlling interests	23,532	22,464
Total Net Assets	2,752,815	2,904,802
Total Liabilities and Net Assets	¥ 77,370,816	¥ 76,319,330

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

	(Millions of yen)	
	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Ordinary income	¥ 534,410	¥ 620,771
Interest income	289,966	387,093
Interest on loans and bills discounted	195,282	262,161
Interest and dividends on securities	55,742	65,453
Trust fees	12,862	12,937
Fees and commissions	134,006	134,715
Trading income	2,258	1,929
Other operating income	37,073	33,088
Other ordinary income	58,243	51,008
Ordinary expenses	372,924	421,115
Interest expenses	60,886	105,252
Interest on deposits	25,873	64,103
Fees and commissions	34,539	37,650
Trading expenses	—	111
Other operating expenses	35,546	25,143
General and administrative expenses	222,666	229,467
Other ordinary expenses	19,284	23,490
Ordinary profits	<u>161,486</u>	<u>199,656</u>
Extraordinary gains	1,159	629
Gains on disposal of fixed assets	1,159	629
Extraordinary losses	4,076	1,157
Losses on disposal of fixed assets	910	859
Impairment losses on fixed assets	3,165	297
Income before income taxes	<u>158,570</u>	<u>199,128</u>
Income taxes – current	44,209	51,397
Income taxes – deferred	(952)	3,836
Total income taxes	<u>43,257</u>	<u>55,233</u>
Net income	<u>115,312</u>	<u>143,895</u>
Net income attributable to non-controlling interests	1,067	1,028
Net income attributable to owners of parent	<u>¥ 114,244</u>	<u>¥ 142,866</u>

[Consolidated Statements of Comprehensive Income]

	(Millions of yen)	
	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Net income	¥ 115,312	¥ 143,895
Other comprehensive income	(53,353)	68,753
Net unrealized gains on available-for-sale securities	(56,545)	75,122
Net deferred gains on hedges	(7,723)	(659)
Foreign currency translation adjustments	9,950	(5,447)
Remeasurements of defined benefit plans	964	(168)
Share of other comprehensive income of affiliates accounted for using the equity method	(0)	(93)
Total comprehensive income	<u>¥ 61,958</u>	<u>¥ 212,648</u>
Total comprehensive income attributable to:		
Owners of parent	¥ 58,343	¥ 213,595
Non-controlling interests	¥ 3,615	¥ (947)

(3) Consolidated Statements of Changes in Net Assets

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

(Millions of yen)

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

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

For the first half of fiscal year 2025 (April 1, 2025 - September 30, 2025)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 69,813	¥ 2,238,761	¥ (6,622)	¥ 2,352,504	¥ 344,603	¥ (32,804)
Changes during the term							
Dividends paid			(31,136)		(31,136)		
Net income attributable to owners of parent			142,866		142,866		
Purchase of treasury stock				(30,006)	(30,006)		
Disposal of treasury stock		(11)		626	615		
Reversal of revaluation reserve for land			208		208		
Net changes except for stockholders' equity during the term						75,043	(659)
Total changes during the term	—	(11)	111,938	(29,379)	82,547	75,043	(659)
Balance at the end of the term	¥ 50,552	¥ 69,802	¥ 2,350,699	¥ (36,001)	¥ 2,435,052	¥ 419,647	¥ (33,463)

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 32,614	¥ 6,505	¥ 25,732	¥ 376,652	¥ 126	¥ 23,532	¥ 2,752,815
Changes during the term							
Dividends paid							(31,136)
Net income attributable to owners of parent							142,866
Purchase of treasury stock							(30,006)
Disposal of treasury stock							615
Reversal of revaluation reserve for land							208
Net changes except for stockholders' equity during the term	(208)	(3,440)	(214)	70,520	(13)	(1,067)	69,439
Total changes during the term	(208)	(3,440)	(214)	70,520	(13)	(1,067)	151,986
Balance at the end of the term	¥ 32,405	¥ 3,065	¥ 25,518	¥ 447,173	¥ 112	¥ 22,464	¥ 2,904,802

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

2. Other

Statement of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2025		September 30, 2025	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 5,065	0.02	¥ 4,284	0.01
Securities	20	0.00	20	0.00
Beneficiary rights	25,896,644	91.38	27,493,189	89.17
Securities held in custody account	20,843	0.07	20,834	0.07
Monetary claims	795,206	2.80	1,356,166	4.40
Tangible fixed assets	390,981	1.38	386,003	1.25
Intangible fixed assets	13,068	0.05	13,068	0.04
Other claims	10,218	0.04	3,073	0.01
Due from banking account	1,026,603	3.62	1,377,797	4.47
Cash and due from banks	180,658	0.64	177,386	0.58
Total assets	¥ 28,339,310	100.00	¥ 30,831,823	100.00

Liabilities

	March 31, 2025		September 30, 2025	
	Million yen	%	Million yen	%
Money trusts	¥ 12,503,211	44.12	¥ 14,300,295	46.38
Pension trusts	2,769,102	9.77	2,629,065	8.53
Property formation benefit trusts	1,079	0.01	1,065	0.00
Securities investment trusts	11,206,438	39.54	11,443,253	37.11
Money entrusted, other than money trusts	391,617	1.38	416,119	1.35
Securities trusts	20,845	0.07	20,836	0.07
Monetary claims trusts	798,442	2.82	1,359,049	4.41
Land and fixtures trusts	-	-	-	-
Composite trusts	648,573	2.29	662,137	2.15
Total liabilities	¥ 28,339,310	100.00	¥ 30,831,823	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.
3. Co-managed trust funds under other trust bank's administration amounted to JPY143,320 million as of March 31, 2025 and JPY144,329 million as of September 30, 2025, respectively.

Financial Results Report for the First Half of FY2025

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[Consolidated]

Consolidated figures of Resona Holdings

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

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

Note: Resona Bank's figures include trust account.

I. Highlights of Financial Results

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Ordinary income	1	620,771	86,361	534,410
Gross operating profit	2	401,619	56,425	345,194
Interest income	3	281,854	52,774	229,080
Trust fees (after disposal of problem loans in the trust account)	4	12,937	75	12,862
<Disposal of problem loans in the trust account>	5	10	(10)	20
Fees and commissions	6	97,064	(2,402)	99,466
Trading income	7	1,818	(440)	2,258
Other operating income	8	7,944	6,418	1,526
Expenses(excluding non-recurring items)	9	(229,256)	(8,507)	(220,749)
Personnel expenses	10	(106,810)	(3,477)	(103,333)
Non-personnel expenses	11	(106,194)	(4,007)	(102,186)
Taxes	12	(16,251)	(1,022)	(15,228)
Actual net operating profit (2-5+9+19)	13	172,574	47,736	124,837
Provision to general reserve for possible loan losses	14	-	-	-
Other gains/(losses), net	15	27,293	(9,747)	37,041
Net gains/(losses) on stocks	16	33,747	(12,862)	46,609
Disposal of problem loans	17	(14,561)	(1,774)	(12,787)
Reversal of credit expenses	18	11,047	5,128	5,919
Equity in earnings of investments in affiliates	19	221	(190)	412
Ordinary profit	20	199,656	38,170	161,486
Extraordinary gains	21	629	(530)	1,159
Extraordinary losses	22	(1,157)	2,919	(4,076)
Income before income taxes	23	199,128	40,558	158,570
Income taxes - current	24	(51,397)	(7,187)	(44,209)
Income taxes - deferred	25	(3,836)	(4,788)	952
Net income	26	143,895	28,582	115,312
Net income attributable to non-controlling interests	27	(1,028)	38	(1,067)
Net income attributable to owners of parent	28	142,866	28,621	114,244

Credit expense (5+14+17+18)	29	(3,504)	3,344	(6,848)
Disposal of problem loans in the trust account	30	10	(10)	20
Provision to general reserve for possible loan losses	31	4,410	1,722	2,688
Write-off of loans	32	(13,555)	(3,390)	(10,164)
Provision to specific reserve for possible loan losses	33	2,068	3,315	(1,247)
Provision to special reserve for certain overseas loans	34	0	0	0
Other disposal of problem loans	35	(1,006)	1,616	(2,622)
Gains on recoveries of written-off claims	36	4,568	90	4,478

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Number of consolidated subsidiaries	37	33	(1)	34
Number of affiliated companies accounted for by the equity method	38	6	1	5
Total	39	39	—	39

<Total of group banks under Resona HD>

(Millions of yen)

		1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Gross operating profit	(8+16) 1	370,657	59,488	311,168
Interest income	2	278,997	57,064	221,932
Net gains/(losses) on cancellation of investment trusts	3	(174)	(580)	406
Fees and commissions(including trust fees)	4	84,200	(3,207)	87,407
Trading income	5	1,534	(714)	2,249
Other operating income	6	5,925	6,346	(420)
Net gains/(losses) on bonds	7	670	6,526	(5,856)
Gross operating profit from domestic operations	(9+10+12+13+14) 8	353,938	54,676	299,261
Interest income	9	270,886	51,936	218,949
Trust fees (after disposal of problem loans in the trust account)	10	12,950	79	12,870
<Disposal of problem loans in the trust account>	11	10	(10)	20
Fees and commissions	12	70,114	(3,100)	73,214
Trading income	13	648	140	508
Other operating income	14	(660)	5,621	(6,281)
Net gains/(losses) on bonds	15	(1,119)	3,834	(4,954)
Gross operating profit from international operations	(17+18+19+20) 16	16,718	4,811	11,907
Interest income	17	8,110	5,127	2,982
Fees and commissions	18	1,135	(186)	1,322
Trading income	19	886	(854)	1,741
Other operating income	20	6,585	724	5,861
Net gains/(losses) on bonds	21	1,789	2,691	(901)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(209,515)	(6,928)	(202,586)
Personnel expenses	23	(89,226)	(2,088)	(87,138)
Non-personnel expenses	24	(104,914)	(3,855)	(101,058)
Taxes	25	(15,374)	(984)	(14,389)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11) 26	161,131	52,569	108,562
Core net operating profit	(26-7) 27	160,461	46,043	114,418
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3) 28	160,635	46,624	114,011
Amortization of goodwill	29	(368)	-	(368)
Actual net operating profit (including amortization of goodwill)	(26+29) 30	160,763	52,569	108,193
Provision to general reserve for possible loan losses	31	-	3,032	(3,032)
Net operating profit	(1+22+29+31) 32	160,773	55,591	105,181
Other gains/(losses), net	33	28,834	(11,806)	40,641
Net gains/(losses) on stocks	34	34,428	(13,044)	47,472
Disposal of problem loans	35	(11,515)	1,050	(12,566)
Reversal of credit expenses	36	8,363	463	7,900
Other	37	(2,442)	(276)	(2,165)
Ordinary profit	(32+33) 38	189,608	43,785	145,823
Extraordinary gains/(losses), net	39	(564)	2,322	(2,887)
Net gains/(losses) on disposal of fixed assets	40	(242)	(480)	238
Impairment losses on fixed assets	41	(322)	2,803	(3,125)
Income before income taxes	(38+39) 42	189,043	46,107	142,936
Income taxes-current	43	(47,986)	(7,631)	(40,355)
Income taxes-deferred	44	(3,112)	(4,619)	1,506
Net income	(42+43+44) 45	137,944	33,856	104,087
Credit expense	(11+31+35+36) 46	(3,141)	4,536	(7,678)
Disposal of problem loans in the trust account	47	10	(10)	20
Provision to general reserve for possible loan losses	48	3,483	2,224	1,259
Write-off of loans	49	(10,674)	(1,217)	(9,457)
Provision to specific reserve for possible loan losses	50	661	1,267	(606)
Provision to special reserve for certain overseas loans	51	0	0	0
Other disposal of problem loans	52	(840)	1,687	(2,528)
Gains on recoveries of written-off claims	53	4,219	584	3,634

<Non-consolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank			
		1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	
Gross operating profit	(8+16)	1	217,360	33,800	183,559	73,300	12,185	61,114
Interest income		2	155,053	32,863	122,189	56,847	12,628	44,218
Net gains/(losses) on cancellation of investment trusts		3	(265)	(602)	337	-	-	-
Fees and commissions(including trust fees)		4	56,401	(1,054)	57,456	15,747	(1,438)	17,185
Trading income		5	1,534	(714)	2,249	-	-	-
Other operating income		6	4,370	2,706	1,664	705	995	(289)
Net gains/(losses) on bonds		7	467	2,373	(1,906)	181	2,045	(1,864)
Gross operating profit from domestic operations	(9+10+12+13+14)	8	205,779	31,434	174,345	70,310	11,049	59,261
Interest income		9	150,036	30,157	119,879	55,405	10,936	44,468
Trust fees (after disposal of problem loans in the trust account)		10	12,930	87	12,843	12	(10)	23
<Disposal of problem loans in the trust account>		11	10	(10)	20	-	-	-
Fees and commissions		12	42,725	(956)	43,682	15,581	(1,418)	17,000
Trading income		13	648	140	508	-	-	-
Other operating income		14	(561)	2,006	(2,567)	(688)	1,541	(2,230)
Net gains/(losses) on bonds		15	(383)	992	(1,376)	(709)	1,219	(1,928)
Gross operating profit from international operations	(17+18+19+20)	16	11,580	2,366	9,213	2,989	1,136	1,853
Interest income		17	5,017	2,706	2,310	1,441	1,691	(249)
Fees and commissions		18	745	(185)	930	153	(8)	162
Trading income		19	886	(854)	1,741	-	-	-
Other operating income		20	4,931	699	4,231	1,394	(546)	1,940
Net gains/(losses) on bonds		21	850	1,380	(530)	890	825	64
Expenses (excluding non-recurring items and amortization of goodwill)		22	(116,256)	(3,099)	(113,157)	(42,085)	(1,688)	(40,397)
Personnel expenses		23	(47,055)	(608)	(46,446)	(17,865)	(710)	(17,154)
Non-personnel expenses		24	(60,757)	(1,755)	(59,002)	(21,221)	(959)	(20,262)
Taxes		25	(8,444)	(735)	(7,708)	(2,998)	(18)	(2,979)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	101,093	30,710	70,382	31,214	10,497	20,717
Core net operating profit	(26-7)	27	100,625	28,336	72,288	31,033	8,451	22,581
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3)	28	100,891	28,939	71,951	31,033	8,451	22,581
Amortization of goodwill		29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill)	(26+29)	30	101,093	30,710	70,382	31,214	10,497	20,717
Provision to general reserve for possible loan losses		31	-	2,632	(2,632)	-	-	-
Net operating profit	(1+22+29+31)	32	101,103	33,332	67,770	31,214	10,497	20,717
Other gains/(losses), net		33	23,370	3,879	19,490	2,942	(4,184)	7,126
Net gains/(losses) on stocks		34	27,690	1,615	26,074	2,317	(6,988)	9,306
Disposal of problem loans		35	(6,502)	2,061	(8,564)	(1,481)	1,054	(2,535)
Reversal of credit expenses		36	3,266	1,050	2,215	2,792	1,093	1,699
Other		37	(1,083)	(848)	(235)	(686)	656	(1,343)
Ordinary profit	(32+33)	38	124,473	37,212	87,261	34,156	6,312	27,843
Extraordinary gains/(losses), net		39	(117)	2,735	(2,853)	(142)	89	(232)
Net gains/(losses) on disposal of fixed assets		40	(112)	324	(437)	(142)	86	(229)
Impairment losses on fixed assets		41	(5)	2,410	(2,416)	-	3	(3)
Income before income taxes	(38+39)	42	124,356	39,948	84,408	34,014	6,402	27,611
Income taxes-current		43	(33,341)	(11,006)	(22,335)	(8,726)	(2,650)	(6,076)
Income taxes-deferred		44	(1,005)	796	(1,802)	(1,207)	552	(1,760)
Net income	(42+43+44)	45	90,009	29,738	60,270	24,079	4,304	19,774
Credit expense	(11+31+35+36)	46	(3,226)	5,734	(8,960)	1,311	2,147	(836)
Disposal of problem loans in the trust account		47	10	(10)	20	-	-	-
Provision to general reserve for possible loan losses		48	1,130	3,762	(2,632)	1,717	(676)	2,393
Write-off of loans		49	(6,186)	1,095	(7,282)	(1,389)	(606)	(782)
Provision to specific reserve for possible loan losses		50	(652)	202	(855)	243	1,750	(1,506)
Provision to special reserve for certain overseas loans		51	0	0	0	-	-	-
Other disposal of problem loans		52	(315)	111	(426)	(91)	1,661	(1,752)
Gains on recoveries of written-off claims		53	2,789	573	2,215	832	19	813

(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	
Gross operating profit	(8+16)	1	53,291	7,955	45,335	26,705	5,547	21,158
Interest income		2	45,859	7,807	38,052	21,236	3,764	17,472
Net gains/(losses) on cancellation of investment trusts		3	105	4	101	(14)	17	(31)
Fees and commissions(including trust fees)		4	6,871	(33)	6,905	5,179	(680)	5,859
Trading income		5	-	-	-	-	-	-
Other operating income		6	559	181	378	289	2,462	(2,173)
Net gains/(losses) on bonds		7	2	18	(15)	19	2,088	(2,069)
Gross operating profit from domestic operations	(9+10+12+13+14)	8	52,073	7,268	44,804	25,774	4,925	20,849
Interest income		9	44,872	7,064	37,808	20,571	3,778	16,793
Trust fees (after disposal of problem loans in the trust account)		10	7	2	4	-	-	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	6,716	(55)	6,771	5,090	(669)	5,759
Trading income		13	-	-	-	-	-	-
Other operating income		14	476	256	220	112	1,816	(1,703)
Net gains/(losses) on bonds		15	12	(44)	57	(39)	1,666	(1,705)
Gross operating profit from international operations	(17+18+19+20)	16	1,218	687	530	930	621	309
Interest income		17	986	742	243	665	(13)	678
Fees and commissions		18	148	18	129	88	(11)	100
Trading income		19	-	-	-	-	-	-
Other operating income		20	83	(74)	157	176	646	(469)
Net gains/(losses) on bonds		21	(9)	63	(72)	58	422	(363)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(32,895)	(559)	(32,336)	(18,278)	(1,581)	(16,696)
Personnel expenses		23	(15,752)	(509)	(15,242)	(8,553)	(259)	(8,294)
Non-personnel expenses		24	(14,735)	123	(14,859)	(8,198)	(1,264)	(6,934)
Taxes		25	(2,406)	(172)	(2,233)	(1,525)	(57)	(1,468)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	20,396	7,396	12,999	8,427	3,965	4,462
Core net operating profit	(26-7)	27	20,393	7,378	13,015	8,408	1,876	6,532
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3)	28	20,288	7,374	12,914	8,422	1,858	6,564
Amortization of goodwill		29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill)	(26+29)	30	20,027	7,396	12,631	8,427	3,965	4,462
Provision to general reserve for possible loan losses		31	-	-	-	-	400	(400)
Net operating profit	(1+22+29+31)	32	20,027	7,396	12,631	8,427	4,365	4,062
Other gains/(losses), net		33	(1,843)	(3,900)	2,057	4,364	(7,602)	11,967
Net gains/(losses) on stocks		34	142	(519)	661	4,278	(7,151)	11,430
Disposal of problem loans		35	(2,353)	(756)	(1,596)	(1,178)	(1,309)	130
Reversal of credit expenses		36	1,297	(2,609)	3,907	1,007	929	77
Other		37	(929)	(14)	(915)	257	(70)	328
Ordinary profit	(32+33)	38	18,184	3,496	14,688	12,792	(3,236)	16,029
Extraordinary gains/(losses), net		39	11	(231)	243	(315)	(270)	(45)
Net gains/(losses) on disposal of fixed assets		40	149	(772)	922	(137)	(119)	(17)
Impairment losses on fixed assets		41	(138)	540	(679)	(178)	(151)	(27)
Income before income taxes	(38+39)	42	18,196	3,264	14,932	12,476	(3,507)	15,984
Income taxes-current		43	(4,155)	(1,137)	(3,017)	(1,762)	7,162	(8,924)
Income taxes-deferred		44	869	(21)	890	(1,768)	(5,947)	4,178
Net income	(42+43+44)	45	14,910	2,106	12,804	8,945	(2,292)	11,238
Credit expense	(11+31+35+36)	46	(1,055)	(3,366)	2,310	(171)	20	(192)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	154	(1,744)	1,898	482	882	(400)
Write-off of loans		49	(2,084)	(692)	(1,392)	(1,013)	(1,013)	(0)
Provision to specific reserve for possible loan losses		50	697	(783)	1,480	372	97	274
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(268)	(64)	(204)	(165)	(20)	(144)
Gains on recoveries of written-off claims		53	445	(82)	528	152	74	77

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Actual net operating profit	161,131	52,569	108,562
Actual net operating profit per employee (thousands of yen)	8,619	2,667	5,952
Net operating profit	160,773	55,591	105,181
Net operating profit per employee (thousands of yen)	8,600	2,833	5,767

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Actual net operating profit	101,093	30,710	70,382	31,214	10,497	20,717
Actual net operating profit per employee (thousands of yen)	10,323	2,908	7,414	9,267	2,934	6,333
Net operating profit	101,103	33,332	67,770	31,214	10,497	20,717
Net operating profit per employee (thousands of yen)	10,324	3,184	7,139	9,267	2,934	6,333

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Actual net operating profit	20,396	7,396	12,999	8,427	3,965	4,462
Actual net operating profit per employee (thousands of yen)	5,578	2,049	3,529	4,490	2,002	2,487
Net operating profit	20,027	7,396	12,631	8,427	4,365	4,062
Net operating profit per employee (thousands of yen)	5,478	2,048	3,429	4,490	2,225	2,264

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
ROE(stockholders' equity) (Note1)	11.90	1.82	10.08
ROE(TSE standard) (Note2)	10.15	1.92	8.23

Net income attributable to owners of parent × 365 / 183

Note1: ROE=

(Total stockholders' equity at beginning of period + 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

Net income attributable to owners of parent × 365 / 183

Note2: ROE=

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

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

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Average interest rate on funds invested (a)	0.95	0.29	0.65
Average interest rate of loans and bills discounted (c)	1.11	0.27	0.84
Average interest rate on securities	0.96	0.19	0.76
Average interest rate on procured funds (b)	0.74	0.17	0.57
Average interest rate of deposits and negotiable CDs (d)	0.17	0.14	0.02
Average interest rate on external debt	0.22	0.34	(0.12)
Gross interest margin (a) - (b)	0.20	0.12	0.07
Loan-to-deposit spread (c) - (d)	0.94	0.13	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.14	0.26	0.88
Loan-to-deposit spread (e) - (d)	0.97	0.12	0.85

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Average interest rate on funds invested (a)	0.96	0.30	0.65	0.76	0.26	0.50
Average interest rate of loans and bills discounted (c)	1.09	0.27	0.81	1.03	0.26	0.76
Average interest rate on securities	1.08	0.10	0.97	0.55	0.10	0.45
Average interest rate on procured funds (b)	0.73	0.16	0.56	0.61	0.17	0.44
Average interest rate of deposits and negotiable CDs (d)	0.15	0.13	0.02	0.18	0.15	0.02
Average interest rate on external debt	0.20	0.32	(0.11)	0.25	0.37	(0.12)
Gross interest margin (a) - (b)	0.22	0.13	0.08	0.15	0.09	0.05
Loan-to-deposit spread (c) - (d)	0.93	0.14	0.78	0.85	0.11	0.73

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.11	0.27	0.84	1.08	0.22	0.86
Loan-to-deposit spread (e) - (d)	0.96	0.14	0.81	0.90	0.07	0.83

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Average interest rate on funds invested (a)	1.21	0.31	0.89	1.08	0.30	0.78
Average interest rate of loans and bills discounted (c)	1.28	0.27	1.01	1.16	0.26	0.89
Average interest rate on securities	1.43	0.83	0.60	1.28	0.47	0.81
Average interest rate on procured funds (b)	0.96	0.17	0.78	1.00	0.20	0.79
Average interest rate of deposits and negotiable CDs (d)	0.22	0.17	0.04	0.18	0.14	0.03
Average interest rate on external debt	0.25	0.35	(0.10)	0.17	0.34	(0.16)
Gross interest margin (a) - (b)	0.24	0.13	0.11	0.08	0.09	(0.01)
Loan-to-deposit spread (c) - (d)	1.06	0.10	0.96	0.98	0.12	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.28	0.27	1.01	1.16	0.26	0.89
Loan-to-deposit spread (e) - (d)	1.06	0.10	0.96	0.98	0.12	0.86

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

5. Use and source of funds

(Millions of yen, %)

<Total of group banks under Resona HD>	1st half of FY 2025 (A)			(A)-(B)			1st half of FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	73,193,866	383,214	1.04	1,165,079	101,594	0.26	72,028,786	281,620	0.77
Loans and bills discounted	45,120,869	259,526	1.14	1,829,879	67,863	0.26	43,290,990	191,663	0.88
Securities	10,306,573	68,403	1.32	896,601	13,238	0.15	9,409,971	55,165	1.16
Source of Funds	72,692,654	104,217	0.28	694,215	44,529	0.12	71,998,438	59,687	0.16
Deposits	62,704,495	63,105	0.20	15,438	38,341	0.12	62,689,057	24,764	0.07
Negotiable certificates of deposit	1,060,649	1,779	0.33	(267,468)	1,373	0.27	1,328,117	406	0.06
Call money	957,166	5,532	1.15	567,379	161	(1.59)	389,787	5,370	2.74
Borrowed money	3,643,262	3,251	0.17	55,539	3,922	0.21	3,587,722	(670)	(0.03)

2. Domestic operations

Use of Funds	71,212,475	339,264	0.95	1,186,265	109,804	0.29	70,026,209	229,460	0.65
Loans and bills discounted	44,648,200	250,068	1.11	1,841,420	69,355	0.27	42,806,779	180,712	0.84
Securities	9,201,948	44,344	0.96	907,296	12,566	0.19	8,294,652	31,778	0.76
Source of Funds	70,704,279	68,274	0.19	729,815	57,764	0.16	69,974,463	10,510	0.02
Deposits	61,969,741	52,839	0.17	190,090	43,906	0.14	61,779,650	8,933	0.02
Negotiable certificates of deposit	1,060,649	1,779	0.33	(267,468)	1,373	0.27	1,328,117	406	0.06
Call money	774,128	1,856	0.47	588,601	1,737	0.35	185,526	118	0.12
Borrowed money	3,634,816	3,037	0.16	110,322	5,427	0.30	3,524,494	(2,390)	(0.13)

3. International operations

Use of Funds	2,111,417	44,126	4.16	(231,203)	(8,125)	(0.28)	2,342,621	52,252	4.44
Loans and bills discounted	472,669	9,458	3.99	(11,540)	(1,491)	(0.51)	484,210	10,950	4.51
Securities	1,104,624	24,059	4.34	(10,695)	672	0.16	1,115,319	23,386	4.18
Source of Funds	2,118,402	36,118	3.40	(245,617)	(13,150)	(0.75)	2,364,019	49,269	4.15
Deposits	734,754	10,265	2.78	(174,652)	(5,564)	(0.68)	909,406	15,830	3.47
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	183,038	3,675	4.00	(21,221)	(1,575)	(1.12)	204,260	5,251	5.12
Borrowed money	8,445	213	5.05	(54,782)	(1,505)	(0.37)	63,228	1,719	5.42

(Millions of yen, %)

<Resona Bank>

	1st half of FY 2025 (A)			(A)-(B)			1st half of FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	39,911,434	218,494	1.09	(45,498)	49,786	0.24	39,956,933	168,707	0.84
Loans and bills discounted	25,556,268	144,904	1.13	1,546,910	39,852	0.25	24,009,358	105,052	0.87
Securities	5,496,084	41,855	1.51	354,889	3,855	0.04	5,141,194	37,999	1.47
Source of Funds	39,790,453	63,440	0.31	(444,995)	16,922	0.08	40,235,448	46,517	0.23
Deposits	33,337,439	34,259	0.20	(728,724)	15,225	0.09	34,066,164	19,033	0.11
Negotiable certificates of deposit	690,485	1,163	0.33	(14,694)	961	0.27	705,180	202	0.05
Call money	758,176	4,978	1.30	428,048	(177)	(1.80)	330,128	5,156	3.11
Borrowed money	2,049,935	1,553	0.15	(59,652)	1,233	0.12	2,109,587	320	0.03

2. Domestic operations

Use of Funds	38,339,709	185,060	0.96	(2,729)	59,219	0.30	38,342,439	125,840	0.65
Loans and bills discounted	25,212,288	137,986	1.09	1,567,496	41,469	0.27	23,644,791	96,517	0.81
Securities	4,716,792	25,614	1.08	386,056	4,483	0.10	4,330,735	21,131	0.97
Source of Funds	38,211,098	35,023	0.18	(395,250)	29,062	0.15	38,606,349	5,961	0.03
Deposits	32,717,959	25,073	0.15	(538,660)	20,982	0.12	33,256,620	4,091	0.02
Negotiable certificates of deposit	690,485	1,163	0.33	(14,694)	961	0.27	705,180	202	0.05
Call money	579,553	1,391	0.47	446,812	1,298	0.33	132,740	93	0.14
Borrowed money	2,041,515	1,340	0.13	(4,885)	2,738	0.26	2,046,401	(1,398)	(0.13)

3. International operations

Use of Funds	1,579,839	33,444	4.22	(281,752)	(9,484)	(0.37)	1,861,592	42,928	4.59
Loans and bills discounted	343,980	6,918	4.01	(20,586)	(1,617)	(0.65)	364,566	8,535	4.66
Securities	779,291	16,240	4.15	(31,167)	(627)	0.00	810,459	16,868	4.15
Source of Funds	1,587,469	28,427	3.57	(288,728)	(12,190)	(0.74)	1,876,198	40,618	4.31
Deposits	619,479	9,185	2.95	(190,064)	(5,756)	(0.72)	809,543	14,941	3.68
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	178,623	3,587	4.00	(18,763)	(1,475)	(1.11)	197,387	5,062	5.11
Borrowed money	8,419	213	5.05	(54,767)	(1,504)	(0.37)	63,186	1,718	5.42

<Saitama Resona Bank>

1. Total operations

Use of Funds	19,544,281	82,068	0.83	774,335	29,133	0.27	18,769,946	52,935	0.56
Loans and bills discounted	9,070,466	47,813	1.05	(40,436)	12,189	0.27	9,110,903	35,624	0.77
Securities	3,240,640	15,122	0.93	407,304	4,005	0.14	2,833,336	11,116	0.78
Source of Funds	19,503,746	25,221	0.25	767,267	16,505	0.16	18,736,479	8,716	0.09
Deposits	17,719,603	16,631	0.18	360,846	13,765	0.15	17,358,756	2,865	0.03
Negotiable certificates of deposit	56,310	77	0.27	(100,430)	39	0.22	156,740	37	0.04
Call money	192,555	520	0.53	145,798	375	(0.07)	46,756	144	0.61
Borrowed money	603,797	568	0.18	17,890	975	0.32	585,906	(406)	(0.13)

2. Domestic operations

Use of Funds	19,221,417	74,119	0.76	724,536	27,344	0.26	18,496,881	46,775	0.50
Loans and bills discounted	9,019,934	46,755	1.03	(47,842)	12,023	0.26	9,067,776	34,731	0.76
Securities	2,966,585	8,311	0.55	356,704	2,364	0.10	2,609,881	5,946	0.45
Source of Funds	19,183,011	18,714	0.19	719,300	16,407	0.16	18,463,711	2,307	0.02
Deposits	17,655,475	15,912	0.17	346,332	13,537	0.15	17,309,142	2,375	0.02
Negotiable certificates of deposit	56,310	77	0.27	(100,430)	39	0.22	156,740	37	0.04
Call money	189,512	453	0.47	147,020	432	0.37	42,491	21	0.09
Borrowed money	603,771	567	0.18	17,906	975	0.32	585,864	(407)	(0.13)

3. International operations

Use of Funds	373,091	8,011	4.28	74,928	1,847	0.15	298,163	6,163	4.12
Loans and bills discounted	50,532	1,058	4.17	7,405	165	0.04	43,127	893	4.13
Securities	274,055	6,811	4.95	50,599	1,641	0.34	223,455	5,169	4.61
Source of Funds	370,962	6,569	3.53	73,095	156	(0.76)	297,866	6,413	4.29
Deposits	64,128	719	2.23	14,513	228	0.26	49,614	490	1.97
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,042	67	4.43	(1,222)	(56)	(1.36)	4,265	123	5.79
Borrowed money	26	0	4.81	(15)	(0)	(0.68)	42	1	5.50

(Millions of yen, %)

<Kansai Mirai Bank>

	1st half of FY 2025 (A)			(A)-(B)			1st half of FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	9,149,520	56,771	1.23	284,938	15,324	0.30	8,864,582	41,447	0.93
Loans and bills discounted	7,217,371	47,201	1.30	196,749	11,019	0.27	7,020,621	36,182	1.02
Securities	865,736	6,737	1.55	28,217	3,348	0.74	837,519	3,389	0.80
Source of Funds	8,907,673	10,911	0.24	229,884	7,517	0.16	8,677,788	3,394	0.07
Deposits	7,707,072	8,619	0.22	320,224	6,554	0.16	7,386,847	2,065	0.05
Negotiable certificates of deposit	246,353	394	0.31	(172,190)	248	0.24	418,543	145	0.06
Call money	6,418	32	0.99	(6,476)	(36)	(0.06)	12,894	68	1.06
Borrowed money	659,321	834	0.25	115,423	1,132	0.36	543,897	(298)	(0.10)

2. Domestic operations

Use of Funds	9,091,243	55,173	1.21	313,173	15,610	0.31	8,778,069	39,562	0.89
Loans and bills discounted	7,176,571	46,404	1.28	193,779	10,953	0.27	6,982,792	35,450	1.01
Securities	826,118	5,948	1.43	51,885	3,617	0.83	774,233	2,331	0.60
Source of Funds	8,848,290	10,246	0.23	259,039	8,492	0.19	8,589,251	1,754	0.04
Deposits	7,671,881	8,349	0.21	319,359	6,586	0.16	7,352,521	1,762	0.04
Negotiable certificates of deposit	246,353	394	0.31	(172,190)	248	0.24	418,543	145	0.06
Call money	5,053	11	0.46	(5,237)	7	0.38	10,291	4	0.07
Borrowed money	659,321	834	0.25	115,423	1,132	0.36	543,897	(298)	(0.10)

3. International operations

Use of Funds	92,140	1,651	3.57	(21,735)	(244)	0.25	113,875	1,896	3.32
Loans and bills discounted	40,799	796	3.89	2,970	65	0.03	37,829	731	3.85
Securities	39,617	788	3.97	(23,667)	(268)	0.63	63,285	1,057	3.33
Source of Funds	93,245	718	1.53	(22,654)	(933)	(1.30)	115,900	1,652	2.84
Deposits	35,190	270	1.53	865	(32)	(0.22)	34,325	302	1.75
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1,364	20	2.98	(1,239)	(44)	(1.96)	2,603	64	4.94
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

1. Total operations

Use of Funds	4,588,629	25,880	1.12	151,304	7,349	0.29	4,437,325	18,530	0.83
Loans and bills discounted	3,276,762	19,607	1.19	126,655	4,803	0.25	3,150,107	14,803	0.93
Securities	704,111	4,688	1.32	106,190	2,029	0.44	597,921	2,659	0.88
Source of Funds	4,490,780	4,643	0.20	142,059	3,584	0.15	4,348,721	1,058	0.04
Deposits	3,940,380	3,595	0.18	63,091	2,795	0.14	3,877,288	799	0.04
Negotiable certificates of deposit	67,499	143	0.42	19,846	123	0.33	47,653	20	0.08
Call money	16	0	2.45	9	0	(0.76)	7	0	3.21
Borrowed money	330,208	294	0.17	(18,122)	580	0.34	348,330	(285)	(0.16)

2. Domestic operations

Use of Funds	4,560,105	24,910	1.08	151,285	7,629	0.30	4,408,819	17,281	0.78
Loans and bills discounted	3,239,406	18,922	1.16	127,986	4,908	0.26	3,111,419	14,013	0.89
Securities	692,451	4,470	1.28	112,649	2,101	0.47	579,801	2,368	0.81
Source of Funds	4,461,877	4,289	0.19	146,726	3,802	0.16	4,315,151	487	0.02
Deposits	3,924,424	3,504	0.17	63,058	2,800	0.14	3,861,365	704	0.03
Negotiable certificates of deposit	67,499	143	0.42	19,846	123	0.33	47,653	20	0.08
Call money	8	0	0.47	5	0	0.40	2	0	0.07
Borrowed money	330,208	294	0.17	(18,122)	580	0.34	348,330	(285)	(0.16)

3. International operations

Use of Funds	66,345	1,018	3.06	(2,643)	(245)	(0.59)	68,989	1,264	3.65
Loans and bills discounted	37,356	684	3.65	(1,331)	(104)	(0.41)	38,687	789	4.07
Securities	11,659	218	3.73	(6,459)	(72)	0.53	18,119	290	3.20
Source of Funds	66,724	402	1.20	(7,329)	(182)	(0.37)	74,054	585	1.57
Deposits	15,955	90	1.13	32	(4)	(0.05)	15,922	95	1.19
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	8	0	4.43	3	0	(0.72)	4	0	5.16
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen, %)

	Total of group banks under Resona HD		
	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	317,344	(4,087)	321,431
Discount rate	1.79~2.11	-	1.79~2.11
Pension plan assets at fair value (b)	427,068	(777)	427,846
Prepaid pension cost (c)	77,241	2,530	74,710
Provision for retirement benefits (d)	4,815	(647)	5,462
Amount to be amortized (a) - (b) + (c) - (d)	(37,298)	(132)	(37,166)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	223,504	(3,020)	226,524	45,189	(289)	45,478
Discount rate	2.11	-	2.11	2.11	-	2.11
Pension plan assets at fair value (b)	283,262	(919)	284,182	57,690	399	57,291
Prepaid pension cost (c)	38,439	2,057	36,381	12,464	188	12,276
Provision for retirement benefits (d)	-	-	-	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(21,319)	(42)	(21,276)	(36)	(500)	463

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	36,140	(678)	36,818	12,510	(99)	12,610
Discount rate	1.87	-	1.87	1.79	-	1.79
Pension plan assets at fair value (b)	52,233	(52)	52,285	33,881	(204)	34,086
Prepaid pension cost (c)	20,892	(487)	21,380	5,444	772	4,672
Provision for retirement benefits (d)	4,815	(647)	5,462	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(16)	(466)	450	(15,926)	877	(16,803)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Retirement benefit expenses	(3,371)	1,973	(5,345)
Service cost	(3,946)	540	(4,486)
Interest cost	(3,326)	(926)	(2,400)
Expected return on pension plan assets	4,033	871	3,161
Unrecognized actuarial loss	(132)	1,488	(1,620)

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Retirement benefit expenses	(2,001)	1,403	(3,405)	(1,228)	405	(1,634)
Service cost	(2,336)	352	(2,689)	(813)	116	(930)
Interest cost	(2,389)	(645)	(1,743)	(479)	(131)	(348)
Expected return on pension plan assets	2,767	709	2,057	565	148	416
Unrecognized actuarial loss	(42)	987	(1,030)	(500)	272	(772)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Retirement benefit expenses	(883)	12	(896)	742	151	591
Service cost	(549)	57	(607)	(245)	14	(259)
Interest cost	(344)	(109)	(234)	(112)	(39)	(73)
Expected return on pension plan assets	476	(22)	498	223	35	188
Unrecognized actuarial loss	(466)	87	(553)	877	141	735

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Net gains/(losses) on bonds	670	6,526	(5,856)
Gains on sale	3,103	(2,801)	5,904
Gains on redemption	-	-	-
Losses on sale	(2,052)	9,100	(11,152)
Losses on redemption	-	5	(5)
Losses on devaluation	(381)	221	(603)
Net gains/(losses) on stocks	34,428	(13,044)	47,472
Gains on sale	36,385	(11,520)	47,905
Losses on sale	(1,408)	(1,090)	(318)
Losses on devaluation	(548)	(433)	(114)

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Net gains/(losses) on bonds	467	2,373	(1,906)	181	2,045	(1,864)
Gains on sale	1,892	(3,342)	5,234	948	530	417
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,072)	5,489	(6,561)	(758)	1,508	(2,266)
Losses on redemption	-	-	-	-	5	(5)
Losses on devaluation	(352)	227	(579)	(8)	2	(10)
Net gains/(losses) on stocks	27,690	1,615	26,074	2,317	(6,988)	9,306
Gains on sale	28,418	2,205	26,213	3,419	(5,894)	9,313
Losses on sale	(312)	(183)	(129)	(970)	(967)	(2)
Losses on devaluation	(415)	(406)	(9)	(131)	(126)	(4)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)	1st half of FY 2025 (A)	(A)-(B)	1st half of FY 2024 (B)
Net gains/(losses) on bonds	2	18	(15)	19	2,088	(2,069)
Gains on sale	53	(150)	203	209	161	48
Gains on redemption	-	-	-	-	-	-
Losses on sale	(30)	176	(206)	(190)	1,927	(2,118)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(20)	(7)	(12)	-	-	-
Net gains/(losses) on stocks	142	(519)	661	4,278	(7,151)	11,430
Gains on sale	142	(676)	818	4,405	(7,155)	11,560
Losses on sale	-	157	(157)	(125)	(96)	(28)
Losses on devaluation	-	-	-	(1)	99	(101)

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses)			Change from End of Mar. 2025
			(End of Sep. 2025)	Gain	Loss	
Bonds held to maturity	5,389,834	295,623	(437,298)	94	(437,393)	(44,504)
Japanese government bonds	3,348,160	217,177	(313,471)	94	(313,565)	(28,599)
Japanese local government bonds	1,553,366	87,042	(62,845)	-	(62,845)	(2,036)
Japanese corporate bonds	473,418	(8,532)	(60,556)	0	(60,556)	(14,096)
Other	14,889	(64)	(426)	-	(426)	228
Available-for-sale securities	5,584,167	517,838	586,550	750,952	(164,402)	109,713
Stocks	915,464	38,297	691,763	694,913	(3,150)	70,899
Bonds	3,028,105	234,379	(139,733)	729	(140,463)	(18,344)
Japanese government bonds	1,766,498	383,199	(99,834)	-	(99,834)	(16,544)
Japanese local government bonds	542,389	(42,843)	(22,598)	-	(22,598)	825
Japanese corporate bonds	719,217	(105,976)	(17,300)	729	(18,029)	(2,625)
Other	1,640,596	245,161	34,521	55,309	(20,788)	57,157

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Sep. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses)			Change from End of Mar. 2025
			(End of Sep. 2025)	Gain	Loss	
Bonds held to maturity	5,389,834	295,623	(437,298)	94	(437,393)	(44,504)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,565,938	546,638	589,638	753,708	(164,069)	113,550
Stocks	911,897	64,121	695,913	698,555	(2,641)	75,225
Bonds	3,028,102	234,379	(139,726)	729	(140,456)	(18,349)
Other	1,625,938	248,137	33,451	54,423	(20,971)	56,674

<Resona Bank>

Bonds held to maturity	2,914,489	245,706	(254,387)	-	(254,387)	(23,328)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,043,053	289,926	512,622	603,464	(90,841)	74,958
Stocks	752,868	53,559	576,763	579,291	(2,527)	60,886
Bonds	1,261,856	91,232	(72,346)	578	(72,925)	(9,417)
Other	1,028,328	145,134	8,205	23,594	(15,388)	23,488

<Saitama Resona Bank>

Bonds held to maturity	1,775,577	42,011	(75,790)	-	(75,790)	(3,803)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,620,166	134,775	54,265	101,920	(47,654)	24,583
Stocks	118,408	6,934	87,101	87,110	(8)	10,437
Bonds	1,095,365	62,008	(43,273)	10	(43,283)	(3,133)
Other	406,392	65,832	10,436	14,798	(4,361)	17,280

<Kansai Mirai Bank>

Bonds held to maturity	299,506	8,151	(55,243)	94	(55,337)	(5,117)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	572,706	76,975	639	18,661	(18,022)	8,959
Stocks	9,258	1,661	6,147	6,205	(58)	1,661
Bonds	422,938	42,493	(16,944)	112	(17,057)	(4,171)
Other	140,509	32,819	11,435	12,342	(906)	11,468

<Minato Bank>

Bonds held to maturity	400,261	(245)	(51,877)	-	(51,877)	(12,254)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	330,012	44,962	22,111	29,662	(7,551)	5,049
Stocks	31,362	1,965	25,901	25,947	(46)	2,239
Bonds	247,943	38,645	(7,163)	26	(7,189)	(1,626)
Other	50,706	4,350	3,373	3,688	(314)	4,436

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

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

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

(Billions of yen)

	End of Sep. 2025							End of Mar. 2025						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	128.0	616.7	1,252.6	926.9	807.1	1,671.5	5,403.1	102.0	286.2	1,138.6	1,044.2	859.9	1,674.1	5,105.3
Bonds	128.0	601.8	1,252.6	926.9	807.1	1,671.5	5,388.2	102.0	271.2	1,138.6	1,044.2	859.9	1,674.1	5,090.4
Japanese government bonds	-	300.0	785.0	490.0	575.0	1,202.1	3,352.1	-	-	780.0	628.0	525.0	1,202.1	3,135.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	126.1	297.5	463.4	432.6	225.2	16.7	1,561.7	100.1	266.9	354.3	411.9	327.9	11.0	1,472.3
Japanese corporate bonds	1.8	4.2	4.2	4.3	6.9	452.7	474.3	1.9	4.3	4.3	4.3	6.9	460.9	482.9
Other	-	14.8	-	-	-	-	14.8	-	14.9	-	-	-	-	14.9
Available-for-sale securities	295.7	540.7	1,426.4	289.4	742.3	1,293.8	4,588.6	340.7	524.8	1,222.0	331.0	618.3	1,128.1	4,165.2
Bonds	287.9	433.9	1,213.3	165.0	550.4	526.8	3,177.6	328.0	482.2	950.0	257.8	471.4	431.7	2,921.3
Japanese government bonds	-	5.0	896.0	5.0	527.0	443.9	1,876.9	-	5.0	623.0	45.0	447.0	353.9	1,473.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	70.2	125.4	210.9	135.8	18.6	3.4	564.5	84.5	123.7	187.6	189.1	19.3	3.5	608.0
Japanese corporate bonds	217.7	303.5	106.3	24.1	4.8	79.5	736.2	243.4	353.4	139.3	23.7	5.1	74.2	839.4
Other	7.7	106.7	213.0	124.4	191.9	767.0	1,411.0	12.7	42.5	271.9	73.2	146.9	696.4	1,243.8
Total	423.8	1,157.4	2,679.1	1,216.3	1,549.5	2,965.4	9,991.7	442.8	811.0	2,360.6	1,375.3	1,478.3	2,802.3	9,270.6
<Resona Bank>														
Bonds held to maturity	1.7	319.2	869.2	459.3	276.6	988.6	2,914.8	1.8	19.3	784.3	594.3	276.6	990.5	2,667.0
Bonds	1.7	304.3	869.2	459.3	276.6	988.6	2,899.9	1.8	4.3	784.3	594.3	276.6	990.5	2,652.0
Japanese government bonds	-	300.0	773.0	455.0	270.0	940.0	2,738.0	-	-	780.0	590.0	270.0	940.0	2,580.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	0.1	92.0	-	-	0.4	92.5	-	0.1	-	-	-	0.4	0.5
Japanese corporate bonds	1.7	4.2	4.2	4.3	6.6	48.2	69.4	1.8	4.2	4.3	4.3	6.6	50.1	71.5
Other	-	14.8	-	-	-	-	14.8	-	14.9	-	-	-	-	14.9
Available-for-sale securities	171.0	299.5	463.9	167.1	401.9	784.2	2,287.8	192.0	298.4	467.4	141.5	269.6	722.3	2,091.4
Bonds	166.6	228.2	325.0	54.1	258.3	300.1	1,332.6	182.4	274.1	247.1	100.2	179.1	250.1	1,233.3
Japanese government bonds	-	-	200.0	-	240.0	300.0	740.0	-	-	110.0	40.0	160.0	250.0	560.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	22.9	20.7	56.2	38.2	17.3	-	155.6	19.0	29.3	44.5	45.5	17.7	-	156.2
Japanese corporate bonds	143.6	207.4	68.7	15.8	0.9	0.1	436.9	163.3	244.7	92.6	14.7	1.3	0.1	517.0
Other	4.3	71.2	138.9	112.9	143.6	484.1	955.2	9.6	24.2	220.2	41.2	90.5	472.1	858.1
Total	172.8	618.7	1,333.2	626.4	678.5	1,772.9	5,202.6	193.9	317.7	1,251.7	735.8	546.3	1,712.8	4,758.4
<Saitama Resona Bank>														
Bonds held to maturity	126.1	297.4	371.4	467.2	524.1	-	1,786.4	100.1	266.8	354.3	446.9	576.4	-	1,744.7
Bonds	126.1	297.4	371.4	467.2	524.1	-	1,786.4	100.1	266.8	354.3	446.9	576.4	-	1,744.7
Japanese government bonds	-	-	-	35.0	305.0	-	340.0	-	-	-	35.0	255.0	-	290.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	126.1	297.4	371.4	432.2	219.1	-	1,446.4	100.1	266.8	354.3	411.9	321.4	-	1,454.7
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	56.8	120.3	663.0	83.9	205.4	374.9	1,504.6	68.7	92.4	555.8	139.2	234.1	286.5	1,376.9
Bonds	56.7	101.3	622.4	81.4	191.5	93.9	1,147.3	66.7	91.3	519.2	124.9	211.7	63.9	1,078.0
Japanese government bonds	-	-	475.0	-	190.0	93.9	758.9	-	-	385.0	-	210.0	63.9	658.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	22.2	60.6	127.9	77.6	-	-	288.4	24.7	47.6	111.0	120.5	-	-	303.9
Japanese corporate bonds	34.5	40.6	19.5	3.8	1.5	-	100.0	42.0	43.7	23.2	4.3	1.7	-	115.1
Other	0.0	19.0	40.5	2.5	13.9	281.0	357.2	1.9	1.0	36.5	14.3	22.4	222.6	298.9
Total	183.0	417.8	1,034.4	551.2	729.6	374.9	3,291.1	168.8	359.2	910.1	586.1	810.6	286.5	3,121.7

(Billions of yen)

	End of Sep. 2025							End of Mar. 2025						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Kansai Mirai Bank>														
Bonds held to maturity	0.0	0.0	12.0	-	0.3	287.5	299.9	0.1	0.0	-	3.0	0.3	287.9	291.4
Bonds	0.0	0.0	12.0	-	0.3	287.5	299.9	0.1	0.0	-	3.0	0.3	287.9	291.4
Japanese government bonds	-	-	12.0	-	-	236.1	248.1	-	-	-	3.0	-	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.5	3.5	-	-	-	-	-	3.6	3.6
Japanese corporate bonds	0.0	0.0	-	-	0.3	47.9	48.3	0.1	0.0	-	-	0.3	48.1	48.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	42.7	81.6	181.5	6.7	91.3	102.5	506.6	65.5	85.2	108.7	17.9	72.5	97.2	447.2
Bonds	41.0	73.0	149.5	2.3	74.1	100.7	440.8	65.0	76.5	95.8	2.0	58.7	95.5	393.8
Japanese government bonds	-	-	131.0	-	72.0	20.0	223.0	-	-	68.0	-	57.0	20.0	145.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	21.1	34.5	8.2	1.3	0.5	1.4	67.1	38.4	38.4	13.9	0.9	0.4	1.4	93.6
Japanese corporate bonds	19.9	38.5	10.2	0.9	1.6	79.3	150.7	26.6	38.1	13.9	1.1	1.3	74.1	155.1
Other	1.7	8.6	31.9	4.4	17.2	1.7	65.7	0.5	8.6	12.8	15.9	13.7	1.6	53.3
Total	42.8	81.7	193.5	6.7	91.6	390.0	806.5	65.6	85.2	108.7	20.9	72.8	385.1	738.6
<Minato Bank>														
Bonds held to maturity	-	-	-	0.4	6.1	395.3	401.8	-	-	-	-	6.5	395.6	402.1
Bonds	-	-	-	0.4	6.1	395.3	401.8	-	-	-	-	6.5	395.6	402.1
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	0.4	6.1	12.8	19.3	-	-	-	-	6.5	7.0	13.5
Japanese corporate bonds	-	-	-	-	-	356.5	356.5	-	-	-	-	-	362.6	362.6
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	25.0	39.1	117.9	31.6	43.6	32.0	289.5	14.3	48.7	90.0	32.3	41.9	22.1	249.6
Bonds	23.4	31.3	116.2	27.1	26.5	32.0	256.7	13.7	40.1	87.7	30.6	21.8	22.0	216.2
Japanese government bonds	-	5.0	90.0	5.0	25.0	30.0	155.0	-	5.0	60.0	5.0	20.0	20.0	110.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	3.9	9.4	18.4	18.6	0.7	2.0	53.2	2.3	8.2	18.1	22.1	1.1	2.0	54.0
Japanese corporate bonds	19.5	16.9	7.8	3.4	0.7	-	48.5	11.4	26.8	9.5	3.4	0.7	-	52.1
Other	1.6	7.7	1.6	4.5	17.1	0.0	32.7	0.6	8.6	2.2	1.6	20.1	0.0	33.4
Total	25.0	39.1	117.9	32.0	49.7	427.4	691.4	14.3	48.7	90.0	32.3	48.4	417.8	651.8

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Acquisition cost	215.9	(11.1)	227.0
Market value	911.8	64.1	847.7
Book value of stocks sold outright	11.0	(23.3)	34.3

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025
Acquisition cost	176.1	31.3	3.1	5.4
Market value	752.8	118.4	9.2	31.3
Book value of stocks sold outright	7.3	3.5	-	0.2

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

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

(Millions of yen, %)

<Consolidated>		End of Sep. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
	Unrecoverable or valueless claims	56,077	1,820	(5,959)	54,257	62,037
	Risk claims	311,846	(22,446)	(46,753)	334,292	358,599
	Special attention loans	213,733	(7,020)	(10,185)	220,754	223,919
	Loans past due 3 months or more	2,929	1,319	1,027	1,610	1,902
	Restructured loans	210,803	(8,340)	(11,212)	219,144	222,016
	NPL, total [A]	581,658	(27,645)	(62,898)	609,304	644,557
	Normal claims	45,896,940	881,224	1,753,669	45,015,715	44,143,270
	Total claims [B]	46,478,598	853,578	1,690,770	45,625,020	44,787,827
	NPL Ratio [A] / [B]	1.25	(0.08)	(0.18)	1.33	1.43
Partial direct write-offs		129,718	6,980	(4,669)	122,737	134,387

<Total of group banks under Resona HD>

	Unrecoverable or valueless claims	47,263	3,295	(3,868)	43,968	51,132
	Risk claims	303,840	(22,390)	(44,694)	326,230	348,534
	Special attention loans	162,215	(5,681)	1,622	167,896	160,592
	Loans past due 3 months or more	2,910	1,387	1,027	1,522	1,883
	Restructured loans	159,304	(7,069)	595	166,373	158,708
	NPL, total [A]	513,318	(24,776)	(46,939)	538,095	560,258
	Normal claims	46,225,809	960,786	1,807,483	45,265,022	44,418,326
	Total claims [B]	46,739,128	936,010	1,760,543	45,803,118	44,978,584
	NPL Ratio [A] / [B]	1.09	(0.07)	(0.14)	1.17	1.24
Partial direct write-offs		113,056	7,055	(4,171)	106,001	117,228

(Millions of yen, %)

<Resona Bank>		End of Sep. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
	Unrecoverable or valueless claims	14,503	752	(945)	13,751	15,449
	Risk claims	141,687	(5,003)	(27,915)	146,691	169,603
	Special attention loans	97,662	1,499	6,098	96,163	91,564
	Loans past due 3 months or more	1,682	784	582	897	1,099
	Restructured loans	95,980	715	5,515	95,265	90,464
	NPL, total [A]	253,854	(2,751)	(22,762)	256,605	276,617
	Normal claims	26,354,431	282,833	1,328,662	26,071,597	25,025,769
	Total claims [B]	26,608,285	280,082	1,305,899	26,328,203	25,302,386
	NPL Ratio [A] / [B]	0.95	(0.02)	(0.13)	0.97	1.09
	Partial direct write-offs	67,127	3,583	(1,131)	63,544	68,258

<Saitama Resona Bank>

	Unrecoverable or valueless claims	11,438	(90)	(147)	11,529	11,586
	Risk claims	50,758	(3,800)	(1,662)	54,559	52,421
	Special attention loans	37,150	(4,978)	(114)	42,128	37,264
	Loans past due 3 months or more	563	483	247	79	316
	Restructured loans	36,587	(5,462)	(361)	42,049	36,948
	NPL, total [A]	99,347	(8,869)	(1,924)	108,217	101,272
	Normal claims	9,340,515	555,019	177,078	8,785,496	9,163,437
	Total claims [B]	9,439,863	546,149	175,153	8,893,714	9,264,710
	NPL Ratio [A] / [B]	1.05	(0.16)	(0.04)	1.21	1.09
	Partial direct write-offs	13,678	(228)	(2,595)	13,906	16,273

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	10,309	1,249	345	9,060	9,964
	Risk claims	78,792	(6,523)	(5,519)	85,316	84,312
	Special attention loans	21,759	(1,711)	(4,752)	23,471	26,511
	Loans past due 3 months or more	210	(110)	(174)	321	385
	Restructured loans	21,548	(1,600)	(4,577)	23,149	26,126
	NPL, total [A]	110,862	(6,986)	(9,926)	117,848	120,788
	Normal claims	7,237,099	90,240	189,991	7,146,859	7,047,108
	Total claims [B]	7,347,961	83,254	180,064	7,264,707	7,167,897
	NPL Ratio [A] / [B]	1.50	(0.11)	(0.17)	1.62	1.68
	Partial direct write-offs	19,227	2,898	(7,276)	16,329	26,504

<Minato Bank>

	Unrecoverable or valueless claims	11,011	1,384	(3,119)	9,627	14,131
	Risk claims	32,601	(7,062)	(9,595)	39,663	42,197
	Special attention loans	5,641	(490)	390	6,132	5,251
	Loans past due 3 months or more	454	230	372	224	82
	Restructured loans	5,186	(721)	18	5,908	5,168
	NPL, total [A]	49,254	(6,169)	(12,325)	55,423	61,579
	Normal claims	3,293,762	32,693	111,751	3,261,069	3,182,011
	Total claims [B]	3,343,017	26,523	99,426	3,316,493	3,243,590
	NPL Ratio [A] / [B]	1.47	(0.19)	(0.42)	1.67	1.89
	Partial direct write-offs	13,022	802	6,830	12,220	6,191

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Sep. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
General reserve for possible loan losses	109,441	(4,488)	(2,091)	113,930	111,533
Specific reserve for possible loan losses	66,697	(9,792)	(33,585)	76,490	100,283
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	176,140	(14,281)	(35,676)	190,421	211,817
Reserve for write-off of loans in the trust account	12	(3)	(6)	15	18
Percentage of reserves, after partial direct write-off	30.28	(0.97)	(2.58)	31.25	32.86

<Total of group banks under Resona HD>

General reserve for possible loan losses	94,631	(3,483)	(496)	98,114	95,127
Specific reserve for possible loan losses	56,766	(8,032)	(30,985)	64,798	87,751
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	151,397	(11,515)	(31,481)	162,913	182,878
Reserve for write-off of loans in the trust account	12	(3)	(6)	15	18
Percentage of reserves, after partial direct write-off	29.49	(0.78)	(3.14)	30.27	32.64

<Resona Bank>

General reserve for possible loan losses	65,603	(1,130)	799	66,733	64,804
Specific reserve for possible loan losses	28,851	(3,053)	(21,816)	31,905	50,667
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	94,454	(4,184)	(21,017)	98,638	115,472
Reserve for write-off of loans in the trust account	12	(3)	(6)	15	18
Percentage of reserves, after partial direct write-off	37.21	(1.23)	(4.53)	38.44	41.75

<Saitama Resona Bank>

General reserve for possible loan losses	13,199	(1,717)	(1,254)	14,916	14,453
Specific reserve for possible loan losses	7,304	(1,135)	(355)	8,440	7,659
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	20,503	(2,852)	(1,609)	23,356	22,112
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	20.63	(0.94)	(1.19)	21.58	21.83

<Kansai Mirai Bank>

General reserve for possible loan losses	11,281	(154)	347	11,435	10,934
Specific reserve for possible loan losses	14,169	(2,537)	(1,957)	16,707	16,127
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	25,450	(2,691)	(1,610)	28,142	27,061
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	22.95	(0.92)	0.55	23.88	22.40

<Minato Bank>

General reserve for possible loan losses	4,548	(482)	(388)	5,030	4,936
Specific reserve for possible loan losses	6,440	(1,306)	(6,856)	7,746	13,296
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	10,988	(1,788)	(7,244)	12,776	18,232
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	22.30	(0.74)	(7.29)	23.05	29.60

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

13. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.38	(0.12)	97.51
Covered by reserves	2.61	0.12	2.48
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	83.68	(0.08)	83.76
Covered by collateral, guarantees, etc.	65.60	1.22	64.37
Covered by reserves	18.07	(1.31)	19.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	52.55	(1.87)	54.42
Special Attention Obligors	44.48	0.33	44.14
Covered by collateral, guarantees, etc.	28.93	1.02	27.90
Covered by reserves	15.54	(0.69)	16.23
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.87	(0.64)	22.52
Other Watch Obligors	69.54	(0.32)	69.86
Covered by collateral, guarantees, etc.	67.78	(0.21)	68.00
Covered by reserves	1.75	(0.10)	1.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.44	(0.36)	5.80
Normal Obligors	0.07	0.00	0.07

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.79	(0.51)	98.30	96.89	(0.27)	97.16
Covered by reserves	2.20	0.51	1.69	3.10	0.27	2.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	77.74	(0.16)	77.91	87.06	0.28	86.78
Covered by collateral, guarantees, etc.	57.79	1.31	56.48	73.65	1.71	71.93
Covered by reserves	19.94	(1.48)	21.43	13.40	(1.43)	14.84
Reserve ratio against the portion not covered by collateral, guarantees, etc.	47.26	(1.98)	49.24	50.90	(2.00)	52.90
Special Attention Obligors	43.64	(0.54)	44.19	33.81	3.36	30.44
Covered by collateral, guarantees, etc.	25.75	0.56	25.18	21.84	4.55	17.29
Covered by reserves	17.89	(1.11)	19.00	11.96	(1.18)	13.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	24.09	(1.31)	25.40	15.31	(0.59)	15.90
Other Watch Obligors	62.15	(0.30)	62.45	70.94	(3.18)	74.12
Covered by collateral, guarantees, etc.	59.87	(0.17)	60.04	69.25	(3.17)	72.43
Covered by reserves	2.27	(0.13)	2.40	1.69	(0.00)	1.69
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.67	(0.35)	6.03	5.51	(0.65)	6.16
Normal Obligors	0.09	0.00	0.09	0.03	(0.00)	0.04

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.21	(0.10)	98.31	96.58	0.55	96.02
Covered by reserves	1.78	0.10	1.68	3.41	(0.55)	3.97
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.66	0.27	89.38	89.75	0.58	89.17
Covered by collateral, guarantees, etc.	71.96	1.91	70.04	71.65	0.63	71.01
Covered by reserves	17.70	(1.64)	19.34	18.10	(0.05)	18.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.14	(1.43)	64.57	63.87	1.21	62.65
Special Attention Obligors	62.62	(2.98)	65.60	64.09	(1.58)	65.67
Covered by collateral, guarantees, etc.	50.45	(3.15)	53.60	50.78	(0.40)	51.18
Covered by reserves	12.17	0.16	12.00	13.30	(1.18)	14.49
Reserve ratio against the portion not covered by collateral, guarantees, etc.	24.56	(1.30)	25.86	27.03	(2.65)	29.68
Other Watch Obligors	82.56	(0.30)	82.86	73.28	1.13	72.14
Covered by collateral, guarantees, etc.	81.54	(0.30)	81.85	72.16	1.31	70.84
Covered by reserves	1.01	0.00	1.01	1.11	(0.18)	1.29
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.50	(0.06)	5.57	4.01	(0.43)	4.45
Normal Obligors	0.06	0.00	0.05	0.04	(0.00)	0.04

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 47.2		Unrecoverable or Valueless Claims 47.2	25.4	21.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.2 Collateral /Guarantee 46.0	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 303.8		Risk Claims 303.8	180.9	74.4	48.4 Reserve Ratio 52.55%		Reserves 54.9 Collateral /Guarantee 199.3	Risk Claims 83.68%
Watch Obligors	Special Attention Obligors 214.0	Special Attention Loans 162.2	25.5	188.4			Reserves 25.4 Collateral /Guarantee 46.6	Special Attention Loans 44.47%
		Subtotal 513.3						
	Other Watch Obligors 1,531.3	Normal Claims 46,225.8	294.2	1,237.0				
Normal Obligors 44,642.6			44,642.6					
Total Exposures 46,739.1		Total 46,739.1	Normal 45,168.8	Category II 1,521.8	Category III 48.4	Category IV -	Total Coverage Ratio 72.79%	

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

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality							(Billions of yen)
Exposure Obligor Classification	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 14.5	Unrecoverable or Valueless Claims 14.5	9.0	5.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 14.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 141.6	Risk Claims 141.6	84.8	26.3	30.4 Reserve Ratio 47.26%		Reserves 28.2 Collateral /Guarantee 81.8	Risk Claims 77.74%
Watch Obligors	Special Attention Obligors 126.7	12.6	114.0			Reserves 17.4 Collateral /Guarantee 24.7	Special Attention Loans 43.23%
	Subtotal 253.8						
	Other Watch Obligors 771.9	127.8	644.1				
Normal Obligors 25,553.3	Normal Claims 26,354.4	25,553.3					
							Total Coverage Ratio 65.73%
Total Exposures 26,608.2	Total 26,608.2	Normal 25,787.8	Category II 790.0	Category III 30.4	Category IV -		

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

(3) Saitama Resona Bank

Self-Assessment of Asset Quality							(Billions of yen)
Exposure Obligor Classification	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 11.4	Unrecoverable or Valueless Claims 11.4	6.8	4.5	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 11.0	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 50.7	Risk Claims 50.7	25.1	19.0	6.5 Reserve Ratio 50.90%		Reserves 6.8 Collateral /Guarantee 37.3	Risk Claims 87.06%
Watch Obligors	Special Attention Obligors 51.6	3.5	48.1			Reserves 4.4 Collateral /Guarantee 8.1	Special Attention Loans 33.81%
	Subtotal 99.3						
	Other Watch Obligors 201.0	37.5	163.5				
Normal Obligors 9,124.9	Normal Claims 9,340.5	9,124.9					
							Total Coverage Ratio 68.64%
Total Exposures 9,439.8	Total 9,439.8	Normal 9,198.0	Category II 235.2	Category III 6.5	Category IV -		

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

(4) Kansai Mirai Bank

Self-Assessment of Asset Quality							(Billions of yen)
Exposure Obligor Classification	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 10.3	Unrecoverable or Valueless Claims 10.3	3.3	6.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 10.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 78.7	Risk Claims 78.7	48.2	22.4	8.1 Reserve Ratio 63.14%		Reserves 13.9 Collateral /Guarantee 56.6	Risk Claims 89.66%
Watch Obligors	Special Attention Obligors 28.7	6.5	22.2			Reserves 2.7 Collateral /Guarantee 10.9	Special Attention Loans 63.16%
	Subtotal 110.8						
	Other Watch Obligors 359.6	75.0	284.5				
Normal Obligors 6,870.4	Normal Claims 7,237.0	6,870.4					
Total Exposures 7,347.9	Total 7,347.9	Normal 7,003.5	Category II 336.2	Category III 8.1	Category IV -		Total Coverage Ratio 85.42%

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

(5) Minato Bank

Self-Assessment of Asset Quality							(Billions of yen)
Exposure Obligor Classification	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 11.0	Unrecoverable or Valueless Claims 11.0	6.2	4.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 10.6	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 32.6	Risk Claims 32.6	22.7	6.5	3.3 Reserve Ratio 63.87%		Reserves 5.9 Collateral /Guarantee 23.3	Risk Claims 89.75%
Watch Obligors	Special Attention Obligors 6.8	2.8	4.0			Reserves 0.7 Collateral /Guarantee 2.8	Special Attention Loans 64.11%
	Subtotal 49.2						
	Other Watch Obligors 198.6	53.8	144.8				
Normal Obligors 3,093.8	Normal Claims 3,293.7	3,093.8					
Total Exposures 3,343.0	Total 3,343.0	Normal 3,179.4	Category II 160.2	Category III 3.3	Category IV -		Total Coverage Ratio 89.11%

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

15. Progress in off-balancing of NPLs

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

(Billions of yen)

		End of Sep. 2025 (A)				End of Mar. 2025 (B)
			(A) - (B)	Claims newly classified	Amount of off-balancing	
<Total of two banks>						
	Unrecoverable or valueless claims	25.9	0.6	7.4	(6.8)	25.2
	Risk claims	192.4	(8.8)	33.5	(42.3)	201.2
Total		218.3	(8.1)	40.9	(49.1)	226.5
Result of measures connected to off-balancing		20.0				22.7

<Resona Bank>

Unrecoverable or valueless claims	14.5	0.7	5.5	(4.7)
Risk claims	141.6	(5.0)	28.4	(33.4)
Total	156.1	(4.2)	33.9	(38.2)
Result of measures connected to off-balancing	8.7			11.3

<Saitama Resona Bank>

Unrecoverable or valueless claims	11.4	(0.0)	1.9	(2.0)
Risk claims	50.7	(3.8)	5.0	(8.8)
Total	62.1	(3.8)	6.9	(10.8)
Result of measures connected to off-balancing	11.2			11.3

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	1st half of FY 2025	1st half of FY 2025	1st half of FY 2025
Amount of off-balancing	(49.1)	(38.2)	(10.8)
Disposition by borrowers' liquidation	-	-	-
Reconstructive disposition	-	-	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.4)	(0.1)	(0.2)
Direct write-offs	(7.6)	(6.2)	(1.4)
Others	(41.0)	(31.8)	(9.1)
Collection/repayment, etc.	(27.8)	(22.7)	(5.1)
Improvement in debtors' performance	(13.1)	(9.1)	(4.0)

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

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

16. Loans and bills discounted by industry

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	4,111.7	171.1	3,940.5
Agriculture, forestry	17.1	(1.3)	18.5
Fishery	2.3	0.0	2.3
Mining, quarrying of stone, gravel extraction	12.0	(0.9)	13.0
Construction	1,076.8	(49.6)	1,126.4
Electricity, gas, heating, water	624.7	90.9	533.8
Information and communication	458.1	(32.4)	490.6
Transportation, postal service	1,208.9	90.3	1,118.6
Wholesale and retail trade	3,632.4	75.3	3,557.0
Finance and insurance	1,659.6	191.1	1,468.4
Real estate	9,956.1	115.6	9,840.5
Apartment loans	2,907.8	(25.3)	2,933.1
Real estate rental	5,418.8	79.4	5,339.4
Goods rental and leasing	917.5	55.4	862.0
Services	2,912.0	(18.3)	2,930.3
Government, local government	3,863.5	106.3	3,757.1
Others	15,339.6	211.7	15,127.9
Residential housing loans	14,367.1	174.5	14,192.6
Domestic total	45,792.9	1,005.4	44,787.5
Japan offshore banking account	-	-	-
Total	45,792.9	1,005.4	44,787.5

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	2,951.5	148.8	2,802.6	446.2	(0.8)	447.1
Agriculture, forestry	7.2	(0.7)	7.9	3.3	(0.2)	3.5
Fishery	1.9	0.0	1.8	0.1	-	0.1
Mining, quarrying of stone, gravel extraction	8.8	(0.3)	9.1	2.3	(0.1)	2.4
Construction	544.4	(17.0)	561.5	173.9	(18.6)	192.6
Electricity, gas, heating, water	493.6	89.0	404.5	33.3	(1.3)	34.6
Information and communication	387.8	(26.3)	414.1	22.6	(4.1)	26.8
Transportation, postal service	765.4	89.2	676.2	109.4	(3.3)	112.8
Wholesale and retail trade	2,520.1	66.7	2,453.4	354.9	5.2	349.7
Finance and insurance	1,295.3	138.8	1,156.4	140.1	52.3	87.8
Real estate	5,516.2	58.0	5,458.1	1,583.9	(3.3)	1,587.3
Apartment loans	1,500.5	(15.6)	1,516.1	803.1	(2.5)	805.6
Real estate rental	3,357.7	42.6	3,315.1	516.8	0.6	516.2
Goods rental and leasing	631.7	44.2	587.5	110.6	3.0	107.6
Services	1,765.9	(8.4)	1,774.4	378.2	(9.9)	388.2
Government, local government	1,466.5	(419.7)	1,886.3	2,013.4	508.7	1,504.7
Others	7,552.9	175.4	7,377.4	3,931.9	25.7	3,906.1
Residential housing loans	7,029.1	156.0	6,873.0	3,696.9	14.0	3,682.8
Domestic total	25,909.8	337.8	25,572.0	9,304.9	552.9	8,751.9
Japan offshore banking account	-	-	-	-	-	-
Total	25,909.8	337.8	25,572.0	9,304.9	552.9	8,751.9

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	406.5	12.2	394.3	307.3	10.9	296.4
Agriculture, forestry	4.0	0.1	3.8	2.5	(0.4)	3.0
Fishery	0.0	(0.1)	0.1	0.1	0.0	0.1
Mining, quarrying of stone, gravel extraction	0.6	(0.4)	1.0	0.2	(0.0)	0.3
Construction	249.0	(8.2)	257.2	109.3	(5.6)	115.0
Electricity, gas, heating, water	52.8	4.8	47.9	44.9	(1.6)	46.6
Information and communication	31.2	(0.8)	32.0	16.4	(1.0)	17.5
Transportation, postal service	184.1	1.2	182.9	149.9	3.3	146.6
Wholesale and retail trade	480.2	0.7	479.4	277.0	2.6	274.4
Finance and insurance	99.9	9.3	90.6	124.1	(9.4)	133.5
Real estate	2,083.0	47.6	2,035.3	772.9	13.3	759.6
Apartment loans	432.7	(4.4)	437.2	171.3	(2.5)	173.9
Real estate rental	1,139.9	7.8	1,132.1	404.2	28.3	375.9
Goods rental and leasing	95.3	5.2	90.1	79.7	2.9	76.7
Services	521.3	14.0	507.2	246.3	(14.0)	260.3
Government, local government	83.1	(5.1)	88.2	300.2	22.4	277.8
Others	2,984.3	3.5	2,980.8	870.4	7.0	863.4
Residential housing loans	2,819.5	(2.5)	2,822.1	821.5	7.0	814.4
Domestic total	7,276.0	84.2	7,191.7	3,302.1	30.3	3,271.7
Japan offshore banking account	-	-	-	-	-	-
Total	7,276.0	84.2	7,191.7	3,302.1	30.3	3,271.7

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

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

(Billions of yen)

	Total of group banks under Resona HD		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	109.5	(7.2)	116.8
Agriculture, forestry	0.1	(0.0)	0.2
Fishery	-	(0.1)	0.1
Mining, quarrying of stone, gravel extraction	-	(0.3)	0.3
Construction	23.0	(1.2)	24.3
Electricity, gas, heating, water	0.6	0.6	0.0
Information and communication	10.2	(0.3)	10.5
Transportation, postal service	18.5	(3.9)	22.5
Wholesale and retail trade	127.2	(4.1)	131.3
Finance and insurance	5.4	(1.1)	6.5
Real estate	47.2	(1.8)	49.1
Apartment loans	6.4	(0.9)	7.4
Real estate rental	35.8	(0.4)	36.2
Goods rental and leasing	2.2	(0.0)	2.3
Services	110.1	(2.6)	112.7
Government, local government	-	-	-
Others	58.7	(2.1)	60.9
Residential housing loans	49.2	(0.8)	50.1
Domestic total	513.3	(24.7)	538.0
Japan offshore banking account	-	-	-
Total	513.3	(24.7)	538.0

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	60.6	1.8	58.7	26.1	(7.0)	33.2
Agriculture, forestry	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Fishery	-	(0.1)	0.1	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	6.7	(0.2)	7.0	3.8	(0.3)	4.1
Electricity, gas, heating, water	0.6	0.6	-	-	-	-
Information and communication	7.9	(0.5)	8.4	0.1	0.0	0.0
Transportation, postal service	8.6	(2.2)	10.8	4.7	(0.4)	5.1
Wholesale and retail trade	65.0	(5.0)	70.0	27.2	0.7	26.4
Finance and insurance	1.7	(0.2)	2.0	0.0	(0.0)	0.0
Real estate	22.7	1.6	21.1	6.3	0.0	6.3
Apartment loans	2.3	0.1	2.1	2.1	(0.1)	2.3
Real estate rental	18.9	1.7	17.2	3.9	0.2	3.6
Goods rental and leasing	1.7	0.0	1.7	0.0	(0.0)	0.0
Services	57.8	1.9	55.9	15.2	(1.1)	16.4
Government, local government	-	-	-	-	-	-
Others	19.9	(0.3)	20.3	15.5	(0.7)	16.2
Residential housing loans	13.1	0.7	12.4	14.7	(0.7)	15.4
Domestic total	253.8	(2.7)	256.6	99.3	(8.8)	108.2
Japan offshore banking account	-	-	-	-	-	-
Total	253.8	(2.7)	256.6	99.3	(8.8)	108.2

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	13.6	0.3	13.3	9.0	(2.3)	11.4
Agriculture, forestry	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	(0.3)	0.3	-	-	-
Construction	8.3	(0.8)	9.1	4.1	0.1	3.9
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	(0.0)	0.0
Information and communication	1.7	0.1	1.6	0.4	(0.0)	0.4
Transportation, postal service	2.6	(0.7)	3.4	2.5	(0.4)	3.0
Wholesale and retail trade	23.8	0.6	23.1	11.1	(0.5)	11.6
Finance and insurance	2.6	(0.1)	2.8	1.0	(0.7)	1.7
Real estate	14.8	(2.7)	17.6	3.2	(0.7)	4.0
Apartment loans	1.4	(0.8)	2.3	0.5	(0.0)	0.6
Real estate rental	10.7	(1.8)	12.5	2.2	(0.5)	2.8
Goods rental and leasing	0.3	(0.0)	0.3	0.1	(0.0)	0.1
Services	24.0	(2.5)	26.5	12.9	(0.8)	13.8
Government, local government	-	-	-	-	-	-
Others	18.6	(0.5)	19.2	4.5	(0.5)	5.0
Residential housing loans	17.4	(0.4)	17.8	3.9	(0.4)	4.4
Domestic total	110.8	(6.9)	117.8	49.2	(6.1)	55.4
Japan offshore banking account	-	-	-	-	-	-
Total	110.8	(6.9)	117.8	49.2	(6.1)	55.4

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

(3) Loans to consumers

(Billions of yen)

<Total of group banks under Resona HD>		End of Sep. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
	Housing loans	17,275.0	149.2	325.8	17,125.7	16,949.1
	Before securitization	17,392.5	143.9	289.3	17,248.6	17,103.1
	Residential housing loans	14,367.1	174.5	373.3	14,192.6	13,993.8
	Before securitization	14,480.2	169.9	338.5	14,310.2	14,141.7
	Other consumer loans	500.4	16.0	32.3	484.4	468.1
	Total loans to consumers	17,775.4	165.2	358.1	17,610.2	17,417.3
	Before securitization of housing loans	17,893.0	159.9	321.7	17,733.0	17,571.3

<Resona Bank>

	Housing loans	8,529.6	140.3	244.9	8,389.2	8,284.7
	Before securitization	8,647.2	135.1	220.0	8,512.1	8,427.1
	Residential housing loans	7,029.1	156.0	274.3	6,873.0	6,754.8
	Before securitization	7,142.2	151.4	251.0	6,990.7	6,891.1
	Other consumer loans	178.1	4.5	10.1	173.6	167.9
	Total loans to consumers	8,707.7	144.8	255.0	8,562.8	8,452.7
	Before securitization of housing loans	8,825.3	139.6	230.2	8,685.7	8,595.1

<Saitama Resona Bank>

	Housing loans	4,500.0	11.4	54.0	4,488.5	4,445.9
	Before securitization	4,500.0	11.4	42.4	4,488.5	4,457.6
	Residential housing loans	3,696.9	14.0	56.8	3,682.8	3,640.0
	Before securitization	3,696.9	14.0	45.2	3,682.8	3,651.7
	Other consumer loans	149.0	3.8	6.7	145.1	142.2
	Total loans to consumers	4,649.0	15.2	60.7	4,633.7	4,588.2
	Before securitization of housing loans	4,649.0	15.2	49.1	4,633.7	4,599.8

<Kansai Mirai Bank>

	Housing loans	3,252.3	(7.0)	13.4	3,259.4	3,238.9
	Residential housing loans	2,819.5	(2.5)	25.1	2,822.1	2,794.4
	Other consumer loans	131.0	7.3	15.3	123.6	115.6
	Total loans to consumers	3,383.3	0.2	28.7	3,383.0	3,354.6

<Minato Bank>

	Housing loans	992.9	4.4	13.4	988.4	979.4
	Residential housing loans	821.5	7.0	17.0	814.4	804.4
	Other consumer loans	42.3	0.3	0.1	42.0	42.2
	Total loans to consumers	1,035.2	4.7	13.5	1,030.4	1,021.7

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

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

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

(Billions of yen, %)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2025 (A)	(A) - (B)	(A) - (C)	2025 (B)	2024 (C)
Loans to SMEs and consumers	34,821.0	272.6	878.3	34,548.4	33,942.6
Ratio of loans to SMEs and consumers	76.04	(1.09)	(1.17)	77.13	77.22

<Resona Bank>

Loans to SMEs and consumers	18,939.9	242.5	627.4	18,697.4	18,312.5
Ratio of loans to SMEs and consumers	73.09	(0.01)	(1.52)	73.11	74.62

<Saitama Resona Bank>

Loans to SMEs and consumers	6,691.5	(26.5)	76.0	6,718.1	6,615.5
Ratio of loans to SMEs and consumers	71.91	(4.84)	(0.61)	76.76	72.52

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,625.2	53.5	132.4	6,571.7	6,492.7
Ratio of loans to SMEs and consumers	91.05	(0.32)	(0.44)	91.37	91.50

<Minato Bank>

Loans to SMEs and consumers	2,564.2	3.2	42.4	2,561.0	2,521.8
Ratio of loans to SMEs and consumers	77.65	(0.62)	(1.16)	78.27	78.82

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

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

17. Balance of deposits and loans

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
Deposits (Term-end)	62,863.0	(662.0)	462.5	63,525.0	62,400.4
Deposits (Average balance)	62,704.4	139.6	15.4	62,564.8	62,689.0
Trust principal (Term-end)	1,380.1	350.7	267.5	1,029.3	1,112.6
Trust principal (Average balance)	1,155.8	(100.4)	(83.7)	1,256.2	1,239.5
Loans and bills discounted (Term-end)	45,793.8	1,005.3	1,836.9	44,788.5	43,956.8
Banking account	45,789.5	1,006.1	1,838.6	44,783.4	43,950.9
Trust account	4.2	(0.7)	(1.6)	5.0	5.9
Loans and bills discounted (Average balance)	45,125.5	1,366.3	1,828.0	43,759.2	43,297.4
Banking account	45,120.8	1,367.6	1,829.8	43,753.2	43,290.9
Trust account	4.6	(1.3)	(1.8)	6.0	6.4

<Resona Bank>

Deposits (Term-end)	33,349.6	(959.1)	(395.7)	34,308.7	33,745.3
Deposits (Average balance)	33,337.4	(556.2)	(728.7)	33,893.6	34,066.1
Trust principal (Term-end)	1,380.1	350.7	267.5	1,029.3	1,112.6
Trust principal (Average balance)	1,155.8	(100.4)	(83.7)	1,256.2	1,239.5
Loans and bills discounted (Term-end)	25,909.8	337.8	1,370.6	25,572.0	24,539.1
Banking account	25,905.5	338.6	1,372.3	25,566.9	24,533.2
Trust account	4.2	(0.7)	(1.6)	5.0	5.9
Loans and bills discounted (Average balance)	25,560.9	993.4	1,545.1	24,567.4	24,015.8
Banking account	25,556.2	994.8	1,546.9	24,561.4	24,009.3
Trust account	4.6	(1.3)	(1.8)	6.0	6.4

<Saitama Resona Bank>

Deposits (Term-end)	17,572.9	(170.9)	298.3	17,743.8	17,274.5
Deposits (Average balance)	17,719.6	361.5	360.8	17,358.0	17,358.7
Loans and bills discounted (Term-end)	9,304.9	552.9	183.1	8,751.9	9,121.7
Loans and bills discounted (Average balance)	9,070.4	142.9	(40.4)	8,927.5	9,110.9

<Kansai Mirai Bank>

Deposits (Term-end)	8,000.4	395.4	488.1	7,605.0	7,512.2
Deposits (Average balance)	7,707.0	277.2	320.2	7,429.8	7,386.8
Loans and bills discounted (Term-end)	7,276.9	84.2	180.4	7,192.7	7,096.5
Loans and bills discounted (Average balance)	7,217.3	139.8	196.7	7,077.5	7,020.6

<Minato Bank>

Deposits (Term-end)	3,940.0	72.6	71.7	3,867.3	3,868.2
Deposits (Average balance)	3,940.3	57.0	63.0	3,883.3	3,877.2
Loans and bills discounted (Term-end)	3,302.1	30.3	102.7	3,271.7	3,199.3
Loans and bills discounted (Average balance)	3,276.7	90.0	126.6	3,186.6	3,150.1

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
Domestic individual deposits (Term-end)	39,216.4	246.6	349.7	38,969.7	38,866.6
Liquid deposits	30,726.3	60.8	306.7	30,665.5	30,419.6
Time deposits	8,363.2	183.1	44.6	8,180.0	8,318.6
Domestic corporate deposits (Term-end)	20,088.2	275.5	359.1	19,812.6	19,729.0
Liquid deposits	16,026.8	154.1	161.0	15,872.6	15,865.7
Time deposits	3,272.0	97.1	223.7	3,174.9	3,048.2
<Resona Bank>					
Domestic individual deposits (Term-end)	17,883.7	51.3	130.9	17,832.3	17,752.7
Liquid deposits	14,597.9	6.1	127.8	14,591.8	14,470.1
Time deposits	3,184.5	41.7	4.1	3,142.7	3,180.3
Domestic corporate deposits (Term-end)	13,494.2	98.5	35.2	13,395.7	13,459.0
Liquid deposits	11,300.6	147.4	203.7	11,153.1	11,096.9
Time deposits	1,606.1	(44.6)	(141.9)	1,650.7	1,748.1
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	13,096.4	106.4	210.8	12,990.0	12,885.5
Liquid deposits	10,505.8	82.8	179.5	10,423.0	10,326.3
Time deposits	2,573.5	24.3	30.8	2,549.1	2,542.7
Domestic corporate deposits (Term-end)	3,461.3	(36.2)	46.3	3,497.6	3,415.0
Liquid deposits	2,540.8	(53.2)	(85.9)	2,594.1	2,626.8
Time deposits	835.4	12.2	133.3	823.1	702.0
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,325.7	94.3	28.6	5,231.3	5,297.1
Liquid deposits	3,380.4	(19.3)	1.9	3,399.8	3,378.5
Time deposits	1,939.4	113.8	26.4	1,825.6	1,913.0
Domestic corporate deposits (Term-end)	2,210.5	159.3	254.2	2,051.1	1,956.3
Liquid deposits	1,451.2	17.8	36.6	1,433.4	1,414.6
Time deposits	678.0	124.9	221.9	553.0	456.0
<Minato Bank>					
Domestic individual deposits (Term-end)	2,910.4	(5.5)	(20.6)	2,916.0	2,931.1
Liquid deposits	2,242.1	(8.7)	(2.4)	2,250.8	2,244.6
Time deposits	665.6	3.1	(16.7)	662.5	682.4
Domestic corporate deposits (Term-end)	921.9	53.8	23.3	868.1	898.6
Liquid deposits	734.0	42.2	6.7	691.8	727.3
Time deposits	152.3	4.4	10.3	147.8	142.0

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

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

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Sep. 2024 (C)
Investment trust (Including fund wrap)	3,459.2	286.8	264.8	3,172.3	3,194.4
Public bond	344.0	55.3	85.8	288.6	258.1
Insurance	3,232.0	75.2	159.3	3,156.7	3,072.6

<Resona Bank>

Investment trust (Including fund wrap)	1,529.4	128.7	117.3	1,400.7	1,412.1
Public bond	116.3	20.6	30.9	95.6	85.3
Insurance	1,048.5	14.0	22.7	1,034.4	1,025.7

<Saitama Resona Bank>

Investment trust (Including fund wrap)	831.2	66.2	60.8	765.0	770.3
Public bond	214.2	31.8	50.3	182.3	163.9
Insurance	1,081.8	24.0	65.3	1,057.7	1,016.4

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	735.6	55.1	49.6	680.4	686.0
Public bond	7.4	1.3	2.5	6.1	4.9
Insurance	825.8	27.5	60.3	798.3	765.5

<Minato Bank>

Investment trust (Including fund wrap)	362.8	36.7	36.9	326.0	325.9
Public bond	5.9	1.4	2.0	4.5	3.8
Insurance	275.7	9.5	10.9	266.2	264.8

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

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

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

20. Computation of deferred tax assets

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

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

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

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

(Billions of yen)

	FY2020	FY2021	FY2022	FY2023	FY 2024 (fixed)
Resona Bank	126.6	103.1	95.3	122.2	155.2
Saitama Resona Bank	42.3	21.2	31.2	35.1	40.9

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A) - (B)	End of Mar. 2025 (B)
Reserve for loan losses	40.1	(0.2)	40.3	9.3	(0.9)	10.3
Write-down on securities	21.8	(1.2)	23.1	4.0	(0.0)	4.1
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	4.3	(1.0)	5.4	3.0	(0.1)	3.1
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	10.6	0.9	9.7	1.5	0.0	1.5
Others	41.9	(0.2)	42.1	11.2	(0.2)	11.4
Subtotal of deferred tax assets	118.8	(1.9)	120.7	29.2	(1.2)	30.5
Valuation allowance	(41.4)	1.1	(42.6)	(7.0)	0.0	(7.0)
Deferred tax assets	77.3	(0.7)	78.1	22.2	(1.2)	23.4
Gains on placing trust for retirement benefits	2.4	(0.0)	2.4	-	-	-
Unrealized gains on available-for-sale securities	146.7	24.6	122.0	12.5	7.9	4.5
Deferred gains on hedges	-	-	-	-	-	-
Others	4.0	(0.5)	4.6	5.0	(0.1)	5.1
Deferred tax liabilities	153.1	24.0	129.1	17.6	7.8	9.7
Net deferred tax assets	(75.8)	(24.8)	(50.9)	4.6	(9.1)	13.7

21. Capital adequacy ratio

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

(Billions of yen, %)

		End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
<Consolidated>				
Capital adequacy ratio (2/5)	1	12.69	(0.10)	12.79
Total qualifying capital (3-4)	2	2,267.7	20.0	2,247.6
Core Capital: instruments and reserves	3	2,443.8	76.1	2,367.7
Core Capital: regulatory adjustments	4	176.1	56.0	120.1
Risk weighted assets	5	17,856.5	294.2	17,562.2
Credit risk weighted assets	6	16,676.6	233.7	16,442.8
Amount equivalent to market risk / 8%	7	243.7	19.8	223.8
Amount equivalent to operational risk / 8%	8	936.2	40.7	895.4
Credit risk weighted assets adjustments	9	-	-	-
Total required capital (5×8%)	10	1,428.5	23.5	1,404.9
(Reference) International Standard				
Common Equity Tier 1 capital ratio	11	14.78	0.18	14.60
Excluding unrealized gain/loss on securities	12	12.38	(0.22)	12.60
Tier 1 capital ratio	13	14.82	0.18	14.64
Total capital ratio	14	14.87	0.18	14.69

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

(Billions of yen, %)

		Consolidated			Non-consolidated		
		End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
<Resona Bank>							
Capital adequacy ratio (2/5)	1	12.29	0.18	12.11	12.09	0.19	11.90
Total qualifying capital (3-4)	2	1,283.2	37.9	1,245.3	1,264.7	41.0	1,223.7
Core Capital: instruments and reserves	3	1,359.9	39.9	1,319.9	1,326.5	43.1	1,283.4
Core Capital: regulatory adjustments	4	76.7	2.0	74.6	61.8	2.1	59.7
Risk weighted assets	5	10,436.9	162.1	10,274.7	10,453.0	175.1	10,277.9
Credit risk weighted assets	6	9,751.8	112.4	9,639.4	9,788.9	131.3	9,657.6
Amount equivalent to market risk / 8%	7	173.9	19.6	154.3	163.9	16.3	147.5
Amount equivalent to operational risk / 8%	8	511.0	30.0	480.9	500.1	27.4	472.6
Credit risk weighted assets adjustments	9	-	-	-	-	-	-
Total required capital (5×8%)	10	834.9	12.9	821.9	836.2	14.0	822.2
(Reference) International Standard							
Common Equity Tier 1 capital ratio	11	15.29	0.45	14.84	15.13	0.46	14.67
Excluding unrealized gain/loss on securities	12	11.81	0.03	11.78	11.65	0.04	11.61
Tier 1 capital ratio	13	15.30	0.45	14.85	15.13	0.46	14.67
Total capital ratio	14	15.37	0.43	14.94	15.18	0.45	14.73

		Consolidated			Non-consolidated		
		End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
<Saitama Resona Bank>							
Capital adequacy ratio (2/5)	1	15.74	0.18	15.56	15.73	0.18	15.55
Total qualifying capital (3-4)	2	388.1	11.9	376.2	388.1	11.9	376.1
Core Capital: instruments and reserves	3	409.4	10.3	399.0	409.3	10.0	399.3
Core Capital: regulatory adjustments	4	21.2	(1.5)	22.8	21.2	(1.9)	23.1
Risk weighted assets	5	2,466.0	48.2	2,417.8	2,465.9	48.2	2,417.7
Credit risk weighted assets	6	2,172.9	18.6	2,154.3	2,173.1	18.6	2,154.5
Amount equivalent to market risk / 8%	7	45.9	8.1	37.7	45.9	8.1	37.7
Amount equivalent to operational risk / 8%	8	151.3	8.0	143.3	151.1	8.0	143.1
Credit risk weighted assets adjustments	9	95.7	13.3	82.3	95.6	13.3	82.3
Total required capital (5×8%)	10	197.2	3.8	193.4	197.2	3.8	193.4

(Billions of yen, %)

			Consolidated			Non-consolidated		
<Kansai Mirai Bank>			End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Capital adequacy ratio	(2/5)	1	12.43	(0.15)	12.58	11.20	(0.06)	11.26
Total qualifying capital	(3-4)	2	382.7	8.4	374.3	346.8	10.1	336.7
Core Capital: instruments and reserves		3	403.2	8.0	395.2	374.5	9.0	365.5
Core Capital: regulatory adjustments		4	20.4	(0.4)	20.9	27.7	(1.1)	28.8
Risk weighted assets		5	3,077.9	102.9	2,974.9	3,096.6	108.3	2,988.2
Credit risk weighted assets		6	2,931.5	106.7	2,824.8	2,968.4	111.7	2,856.6
Amount equivalent to market risk / 8%		7	18.5	(7.6)	26.2	18.5	(7.6)	26.2
Amount equivalent to operational risk / 8%		8	127.8	3.9	123.9	109.5	4.2	105.2
Credit risk weighted assets adjustments		9	-	-	-	-	-	-
Total required capital	(5×8%)	10	246.2	8.2	237.9	247.7	8.6	239.0

			Consolidated			Non-consolidated		
<Minato Bank>			End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Capital adequacy ratio	(2/5)	1	10.95	0.34	10.61	10.47	0.41	10.06
Total qualifying capital	(3-4)	2	175.7	4.3	171.4	169.1	6.3	162.8
Core Capital: instruments and reserves		3	192.2	4.2	188.0	175.5	6.7	168.8
Core Capital: regulatory adjustments		4	16.4	(0.1)	16.5	6.4	0.3	6.0
Risk weighted assets		5	1,604.4	(10.2)	1,614.6	1,615.0	(3.4)	1,618.5
Credit risk weighted assets		6	1,548.0	(12.1)	1,560.2	1,564.2	(5.8)	1,570.0
Amount equivalent to operational risk / 8%		7	56.3	1.9	54.4	50.8	2.3	48.4
Credit risk weighted assets adjustments		8	-	-	-	-	-	-
Total required capital	(5×8%)	9	128.3	(0.8)	129.1	129.2	(0.2)	129.4

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

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

22. Number of directors and employees

(People)			
<Resona Holdings, Non-consolidated>	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Directors	31	(3)	34
Executive officers	21	(1)	22

Notes: 1. Above figures include 18 directors who concurrently serve as directors and executive officers for group banks.
2. The figure for executive officers excludes directors who serve as executive officers concurrently.
3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Directors	41	(4)	45
Non-board executive officers	72	-	72
Employees	18,621	762	17,859

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025
Directors	10	11	10	10
Non-board executive officers	30	11	18	14
Employees	9,763	3,357	3,638	1,863

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

23. Number of offices

(Branch offices, locations)			
<Total of group banks under Resona HD>	End of Sep. 2025 (A)	(A)-(B)	End of Mar. 2025 (B)
Manned domestic offices	829	7	822
Non-manned domestic offices	992	19	973
Total domestic offices	1,821	26	1,795
Total domestic offices (excluding joint business locations)	1,649	17	1,632

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025	End of Sep. 2025
Manned domestic offices	327	127	271	104
Non-manned domestic offices	524	273	115	80
Total domestic offices	851	400	386	184
(Joint business locations within same banks)	26	7	76	11
(Joint business locations between group banks)	18	1	18	3

Notes: 1. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 19 Resona Bank offices, 6 Saitama Resona Bank offices, 1 Kansai Mirai Bank office and 2 Minato Bank offices of virtual offices, etc. related to Internet banking. The number of non-manned domestic offices does not include jointly operated representative offices.
2. Joint business locations include locations where 3 or more branches are jointly operated and locations where branches divided by business operations.

II. Reference Materials (Group Banks' Financial Statements)

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	September 30, 2025
Assets		
Cash and due from banks	¥ 11,194,754	¥ 7,970,340
Call loans	126,716	154,693
Monetary claims bought	328,510	314,819
Trading assets	444,843	505,793
Money held in trust	336	1,609
Securities	5,543,637	6,086,486
Loans and bills discounted	25,566,959	25,905,567
Foreign exchange assets	164,343	115,337
Other assets	432,519	391,110
Other	432,519	391,110
Tangible fixed assets	191,387	189,565
Intangible fixed assets	43,574	44,203
Prepaid pension cost	36,381	38,439
Customers' liabilities for acceptances and guarantees	239,682	248,508
Reserve for possible loan losses	(98,638)	(94,454)
Total Assets	¥ 44,215,010	¥ 41,872,018
Liabilities		
Deposits	¥ 34,308,791	¥ 33,349,637
Negotiable certificates of deposit	537,500	425,910
Call money	1,687,160	669,940
Payables under securities lending transactions	1,662,680	1,270,764
Trading liabilities	184,790	226,165
Borrowed money	2,289,756	1,868,543
Foreign exchange liabilities	12,205	13,359
Bonds	80,859	80,667
Due to trust account	1,026,603	1,377,797
Other liabilities	446,152	486,949
Accrued income taxes	30,870	35,512
Lease obligation	46,234	44,829
Asset retirement obligations	1,374	1,379
Other	367,673	405,228
Reserve for employees' bonuses	9,785	8,316
Other reserves	11,150	10,495
Deferred tax liabilities	50,973	75,818
Deferred tax liabilities for land revaluation	15,734	15,639
Acceptances and guarantees	239,682	248,508
Total Liabilities	42,563,826	40,128,514
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	666,419	710,312
Other retained earnings	666,419	710,312
Retained earnings carried forward	666,419	710,312
Total stockholders' equity	1,323,527	1,367,419
Net unrealized gains (losses) on available-for-sale securities	316,225	366,829
Net deferred gains (losses) on hedges	(21,143)	(23,110)
Revaluation reserve for land	32,573	32,365
Total valuation and translation differences	327,656	376,084
Total Net Assets	1,651,183	1,743,504
Total Liabilities and Net Assets	¥ 44,215,010	¥ 41,872,018

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Ordinary income	¥ 301,039	¥ 347,840
Interest income	168,707	218,494
Interest on loans and bills discounted	105,052	144,904
Interest and dividends on securities	37,999	41,855
Trust fees	12,843	12,930
Fees and commissions	73,079	73,231
Trading income	2,249	1,780
Other operating income	11,707	6,182
Other ordinary income	32,452	35,220
Ordinary expenses	213,778	223,366
Interest expenses	46,517	63,454
Interest on deposits	19,033	34,259
Fees and commissions	28,466	29,760
Trading expenses	—	245
Other operating expenses	10,043	1,812
General and administrative expenses	114,434	116,484
Other ordinary expenses	14,316	11,608
Ordinary profits	87,261	124,473
Extraordinary gains	—	280
Extraordinary losses	2,853	398
Income before income taxes	84,408	124,356
Income taxes – current	22,335	33,341
Income taxes – deferred	1,802	1,005
Total income taxes	24,137	34,346
Net income	¥ 60,270	¥ 90,009

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	September 30, 2025
Assets		
Cash and due from banks	¥ 6,836,286	¥ 6,740,086
Call loans	26,569	18,192
Monetary claims bought	143,138	139,740
Trading account securities	10,015	8,827
Securities	3,228,417	3,404,387
Loans and bills discounted	8,751,986	9,304,910
Foreign exchange assets	14,018	13,235
Other assets	141,090	150,787
Other	141,090	150,787
Tangible fixed assets	53,136	53,277
Intangible fixed assets	2,663	2,659
Prepaid pension cost	12,276	12,464
Deferred tax assets	13,735	4,603
Customers' liabilities for acceptances and guarantees	27,164	29,754
Reserve for possible loan losses	(23,356)	(20,503)
Total Assets	¥ 19,237,143	¥ 19,862,424
Liabilities		
Deposits	¥ 17,743,897	¥ 17,572,966
Negotiable certificates of deposit	39,610	38,750
Call money	7,476	5,955
Payables under securities lending transactions	223,106	1,025,971
Borrowed money	634,028	594,121
Foreign exchange liabilities	902	584
Other liabilities	119,448	126,337
Accrued income taxes	8,370	9,830
Lease obligation	—	8
Asset retirement obligations	200	201
Other	110,878	116,297
Reserve for employees' bonuses	3,484	3,030
Other reserves	5,991	5,647
Acceptances and guarantees	27,164	29,754
Total Liabilities	18,805,110	19,403,120
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	243,272	253,292
Legal reserve	20,012	20,012
Other retained earnings	223,260	233,279
Retained earnings carried forward	223,260	233,279
Total stockholders' equity	413,272	423,292
Net unrealized gains (losses) on available-for-sale securities	22,064	39,475
Net deferred gains (losses) on hedges	(3,304)	(3,463)
Total valuation and translation differences	18,759	36,012
Total Net Assets	432,032	459,304
Total Liabilities and Net Assets	¥ 19,237,143	¥ 19,862,424

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Ordinary income	¥ 93,150	¥ 116,306
Interest income	52,935	82,068
Interest on loans and bills discounted	35,624	47,813
Interest and dividends on securities	11,127	15,137
Trust fees	23	12
Fees and commissions	26,421	25,623
Other operating income	2,011	1,472
Other ordinary income	11,759	7,128
Ordinary expenses	65,306	82,149
Interest expenses	8,716	25,221
Interest on deposits	2,865	16,631
Fees and commissions	9,258	9,888
Other operating expenses	2,300	766
General and administrative expenses	41,209	42,638
Other ordinary expenses	3,820	3,634
Ordinary profits	27,843	34,156
Extraordinary gains	81	—
Extraordinary losses	313	142
Income before income taxes	27,611	34,014
Income taxes – current	6,076	8,726
Income taxes – deferred	1,760	1,207
Total income taxes	7,836	9,934
Net income	¥ 19,774	¥ 24,079

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	September 30, 2025
Assets		
Cash and due from banks	¥ 952,482	¥ 1,228,614
Call loans	80,563	178,685
Securities	817,721	902,898
Loans and bills discounted	7,192,759	7,276,975
Foreign exchange assets	7,532	7,187
Other assets	40,549	37,456
Other	40,549	37,456
Tangible fixed assets	37,801	37,267
Intangible fixed assets	4,350	3,949
Prepaid pension cost	21,380	20,892
Deferred tax assets	15,242	12,965
Customers' liabilities for acceptances and guarantees	16,895	17,646
Reserve for possible loan losses	(28,142)	(25,450)
Total Assets	¥ 9,159,137	¥ 9,699,087
Liabilities		
Deposits	¥ 7,605,034	¥ 8,000,438
Negotiable certificates of deposit	279,980	260,190
Call money	1,021	19,112
Payables under securities lending transactions	182,972	258,420
Borrowed money	630,100	685,800
Foreign exchange liabilities	322	609
Other liabilities	71,648	71,255
Accrued income taxes	4,557	4,609
Lease obligation	199	162
Asset retirement obligations	638	539
Other	66,253	65,945
Reserve for employees' bonuses	3,301	2,700
Reserve for employees' retirement benefits	5,462	4,815
Other reserves	2,610	2,439
Deferred tax liabilities for land revaluation	181	179
Acceptances and guarantees	16,895	17,646
Total Liabilities	8,799,530	9,323,608
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	161,418	170,428
Other retained earnings	161,418	170,428
Retained earnings carried forward	161,418	170,428
Total stockholders' equity	371,388	380,398
Net unrealized gains (losses) on available-for-sale securities	(5,584)	571
Net deferred gains (losses) on hedges	(6,592)	(5,882)
Revaluation reserve for land	395	391
Total valuation and translation differences	(11,780)	(4,919)
Total Net Assets	359,607	375,479
Total Liabilities and Net Assets	¥ 9,159,137	¥ 9,699,087

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Ordinary income	¥ 61,677	¥ 74,256
Interest income	41,447	56,771
Interest on loans and bills discounted	36,182	47,201
Interest and dividends on securities	3,389	6,737
Trust fees	4	7
Fees and commissions	14,391	14,912
Other operating income	597	668
Other ordinary income	5,236	1,896
Ordinary expenses	46,988	56,072
Interest expenses	3,394	10,911
Interest on deposits	2,065	8,619
Fees and commissions	7,490	8,048
Other operating expenses	219	108
General and administrative expenses	33,426	33,847
Other ordinary expenses	2,457	3,156
Ordinary profits	14,688	18,184
Extraordinary gains	1,063	341
Extraordinary losses	819	330
Income before income taxes	14,932	18,196
Income taxes – current	3,017	4,155
Income taxes – deferred	(890)	(869)
Total income taxes	2,127	3,285
Net income	¥ 12,804	¥ 14,910

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	September 30, 2025
Assets		
Cash and due from banks	¥ 528,623	¥ 588,405
Call loans	2,430	5,955
Securities	701,184	744,512
Loans and bills discounted	3,271,756	3,302,146
Foreign exchange assets	13,214	9,964
Other assets	21,224	22,791
Other	21,224	22,791
Tangible fixed assets	26,702	26,003
Intangible fixed assets	1,349	1,121
Prepaid pension cost	4,672	5,444
Deferred tax assets	9,080	5,343
Customers' liabilities for acceptances and guarantees	15,917	16,209
Reserve for possible loan losses	(12,776)	(10,988)
Total Assets	¥ 4,583,380	¥ 4,716,910
Liabilities		
Deposits	¥ 3,867,343	¥ 3,940,004
Negotiable certificates of deposit	2,800	66,560
Payables under securities lending transactions	132,523	145,087
Borrowed money	344,700	319,300
Foreign exchange liabilities	784	1,646
Other liabilities	35,110	33,274
Accrued income taxes	9,016	2,464
Lease obligation	750	622
Asset retirement obligations	390	371
Other	24,953	29,817
Reserve for employees' bonuses	1,774	1,353
Other reserves	1,294	1,284
Acceptances and guarantees	15,917	16,209
Total Liabilities	4,402,248	4,524,720
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	68,909	75,652
Legal reserve	53	53
Other retained earnings	68,855	75,598
General reserve	2,325	2,325
Retained earnings carried forward	66,530	73,273
Total stockholders' equity	171,003	177,746
Net unrealized gains (losses) on available-for-sale securities	11,868	15,430
Net deferred gains (losses) on hedges	(1,739)	(987)
Total valuation and translation differences	10,128	14,443
Total Net Assets	181,131	192,189
Total Liabilities and Net Assets	¥ 4,583,380	¥ 4,716,910

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2024 From April 1, 2024 to September 30, 2024	First Half of FY2025 From April 1, 2025 to September 30, 2025
Ordinary income	¥ 38,321	¥ 39,239
Interest income	18,530	25,880
Interest on loans and bills discounted	14,803	19,607
Interest and dividends on securities	2,659	4,688
Fees and commissions	7,738	7,288
Other operating income	213	480
Other ordinary income	11,838	5,590
Ordinary expenses	22,291	26,446
Interest expenses	1,058	4,643
Interest on deposits	799	3,595
Fees and commissions	1,878	2,109
Other operating expenses	2,386	190
General and administrative expenses	16,019	17,411
Other ordinary expenses	947	2,091
Ordinary profits	16,029	12,792
Extraordinary losses	45	315
Income before income taxes	15,984	12,476
Income taxes – current	8,924	1,762
Income taxes – deferred	(4,178)	1,768
Total income taxes	4,746	3,531
Net income	¥ 11,238	¥ 8,945