



Resona Holdings, Inc.

Consolidated Financial Results for Fiscal Year 2024 (April 1, 2024 - March 31, 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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General Meeting of Stockholders: June 25, 2025

Dividends payment date: June 10, 2025

Annual securities report issuing date: June 20, 2025

Trading accounts: Established

Supplemental information for the financial results: Available

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

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

1. Consolidated Financial Results for Fiscal Year 2024 (April 1, 2024- March 31, 2025)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal Year 2024	1,117,491	18.7	292,160	31.0	213,324	34.2
Fiscal Year 2023	941,663	8.5	222,962	(2.1)	158,930	(0.9)

Note: Comprehensive Income: FY2024: 64,617 million yen, (79.8)% FY2023: 319,268 million yen, 129.5%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock	Net Income to Net Assets Attributable to Stockholders Ratio	Ordinary Profits to Total Assets Ratio	Ordinary Profits to Ordinary Income Ratio
	Yen	Yen	%	%	%
Fiscal Year 2024	92.40	92.39	7.8	0.4	26.1
Fiscal Year 2023	67.78	67.77	6.0	0.3	23.7

(Reference) Equity in earnings of investments in affiliates: FY2024: 431 million yen FY2023: 484 million yen

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Share of Common Stock
	Million yen	Million yen	%	Yen
March 31, 2025	77,370,816	2,752,815	3.5	1,188.70
March 31, 2024	76,150,887	2,778,173	3.6	1,184.76

(Reference) Net Assets Attributable to Stockholders: March 31, 2025: 2,729,157 million yen March 31, 2024: 2,760,343 million yen

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

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at Fiscal Year-end
	Million yen	Million yen	Million yen	Million yen
Fiscal Year 2024	(293,370)	(1,045,466)	(88,998)	19,316,880
Fiscal Year 2023	(733,790)	(711,473)	(74,964)	20,738,072

2. Dividends on Common Stock

	Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Dividends to Net Assets Ratio (Consolidated)
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year 2023	—	11.00	—	11.00	22.00	51,740	32.5	2.0
Fiscal Year 2024	—	11.50	—	13.50	25.00	57,846	27.1	2.1
Fiscal Year 2025 (Forecast)	—	14.50	—	14.50	29.00		27.7	

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
Fiscal Year 2025 (Full year)	240,000	12.5	104.53

※ Notes

- (1) Significant changes in the scope of consolidation during the period : Yes
 Newly included : 1 company (Resona Real Estate Asset Management, Limited)
 Excluded : 2 companies (Kansai Mirai Financial Group, Inc., DFL Lease Company Limited)
- (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year
 - A) Changes due to revision of accounting standards : No
 - B) Changes due to other reasons : No
 - C) Changes in accounting estimates : No
 - D) Restatement : No
- (3) Number of Shares of Common Stock Outstanding
 - A) Total outstanding shares including treasury stock at the fiscal year-end

March 31, 2025	:	2,307,136,666 shares
March 31, 2024	:	2,342,989,566 shares
 - B) Treasury stock at the fiscal year-end

March 31, 2025	:	11,233,569 shares
March 31, 2024	:	13,119,982 shares
 - C) Average outstanding shares during the fiscal year

Fiscal Year 2024	:	2,308,544,889 shares
Fiscal Year 2023	:	2,344,557,207 shares

Note: Treasury stock at the fiscal year-end included the stocks owned by share benefit trust for officers and ESOP-type Stock Benefit Trust for the Employee Shareholding Association

March 31, 2025	:	10,482,200 shares
March 31, 2024	:	12,359,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,295,903,097 shares

Note: Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

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

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements. Please refer to attachment "1. Overview of Operating Results (2) Future Outlook" for the assumptions used for the earnings targets.

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 May 20, 2025. The presentation video and materials of this meeting will be available on the web site.

Contents of Attachment

1. Overview of Operating Results	1
(1) Overview of Operating Results and Financial Conditions	1
(2) Future Outlook	2
2. Basic Stance on Selection of Accounting Standards	2
3. Consolidated Financial Statements	3
(1) Consolidated Balance Sheets	3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	4
(3) Consolidated Statements of Changes in Net Assets	6
(4) Consolidated Statements of Cash Flows	8
(5) Note on Going-Concern Assumption	10
(6) Other Notes	10
Segment Information	10
Per Share Information	12
Significant Subsequent Event	12
Statement of Trust Assets and Liabilities	13

1. Overview of Operating Results

(1) Overview of Operating Results and Financial Conditions

Gross operating profit was JPY691.6 bn, an increase of JPY64.1 bn from the previous fiscal year. Net interest income increased by JPY58.7 bn from the previous fiscal year to JPY480.4 bn. Within net interest income, interest income on domestic loans and deposits increased by JPY17.7 bn from previous fiscal year, driven by the increase in loan balances and higher yields. Fee income, which includes trust fees and fees and commissions, increased JPY14.4 bn year on year to JPY227.9 bn, supported by growth in a wide range of areas, mainly in succession-related business such as real estate, etc. and corporate solution businesses, etc. This marked a record-high profit for the fourth consecutive fiscal years. Net gains on bonds decreased by JPY8.5 bn from the previous fiscal year to a loss of JPY 38.6 bn, as we implemented portfolio adjustments to prepare for further interest rate hikes while maintaining balanced investment management. Operating expenses (excluding group banks' non-recurring items) increased by JPY27.5 bn to JPY444.1 bn. In terms of breakdown, personnel expenses increased by JPY9.5 bn due to investments in human resources and the integration of leasing companies, while non-personnel expenses increased by JPY14.3 bn due to IT-related expenses and advertising costs. As a result, actual net operating profit increased by JPY36.5 bn to JPY247.9 bn. Consolidated core income* increased by JPY14.4 bn from the previous fiscal year to JPY 175.7 bn. Net gains on stocks increased by JPY22.0 bn to JPY87.6 bn due to progress in the sale of policy-oriented stock holdings. Credit costs improved by JPY24.0 bn from the previous fiscal year to JPY11.5 bn, reflecting upgrading and collections for major clients, as well as a reversal of preventive provisions made by overseas subsidiaries in the previous fiscal year. Consequently, net income attributable to owners of parent increased JPY54.3 bn year on year to JPY213.3 bn.

In terms of financial position, consolidated total assets increased by JPY1,219.9 bn from the end of the previous fiscal year to JPY77,370.8 bn. In the assets section, loans and bills discounted increased by JPY1,788.7 bn to JPY44,534.5 bn. Securities increased by JPY925.8 bn from the end of the previous fiscal year to JPY10,307.5 bn due to an increase in JGBs, etc. Cash and due from banks decreased by JPY1,375.4 bn to JPY19,548.8 bn mainly due to a decrease in deposits at Bank of Japan. Liabilities increased by JPY1,245.2 bn from the end of the previous fiscal year to JPY74,618.0 bn. Among these, deposits decreased by JPY141.9 bn from the end of the previous fiscal year to JPY63,418.4 bn, call money and bills sold increased by JPY854.9 bn to JPY1,678.7 bn, payables under securities lending transactions increased by JPY319.7 bn to JPY2,201.2 bn, borrowed money increased by JPY608.8 bn to JPY3,908.0 bn, mainly by an increase in borrowed money from Bank of Japan, due to trust account decreased by JPY287.5 bn to JPY1,026.6 bn. Net assets decreased by JPY25.3 bn from the end of the previous fiscal year to JPY2,752.8 bn due to a decrease in net unrealized gains on available-for-sale securities and other factors.

Trust assets decreased JPY1,462.2 bn from the previous fiscal year-end to JPY28,339.3 bn.

* Net interest income from domestic loans and deposits + interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + fee income + operating expenses. Actual basis excluding extraordinary factors (impact of leasing subsidiaries' expenses: FY2023 JPY(1.1) bn, FY2024 JPY(4.8) bn)

Cash flow from operating activities was used by JPY293.3 bn. This was due to cash outflow by an increase in loans, etc., while cash inflow by increases in call money and borrowed money, etc. As for a year-on-year basis, it was a decrease of JPY440.4 bn.

Cash flow from investing activities was used by JPY1,045.4 bn. This was due to payments for purchase of marketable securities exceeding proceeds from sales and redemption of marketable securities and other factors. Net cash used in investing activities was JPY333.9 bn higher than in the previous fiscal year.

Cash flow used in financing activities amounted to JPY88.9 bn. This was due to the payment of dividends, and purchase of treasury stock and others. Net cash used in financing activities was JPY14.0 bn higher than in the previous fiscal year.

As a result, the balance of cash and cash equivalents at the end of the fiscal year decreased by JPY1,421.1 bn from the balance at the beginning of the fiscal year to JPY19,316.8 bn.

(2) Future Outlook

In FY2025, the Company has set a target of JPY240.0 bn for net income attributable to owners of parent, which is mainly comprised of the group banks' earnings. For total of 4 group banks, the Group targets actual net operating profit of JPY304.0 bn and net income of JPY223.0 bn.

The Group provides financial services such as credit card administration in addition to the banking and trust business. Surrounding the business and services, there exist various uncertainties caused by the economic environment and unpredictability about the future is increasing. Therefore, the Group discloses consolidated earnings targets instead of consolidated earnings forecasts.

(Shareholder Returns)

[FY2024]

The Company continued stable dividends while aiming for a total shareholder return ratio of approximately 50%. Based on this policy, the Company increased the dividend per share for common stock to 25 yen (interim dividend of 11.5 yen and year-end dividend of 13.5 yen), which is an increase of 3 yen compared to the previous year. Additionally, the Company implemented share repurchases approximately JPY20.0 bn from May 15 to June 11 in 2024 and approximately JPY20.0 bn from November 13 to December 3 in 2024. As a result, the total shareholder return ratio reached 45.8%.

[FY2025 and beyond]

The Company will continue to aim for a total shareholder return ratio of approximately 50%. Starting from FY2025, the Company has set a target for dividends as one of the shareholder return methods. Specifically, the Company aims for dividend on equity ratio (DOE) of approximately 3% for FY2030 and strives for stable dividend increases. Based on this, the Company plans to increase the dividend per share for common stock by 4 yen to 29 yen (interim dividend of 14.5 yen and year-end dividend of 14.5 yen) for FY2025. Additionally, on May 13, 2025, the Company set the threshold for acquisition of treasury shares total amounting up to JPY30.0 bn. The Company will strive enlargement of shareholder return with an eye on the optimal balance among its financial soundness, profitability and investment opportunities for future growth.

2. Basic Stance on Selection of Accounting Standards

The Company applies accounting principles generally accepted in Japan, though, in response to IFRS adoption in the future, the Company makes an effort to conduct impact study and clarifying the issues. Timing of the adoption is not determined yet.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2024	March 31, 2025
Assets		
Cash and due from banks	¥ 20,924,259	¥ 19,548,812
Call loans and bills bought	105,851	236,180
Deposits paid for bonds borrowing transactions	8,448	1,529
Monetary claims bought	498,298	600,860
Trading assets	350,467	443,299
Money held in trust	—	336
Securities	9,381,654	10,307,505
Loans and bills discounted	42,745,789	44,534,541
Foreign exchange assets	149,963	204,928
Lease receivables and investments in leases	181,335	200,177
Other assets	1,140,181	628,979
Tangible fixed assets	349,780	311,967
Buildings	109,822	110,921
Land	176,197	164,660
Leased assets	13,595	16,375
Construction in progress	2,799	855
Other tangible fixed assets	47,365	19,154
Intangible fixed assets	45,565	50,012
Software	19,720	19,385
Leased assets	19,983	24,644
Other intangible fixed assets	5,862	5,982
Net defined benefit asset	87,769	109,224
Deferred tax assets	3,844	9,877
Customers' liabilities for acceptances and guarantees	397,178	373,013
Reserve for possible loan losses	(219,490)	(190,421)
Reserve for possible losses on investments	(12)	(8)
Total Assets	¥ 76,150,887	¥ 77,370,816
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,560,338	¥ 63,418,436
Negotiable certificates of deposit	831,250	654,990
Call money and bills sold	823,745	1,678,718
Payables under securities lending transactions	1,881,539	2,201,282
Trading liabilities	75,596	181,100
Borrowed money	3,299,144	3,908,005
Foreign exchange liabilities	7,783	7,819
Bonds	181,000	195,859
Due to trust account	1,314,105	1,026,603
Other liabilities	850,844	883,550
Reserve for employees' bonuses	21,014	21,983
Net defined benefit liability	8,035	5,440
Other reserves	24,926	23,338
Deferred tax liabilities	78,621	22,122
Deferred tax liabilities for land revaluation	17,589	15,735
Acceptances and guarantees	397,178	373,013
Total Liabilities	73,372,714	74,618,000
Net Assets		
Capital stock	50,552	50,552
Capital surplus	109,501	69,813
Retained earnings	2,072,691	2,238,761
Treasury stock	(7,322)	(6,622)
Total stockholders' equity	2,225,423	2,352,504
Net unrealized gains on available-for-sale securities	473,960	344,603
Net deferred gains on hedges	9,102	(32,804)
Revaluation reserve for land	38,280	32,614
Foreign currency translation adjustments	(137)	6,505
Remeasurements of defined benefit plans	13,714	25,732
Total accumulated other comprehensive income	534,920	376,652
Stock acquisition rights	137	126
Non-controlling interests	17,691	23,532
Total Net Assets	2,778,173	2,752,815
Total Liabilities and Net Assets	¥ 76,150,887	¥ 77,370,816

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

	(Millions of yen)	
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	¥ 941,663	¥ 1,117,491
Interest income	509,232	617,156
Interest on loans and bills discounted	365,112	416,168
Interest and dividends on securities	89,190	112,827
Interest on call loans and bills bought	5,450	6,524
Interest on receivables under securities borrowing transactions	545	367
Interest on due from banks	19,968	52,657
Other interest income	28,965	28,611
Trust fees	25,424	25,670
Fees and commissions	264,757	284,592
Trading income	809	3,884
Other operating income	56,957	70,392
Other ordinary income	84,482	115,795
Reversal of reserve for possible loan losses	—	4,011
Recoveries of written-off loans	8,036	14,722
Other	76,445	97,061
Ordinary expenses	718,700	825,330
Interest expenses	87,536	136,673
Interest on deposits	32,415	68,216
Interest on negotiable certificates of deposit	51	1,428
Interest on call money and bills sold	7,255	10,140
Interest on payables under repurchase agreements	0	9
Interest on payables under securities lending transactions	38,750	50,599
Interest on borrowed money	3,061	200
Interest on bonds	1,419	1,889
Other interest expenses	4,580	4,188
Fees and commissions	76,650	82,269
Trading expenses	11	15
Other operating expenses	65,513	91,072
General and administrative expenses	423,136	447,776
Other ordinary expenses	65,852	67,523
Provision to reserve for possible loan losses	21,969	—
Other	43,882	67,523
Ordinary profits	222,962	292,160
Extraordinary gains	4,042	9,775
Gains on disposal of fixed assets	4,042	9,775
Extraordinary losses	4,001	7,993
Losses on disposal of fixed assets	1,337	4,076
Impairment losses on fixed assets	2,664	3,916
Income before income taxes	223,004	293,942
Income taxes – current	61,175	83,622
Income taxes – deferred	3,507	(4,478)
Total income taxes	64,683	79,144
Net income	158,321	214,798
Net income attributable to non-controlling interests	(609)	1,474
Net income attributable to owners of parent	¥ 158,930	¥ 213,324

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Net income	¥ 158,321	¥ 214,798
Other comprehensive income	160,947	(150,181)
Net unrealized gains on available-for-sale securities	130,999	(129,237)
Net deferred gains on hedges	3,485	(41,906)
Revaluation reserve for land	—	(444)
Foreign currency translation adjustments	1,043	9,526
Remeasurements of defined benefit plans	25,419	11,946
Share of other comprehensive income of affiliates accounted for using the equity method	(1)	(65)
Total comprehensive income	¥ 319,268	¥ 64,617
Total comprehensive income attributable to:		
Owners of parent	¥ 319,512	¥ 60,276
Non-controlling interests	¥ (243)	¥ 4,340

(3) Consolidated Statements of Changes in Net Assets
For the fiscal year ended March 31, 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	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398	¥ 343,081	¥ 5,617
Changes during the fiscal year							
Dividends paid			(50,932)		(50,932)		
Net income attributable to owners of parent			158,930		158,930		
Purchase of treasury stock				(26,090)	(26,090)		
Disposal of treasury stock		(26)		2,028	2,001		
Cancellation of treasury stock		(24,893)		24,893	—		
Reversal of revaluation reserve for land			1,146		1,146		
Changes in ownership interest of parent due to transactions with non-controlling interests		(31)			(31)		
Net changes except for stockholders' equity during the fiscal year						130,878	3,485
Total changes during the fiscal year	—	(24,951)	109,144	831	85,024	130,878	3,485
Balance at the end of the fiscal year	¥ 50,552	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423	¥ 473,960	¥ 9,102

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,426	¥ (880)	¥ (11,759)	¥ 375,485	¥ 215	¥ 17,953	¥ 2,534,052
Changes during the fiscal year							
Dividends paid							(50,932)
Net income attributable to owners of parent							158,930
Purchase of treasury stock							(26,090)
Disposal of treasury stock							2,001
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							1,146
Changes in ownership interest of parent due to transactions with non-controlling interests							(31)
Net changes except for stockholders' equity during the fiscal year	(1,146)	743	25,473	159,435	(78)	(261)	159,095
Total changes during the fiscal year	(1,146)	743	25,473	159,435	(78)	(261)	244,120
Balance at the end of the fiscal year	¥ 38,280	¥ (137)	¥ 13,714	¥ 534,920	¥ 137	¥ 17,691	¥ 2,778,173

(3) Consolidated Statements of Changes in Net Assets - Continued
For the fiscal year ended March 31, 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	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423	¥ 473,960	¥ 9,102
Changes during the fiscal year							
Dividends paid			(52,474)		(52,474)		
Net income attributable to owners of parent			213,324		213,324		
Purchase of treasury stock				(40,012)	(40,012)		
Disposal of treasury stock		(12)		1,045	1,032		
Cancellation of treasury stock		(39,667)		39,667	—		
Reversal of revaluation reserve for land			5,220		5,220		
Changes in ownership interest of parent due to transactions with non-controlling interests		(7)			(7)		
Net changes except for stockholders' equity during the fiscal year						(129,356)	(41,906)
Total changes during the fiscal year	—	(39,688)	166,069	700	127,081	(129,356)	(41,906)
Balance at the end of the fiscal year	¥ 50,552	¥ 69,813	¥ 2,238,761	¥ (6,622)	¥ 2,352,504	¥ 344,603	¥ (32,804)

	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 fiscal year							
Dividends paid							(52,474)
Net income attributable to owners of parent							213,324
Purchase of treasury stock							(40,012)
Disposal of treasury stock							1,032
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							5,220
Changes in ownership interest of parent due to transactions with non-controlling interests							(7)
Net changes except for stockholders' equity during the fiscal year	(5,665)	6,643	12,018	(158,268)	(11)	5,840	(152,439)
Total changes during the fiscal year	(5,665)	6,643	12,018	(158,268)	(11)	5,840	(25,357)
Balance at the end of the fiscal year	¥ 32,614	¥ 6,505	¥ 25,732	¥ 376,652	¥ 126	¥ 23,532	¥ 2,752,815

(4) Consolidated Statements of Cash Flows

	(Millions of yen)	
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Income before income taxes	¥ 223,004	¥ 293,942
Depreciation and amortization	38,649	39,252
Impairment losses on fixed assets	2,664	3,916
Equity in earnings of investments in affiliates	(484)	(431)
Increase/(decrease) in reserve for possible loan losses	4,913	(29,069)
Increase/(decrease) in reserve for possible losses on investments	(1)	(4)
Increase/(decrease) in reserve for employees' bonuses	851	968
(Increase)/decrease in net defined benefit asset	(37,595)	(21,454)
Increase/(decrease) in net defined benefit liability	(1,960)	(2,594)
Interest income (accrual basis)	(509,232)	(617,156)
Interest expenses (accrual basis)	87,536	136,673
Net (gains)/losses on securities	(35,506)	(49,004)
Net foreign exchange (gains)/losses	(127,929)	(11,153)
Net (gains)/losses on disposal of fixed assets	(2,705)	(5,698)
Net (increase)/decrease in trading assets	(128,525)	(92,831)
Net increase/(decrease) in trading liabilities	27,286	105,503
Net (increase)/decrease in loans and bills discounted	(1,397,358)	(1,788,752)
Net increase/(decrease) in deposits	1,665,414	(141,901)
Net increase/(decrease) in negotiable certificates of deposit	(66,890)	(176,260)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	(490,481)	608,860
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)	(51,443)	(45,745)
Net (increase)/decrease in call loans and other	(12,965)	(232,891)
Net (increase)/decrease in deposits paid for bonds borrowing transactions	(87)	6,919
Net increase/(decrease) in call money and other	(355,947)	854,973
Net increase/(decrease) in payables under securities lending transactions	(404,258)	319,743
Net (increase)/decrease in foreign exchange assets	48,724	(54,964)
Net increase/(decrease) in foreign exchange liabilities	2,482	35
Net (increase)/decrease in lease receivables and investments in leases	(3,220)	(18,841)
Net increase/(decrease) in straight bonds	(15,000)	14,859
Net increase/(decrease) in due to trust account	323,617	(287,501)
Interest receipts (cash basis)	501,222	608,694
Interest payments (cash basis)	(84,088)	(126,397)
Other, net	113,975	473,989
Subtotal	(685,340)	(234,322)
Income taxes paid or tax refund	(48,449)	(59,048)
Net cash provided by/(used in) operating activities	¥ (733,790)	¥ (293,370)

(4) Consolidated Statements of Cash Flows - Continued

	(Millions of yen)	
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchases of securities	¥ (3,732,672)	¥ (4,038,139)
Proceeds from sales of securities	2,468,562	1,957,981
Proceeds from redemption of securities	576,629	1,016,052
Increase in money held in trust	—	(330)
Purchases of tangible fixed assets	(12,969)	(17,612)
Proceeds from sales of tangible fixed assets	6,064	47,480
Purchases of intangible fixed assets	(7,556)	(9,574)
Proceeds from sales of intangible fixed assets	6	—
Purchases of shares of affiliates accounted for using the equity method	—	(452)
Purchases of subsidiaries' shares resulting in change in scope of consolidation	(9,132)	—
Other, net	(405)	(872)
Net cash provided by/(used in) investing activities	(711,473)	(1,045,466)
Cash flows from financing activities		
Dividends paid	(50,932)	(52,474)
Dividends paid to non-controlling interests of consolidated subsidiaries	(49)	(8)
Purchases of treasury stock	(26,090)	(40,012)
Proceeds from sales of treasury stock	2,107	1,997
Proceeds from sales of subsidiaries' shares that do not result in change in scope of consolidation	—	1,500
Net cash provided by/(used in) financing activities	(74,964)	(88,998)
Effect of exchange rate changes on cash and cash equivalents	743	6,643
Net increase/(decrease) in cash and cash equivalents	(1,519,485)	(1,421,192)
Cash and cash equivalents at the beginning of the fiscal year	22,257,558	20,738,072
Cash and cash equivalents at the end of the fiscal year	¥ 20,738,072	¥ 19,316,880

(5) Note on Going-Concern Assumption

Not applicable

(6) Other Notes

【Segment Information】

1. Segment information

(1) Segment information

Principal operating activities of the segments are as follows:

Segment	Principal operating activity
Personal banking	Mainly for individual customers, provide consulting services regarding consumer loan, asset management and asset succession
Corporate banking	Mainly for corporate customers, support their business growth by providing services regarding corporate loan, trust asset management, real estate business, corporate pension and business succession
Market trading	In financial markets, transact in short term lending, borrowing, exchange transaction, bond purchase and sale, and derivatives trading

Note: Under the management accounting by group business line, group business line is classified into Personal banking, Corporate banking and Market trading. The Group assesses them as reportable segments.

(2) Changes in segment information

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

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

2. Profit and loss by segment

For Fiscal Year 2023 (April 1, 2023- March 31, 2024)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 279,471	¥ 371,104	¥ (12,343)	¥ 638,232	¥ (7,032)	¥ 631,200
Operating expenses	(212,098)	(200,391)	(7,409)	(419,899)	3,344	(416,555)
Actual net operating profit	67,373	170,752	(19,752)	218,373	(3,253)	215,119
Credit costs	(1,435)	(28,383)	—	(29,818)	(5,841)	(35,660)
Net operating profit less credit costs	¥ 65,937	¥ 142,369	¥ (19,752)	¥ 188,554	¥ (9,094)	¥ 179,459

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY10 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY50 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(28,309) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY434 million.
5. Depreciation expense is included in operating expenses.

For Fiscal Year 2024 (April 1, 2024- March 31, 2025)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 356,191	¥ 457,902	¥ (114,701)	¥ 699,392	¥ (7,285)	¥ 692,107
Operating expenses	(227,737)	(216,020)	(4,675)	(448,432)	4,293	(444,139)
Actual net operating profit	128,453	242,048	(119,376)	251,125	(2,746)	248,378
Credit costs	(20)	(10,695)	—	(10,716)	(852)	(11,568)
Net operating profit less credit costs	¥ 128,433	¥ 231,352	¥ (119,376)	¥ 240,409	¥ (3,599)	¥ 236,810

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY20 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY185 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(123,136) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY245 million.
5. Depreciation expense is included in operating expenses.

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

(Millions of yen)

Profit	FY2023	FY2024
Total amounts of segments	¥ 188,554	¥ 240,409
Net gains (losses) of "Other"	(9,094)	(3,599)
Net non-recurring gains (losses) other than credit costs	43,502	55,350
Net extraordinary gains (losses)	41	1,781
Income before income taxes	¥ 223,004	¥ 293,942

Notes:

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

【Per Share Information】

1. Net assets per share of common stock and its calculation base

(Millions of yen, except "Net assets per share of common stock" and number of shares)

	Fiscal year 2023 (March 31, 2024)	Fiscal year 2024 (March 31, 2025)
Net assets per share of common stock	1,184.76 yen	1,188.70 yen
(Calculation base)		
Total net assets	¥ 2,778,173	¥ 2,752,815
Deductions from total net assets	17,829	23,658
Stock acquisition rights	137	126
Non-controlling interests	17,691	23,532
Net assets attributable to common stock at the end of the fiscal year	¥ 2,760,343	¥ 2,729,157
Number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock (shares in thousands)	2,329,869	2,295,903

Note:

The number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares, 2) the number of shares held by ESOP-type Stock Benefit Trust for the Employee Shareholding Association (9,365 thousand shares as of March 31, 2024 and 7,711 thousand shares as of March 31, 2025) and 3) the number of shares held by share benefit trust for officers (2,993 thousand shares as of March 31, 2024 and 2,770 thousand shares as of March 31, 2025).

2. Net income per share of common stock, diluted net income per share of common stock and those calculation bases

(Millions of yen, except "Net income per share of common stock" and number of shares)

	Fiscal year 2023 (From April 1, 2023 To March 31, 2024)	Fiscal year 2024 (From April 1, 2024 To March 31, 2025)
(1) Net income per share of common stock	67.78 yen	92.40 yen
(Calculation base)		
Net income attributable to owners of parent	¥ 158,930	¥ 213,324
Amounts not attributable to common stock	—	—
Net income attributable to common stock	¥ 158,930	¥ 213,324
Weighted-average number of common shares during the fiscal year (shares in thousands)	2,344,557	2,308,544
(2) Diluted net income per share of common stock	67.77 yen	92.39 yen
(Calculation base)		
Adjustments for net income attributable to owners of parent	¥ —	¥ —
Number of increased shares of common stock (shares in thousands)	312	226

Note:

Average number of common shares during the period is after deductions of 1) the number of treasury shares, 2) the number of shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association (10,383 thousand shares for the fiscal year ended March 31, 2024 and 8,572 thousand shares for the fiscal year ended March 31, 2025), and 3) the number of shares held by share benefit trust for officers (3,074 thousand shares for the fiscal year ended March 31, 2024 and 2,916 thousand shares for the fiscal year ended March 31, 2025).

【Significant Subsequent Event】

Acquisition of Treasury Shares

Please refer to the "Announcement Regarding Decision on Matters Concerning Acquisition of Treasury Shares" announced today.

【Statement of Trust Assets and Liabilities】

March 31, 2025

(Millions of yen)			
Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 5,065	Money trusts	¥ 12,503,211
Securities	20	Pension trusts	2,769,102
Beneficiary rights	25,896,644	Property formation benefit trusts	1,079
Securities held in custody account	20,843	Securities investment trusts	11,206,438
Monetary claims	795,206	Money entrusted other than money trusts	391,617
Tangible fixed assets	390,981	Securities trusts	20,845
Intangible fixed assets	13,068	Monetary claims trusts	798,442
Other claims	10,218	Land and fixtures trusts	—
Due from banking account	1,026,603	Composite trusts	648,573
Cash and due from banks	180,658		
Total assets	¥ 28,339,310	Total liabilities	¥ 28,339,310

Notes:

1. Amounts of less than one million yen are rounded down.
2. The trust without readily determinable monetary values is excluded.
3. Beneficiary rights worth of JPY25,896,644 million are re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to JPY143,320 million.
5. Claims where the bank guarantees the principal are amounted to JPY5,065 million, including JPY8 million unrecoverable or valueless claims, JPY108 million risk claims and JPY4,948 million normal claims. There are no loans to loans of past due 3 months or more and restructured loans at the end of the fiscal year 2024. Also, the total of unrecoverable or valueless claims, risk claims, loans past due 3 months or more and restructured loans is JPY116 million.
6. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

Appendix: The trust in the principal indemnification agreement, including the trust that is re-entrusted for operations, consists of followings.

Money trusts

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 5,065	Principal	¥ 1,029,397
Other	1,024,560	Special loan loss reserve	15
		Other	213
Total assets	¥ 1,029,626	Total liabilities	¥ 1,029,626

Comparison of Statements of Trust Assets and Liabilities

(Millions of yen)

Assets	March 31, 2024 (A)	March 31, 2025 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 6,981	¥ 5,065	¥ (1,915)
Securities	20	20	-
Beneficiary rights	27,058,706	25,896,644	(1,162,062)
Securities held in custody account	20,523	20,843	319
Monetary claims	885,393	795,206	(90,187)
Tangible fixed assets	308,962	390,981	82,019
Intangible fixed assets	13,003	13,068	64
Other claims	4,101	10,218	6,117
Due from banking account	1,314,105	1,026,603	(287,501)
Cash and due from banks	189,771	180,658	(9,112)
Total assets	29,801,569	28,339,310	(1,462,258)
Co-managed trust funds under other trust bank's administration	¥ 136,905	¥ 143,320	¥ 6,414

Liabilities	March 31, 2024 (A)	March 31, 2025 (B)	Difference (B)-(A)
Money trusts	¥ 12,364,468	¥ 12,503,211	¥ 138,743
Pension trusts	2,604,253	2,769,102	164,849
Property formation benefit trusts	1,073	1,079	5
Securities investment trusts	12,923,073	11,206,438	(1,716,635)
Money entrusted other than money trusts	442,969	391,617	(51,351)
Securities trusts	20,525	20,845	319
Monetary claims trusts	887,273	798,442	(88,830)
Land and fixtures trusts	-	-	-
Composite trusts	557,931	648,573	90,641
Total liabilities	¥ 29,801,569	¥ 28,339,310	¥ (1,462,258)

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

Financial Results Report for FY2024

< Contents >

I. Highlights of Financial Results

1 Statements of income	I	1-4
2 Net operating profit per employee	I	5
3 ROE	I	5
4 Interest rate spreads (Domestic operations)	I	6
5 Use and source of funds	I	7-9
6 Retirement benefit obligation and expenses	I	10
7 Gains /(losses) on bonds and stocks	I	11
8 Unrealized gains/(losses) on marketable securities	I	12
9 Breakdown of securities by remaining period to maturity	I	13-14
10 Stock holdings	I	14
11 Claims based on the Banking Act ("BA") and the Financial Reconstruction Act ("FRA")	I	15-16
12 Reserve for possible loan losses	I	17
13 Coverage ratios by type of borrower	I	18
14 Results of self-assessment of asset quality	I	19-21
15 Progress in off-balancing of NPLs	I	22
16 Loans and bills discounted by industry	I	23-27
17 Balance of deposits and loans	I	28
18 Domestic breakdown of individual, corporate and other deposits	I	29
19 Balance of investment trust and other investment products for individual customers	I	30
20 Computation of deferred tax assets	I	31
21 Capital adequacy ratio	I	32-33
22 Number of directors and employees	I	34
23 Number of offices	I	34

II. Reference Materials (Group Banks' Financial Statements)

Resona Bank <Non-consolidated>	II	1-3
Saitama Resona Bank <Non-consolidated>	II	4-6
Kansai Mirai Bank <Non-consolidated>	II	7-9
Minato Bank <Non-consolidated>	II	10-12

[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)

		FY 2024 (A)	(A)-(B)	FY 2023 (B)
Ordinary income	1	1,117,491	175,828	941,663
Gross operating profit	2	691,666	64,198	627,468
Interest income	3	480,484	58,788	421,696
Trust fees (after disposal of problem loans in the trust account)	4	25,670	246	25,424
<Disposal of problem loans in the trust account>	5	20	9	10
Fees and commissions	6	202,322	14,215	188,106
Trading income	7	3,869	3,071	797
Other operating income	8	(20,679)	(12,123)	(8,556)
Expenses(excluding non-recurring items)	9	(444,139)	(27,584)	(416,555)
Personnel expenses	10	(208,962)	(9,560)	(199,401)
Non-personnel expenses	11	(204,127)	(14,334)	(189,793)
Taxes	12	(31,049)	(3,690)	(27,359)
Actual net operating profit (2-5+9+19)	13	247,938	36,550	211,387
Provision to general reserve for possible loan losses	14	-	(1,250)	1,250
Other gains/(losses), net	15	44,633	33,834	10,798
Net gains/(losses) on stocks	16	87,679	22,016	65,663
Disposal of problem loans	17	(30,322)	14,635	(44,957)
Reversal of credit expenses	18	18,733	10,696	8,036
Equity in earnings of investments in affiliates	19	431	(53)	484
Ordinary profit	20	292,160	69,197	222,962
Extraordinary gains	21	9,775	5,732	4,042
Extraordinary losses	22	(7,993)	(3,992)	(4,001)
Income before income taxes	23	293,942	70,937	223,004
Income taxes - current	24	(83,622)	(22,447)	(61,175)
Income taxes - deferred	25	4,478	7,986	(3,507)
Net income	26	214,798	56,476	158,321
Net income attributable to non-controlling interests	27	(1,474)	(2,083)	609
Net income attributable to owners of parent	28	213,324	54,393	158,930

Credit expense (5+14+17+18)	29	(11,568)	24,091	(35,660)
Disposal of problem loans in the trust account	30	20	9	10
Provision to general reserve for possible loan losses	31	(6,264)	(7,515)	1,250
Write-off of loans	32	(21,113)	(2,631)	(18,481)
Provision to specific reserve for possible loan losses	33	10,275	33,495	(23,220)
Provision to special reserve for certain overseas loans	34	0	0	0
Other disposal of problem loans	35	(9,209)	(5,952)	(3,256)
Gains on recoveries of written-off claims	36	14,722	6,685	8,036

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2024 (A)	(A)-(B)	FY 2023 (B)
Number of consolidated subsidiaries	37	33	(2)	35
Number of affiliated companies accounted for by the equity method	38	5	—	5
Total	39	38	(2)	40

<Total of group banks under Resona HD>

(Millions of yen)

		FY 2024 (A)	(A)-(B)	FY 2023 (B)
Gross operating profit (8+16)	1	622,526	55,279	567,247
Interest income	2	468,042	55,438	412,603
Net gains/(losses) on cancellation of investment trusts	3	(1,985)	(5,096)	3,111
Fees and commissions(including trust fees)	4	176,930	12,327	164,602
Trading income	5	3,553	2,842	711
Other operating income	6	(25,999)	(15,329)	(10,669)
Net gains/(losses) on bonds	7	(38,678)	(8,520)	(30,158)
Gross operating profit from domestic operations (9+10+12+13+14)	8	600,687	48,051	552,636
Interest income	9	458,369	55,503	402,866
Trust fees (after disposal of problem loans in the trust account)	10	25,687	231	25,456
<Disposal of problem loans in the trust account>	11	20	9	10
Fees and commissions	12	148,515	12,284	136,230
Trading income	13	1,083	1,082	1
Other operating income	14	(32,970)	(21,050)	(11,919)
Net gains/(losses) on bonds	15	(32,620)	(20,341)	(12,278)
Gross operating profit from international operations (17+18+19+20)	16	21,839	7,228	14,611
Interest income	17	9,672	(64)	9,736
Fees and commissions	18	2,726	(188)	2,914
Trading income	19	2,469	1,759	710
Other operating income	20	6,971	5,720	1,250
Net gains/(losses) on bonds	21	(6,058)	11,821	(17,879)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(406,883)	(22,047)	(384,836)
Personnel expenses	23	(175,511)	(5,267)	(170,244)
Non-personnel expenses	24	(202,007)	(13,205)	(188,801)
Taxes	25	(29,364)	(3,574)	(25,790)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	215,623	33,221	182,401
Core net operating profit (26-7)	27	254,301	41,741	212,560
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	256,286	46,838	209,448
Amortization of goodwill	29	(736)	-	(736)
Actual net operating profit (including amortization of goodwill) (26+29)	30	214,886	33,221	181,664
Provision to general reserve for possible loan losses	31	1,436	2,898	(1,462)
Net operating profit (1+22+29+31)	32	216,342	36,129	180,212
Other gains/(losses), net	33	46,857	26,074	20,783
Net gains/(losses) on stocks	34	88,809	22,691	66,118
Disposal of problem loans	35	(29,613)	5,904	(35,518)
Reversal of credit expenses	36	17,936	10,607	7,329
Other	37	(30,274)	(13,129)	(17,145)
Ordinary profit (32+33)	38	263,200	62,204	200,995
Extraordinary gains/(losses), net	39	2,948	2,957	(9)
Net gains/(losses) on disposal of fixed assets	40	6,726	3,968	2,757
Impairment losses on fixed assets	41	(3,777)	(1,010)	(2,767)
Income before income taxes (38+39)	42	266,148	65,162	200,986
Income taxes-current	43	(75,169)	(21,147)	(54,021)
Income taxes-deferred	44	4,030	7,385	(3,354)
Net income (42+43+44)	45	195,009	51,399	143,609
Credit expense (11+31+35+36)	46	(10,221)	19,420	(29,641)
Disposal of problem loans in the trust account	47	20	9	10
Provision to general reserve for possible loan losses	48	(8,272)	(6,810)	(1,462)
Write-off of loans	49	(17,723)	(4,449)	(13,273)
Provision to specific reserve for possible loan losses	50	11,101	30,251	(19,150)
Provision to special reserve for certain overseas loans	51	0	0	0
Other disposal of problem loans	52	(9,002)	(5,908)	(3,094)
Gains on recoveries of written-off claims	53	13,655	6,326	7,329

<Non-consolidated figures of each bank>

(Millions of yen)

			Resona Bank			Saitama Resona Bank		
			FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Gross operating profit	(8+16)	1	367,861	41,020	326,841	124,396	15,503	108,893
Interest income		2	260,571	42,547	218,023	94,526	11,157	83,368
Net gains/(losses) on cancellation of investment trusts		3	(666)	(1,856)	1,189	(1,102)	(1,206)	103
Fees and commissions(including trust fees)		4	121,191	10,499	110,691	30,459	(36)	30,496
Trading income		5	3,553	2,842	711	-	-	-
Other operating income		6	(17,454)	(14,869)	(2,585)	(589)	4,381	(4,970)
Net gains/(losses) on bonds		7	(26,302)	(9,126)	(17,176)	(3,407)	4,652	(8,060)
Gross operating profit from domestic operations (9+10+12+13+14)		8	351,618	34,372	317,245	120,501	14,047	106,453
Interest income		9	253,872	43,538	210,333	93,875	10,750	83,125
Trust fees (after disposal of problem loans in the trust account)		10	25,629	257	25,371	47	(22)	70
<Disposal of problem loans in the trust account>		11	20	9	10	-	-	-
Fees and commissions		12	93,623	10,396	83,226	30,082	(47)	30,129
Trading income		13	1,083	1,082	1	-	-	-
Other operating income		14	(22,590)	(20,902)	(1,688)	(3,504)	3,366	(6,871)
Net gains/(losses) on bonds		15	(21,431)	(20,116)	(1,314)	(3,472)	3,522	(6,995)
Gross operating profit from international operations (17+18+19+20)		16	16,243	6,647	9,595	3,895	1,455	2,439
Interest income		17	6,699	(991)	7,690	650	407	242
Fees and commissions		18	1,938	(154)	2,093	330	33	296
Trading income		19	2,469	1,759	710	-	-	-
Other operating income		20	5,136	6,033	(897)	2,914	1,014	1,900
Net gains/(losses) on bonds		21	(4,871)	10,990	(15,861)	64	1,129	(1,064)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(229,041)	(16,943)	(212,097)	(80,147)	(4,126)	(76,021)
Personnel expenses		23	(93,324)	(3,753)	(89,570)	(34,654)	(744)	(33,910)
Non-personnel expenses		24	(119,624)	(10,676)	(108,947)	(39,667)	(2,838)	(36,828)
Taxes		25	(16,092)	(2,513)	(13,579)	(5,824)	(542)	(5,281)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)		26	138,800	24,066	114,733	44,249	11,376	32,872
Core net operating profit (26-7)		27	165,102	33,193	131,909	47,657	6,724	40,932
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)		28	165,769	35,049	130,719	48,759	7,930	40,829
Amortization of goodwill		29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)		30	138,800	24,066	114,733	44,249	11,376	32,872
Provision to general reserve for possible loan losses		31	-	3,688	(3,688)	1,930	3,546	(1,616)
Net operating profit (1+22+29+31)		32	138,820	27,764	111,055	46,179	14,922	31,256
Other gains/(losses), net		33	46,696	22,218	24,477	3,575	(4,767)	8,343
Net gains/(losses) on stocks		34	63,094	16,966	46,127	12,904	(3,586)	16,490
Disposal of problem loans		35	(20,854)	1,293	(22,148)	(5,650)	(2,776)	(2,873)
Reversal of credit expenses		36	13,789	7,904	5,884	1,871	1,142	728
Other		37	(9,332)	(3,945)	(5,386)	(5,550)	452	(6,002)
Ordinary profit (32+33)		38	185,516	49,983	135,532	49,754	10,155	39,599
Extraordinary gains/(losses), net		39	(2,179)	(1,489)	(690)	(445)	(121)	(323)
Net gains/(losses) on disposal of fixed assets		40	310	(886)	1,196	(439)	(184)	(255)
Impairment losses on fixed assets		41	(2,489)	(602)	(1,887)	(5)	62	(68)
Income before income taxes (38+39)		42	183,337	48,494	134,842	49,309	10,033	39,275
Income taxes-current		43	(48,979)	(9,300)	(39,678)	(12,705)	(1,534)	(11,170)
Income taxes-deferred		44	(1,969)	(2,732)	762	(1,010)	(620)	(390)
Net income (42+43+44)		45	132,388	36,461	95,926	35,594	7,879	27,715
Credit expense (11+31+35+36)		46	(7,045)	12,895	(19,941)	(1,848)	1,911	(3,760)
Disposal of problem loans in the trust account		47	20	9	10	-	-	-
Provision to general reserve for possible loan losses		48	(11,105)	(7,417)	(3,688)	1,930	3,546	(1,616)
Write-off of loans		49	(13,796)	(5,323)	(8,473)	(1,175)	597	(1,772)
Provision to specific reserve for possible loan losses		50	15,324	26,571	(11,247)	(2,476)	(1,539)	(937)
Provision to special reserve for certain overseas loans		51	0	0	0	-	-	-
Other disposal of problem loans		52	(7,057)	(4,630)	(2,427)	(1,998)	(1,835)	(163)
Gains on recoveries of written-off claims		53	9,569	3,684	5,884	1,871	1,142	728

(Millions of yen)

			Kansai Mirai Bank			Minato Bank		
			FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Gross operating profit	(8+16)	1	86,248	(3,427)	89,675	44,020	2,182	41,837
Interest income		2	75,878	(1,654)	77,533	37,065	3,387	33,677
Net gains/(losses) on cancellation of investment trusts		3	-	(1,581)	1,581	(216)	(452)	236
Fees and commissions(including trust fees)		4	14,751	1,472	13,279	10,526	391	10,135
Trading income		5	-	-	-	-	-	-
Other operating income		6	(4,382)	(3,245)	(1,137)	(3,572)	(1,596)	(1,976)
Net gains/(losses) on bonds		7	(5,499)	(2,953)	(2,545)	(3,469)	(1,092)	(2,376)
Gross operating profit from domestic operations (9+10+12+13+14)		8	85,190	(3,367)	88,558	43,376	2,998	40,378
Interest income		9	74,937	(2,222)	77,160	35,684	3,436	32,247
Trust fees (after disposal of problem loans in the trust account)		10	10	(3)	14	-	-	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	14,451	1,500	12,951	10,358	434	9,923
Trading income		13	-	-	-	-	-	-
Other operating income		14	(4,209)	(2,642)	(1,567)	(2,665)	(872)	(1,793)
Net gains/(losses) on bonds		15	(4,885)	(2,715)	(2,169)	(2,830)	(1,031)	(1,799)
Gross operating profit from international operations (17+18+19+20)		16	1,057	(60)	1,117	643	(815)	1,458
Interest income		17	941	567	373	1,381	(49)	1,430
Fees and commissions		18	289	(24)	313	168	(42)	211
Trading income		19	-	-	-	-	-	-
Other operating income		20	(173)	(603)	430	(906)	(723)	(182)
Net gains/(losses) on bonds		21	(613)	(238)	(375)	(638)	(60)	(577)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(63,393)	926	(64,320)	(34,301)	(1,903)	(32,397)
Personnel expenses		23	(30,637)	(350)	(30,287)	(16,894)	(419)	(16,474)
Non-personnel expenses		24	(28,415)	988	(29,403)	(14,300)	(678)	(13,621)
Taxes		25	(4,341)	287	(4,628)	(3,105)	(805)	(2,300)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)		26	22,854	(2,501)	25,355	9,718	279	9,439
Core net operating profit (26-7)		27	28,353	452	27,901	13,188	1,371	11,816
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)		28	28,353	2,033	26,319	13,404	1,824	11,580
Amortization of goodwill		29	(736)	-	(736)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)		30	22,117	(2,501)	24,619	9,718	279	9,439
Provision to general reserve for possible loan losses		31	-	(2,427)	2,427	(494)	(1,909)	1,415
Net operating profit (1+22+29+31)		32	22,117	(4,928)	27,046	9,224	(1,629)	10,854
Other gains/(losses), net		33	(4,109)	5,428	(9,538)	695	3,194	(2,499)
Net gains/(losses) on stocks		34	804	(1,415)	2,219	12,006	10,726	1,280
Disposal of problem loans		35	(2,341)	4,822	(7,163)	(767)	2,566	(3,334)
Reversal of credit expenses		36	2,162	1,762	400	113	(202)	315
Other		37	(4,735)	259	(4,994)	(10,656)	(9,895)	(760)
Ordinary profit (32+33)		38	18,008	500	17,507	9,920	1,564	8,355
Extraordinary gains/(losses), net		39	5,702	4,290	1,411	(129)	277	(407)
Net gains/(losses) on disposal of fixed assets		40	6,927	5,086	1,841	(72)	(46)	(25)
Impairment losses on fixed assets		41	(1,225)	(795)	(430)	(57)	324	(381)
Income before income taxes (38+39)		42	23,710	4,791	18,919	9,791	1,842	7,948
Income taxes-current		43	(4,010)	(3,212)	(798)	(9,474)	(7,100)	(2,374)
Income taxes-deferred		44	(15)	2,751	(2,766)	7,025	7,986	(960)
Net income (42+43+44)		45	19,683	4,330	15,353	7,342	2,729	4,613
Credit expense (11+31+35+36)		46	(178)	4,157	(4,336)	(1,148)	454	(1,603)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	1,397	(1,030)	2,427	(494)	(1,909)	1,415
Write-off of loans		49	(2,751)	274	(3,026)	-	1	(1)
Provision to specific reserve for possible loan losses		50	(1,335)	2,518	(3,853)	(411)	2,701	(3,112)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	410	694	(283)	(356)	(136)	(219)
Gains on recoveries of written-off claims		53	2,101	1,700	400	113	(202)	315

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Actual net operating profit	215,623	33,221	182,401
Actual net operating profit per employee (thousands of yen)	12,025	1,682	10,342
Net operating profit	216,342	36,129	180,212
Net operating profit per employee (thousands of yen)	12,065	1,846	10,218

	Resona Bank			Saitama Resona Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Actual net operating profit	138,800	24,066	114,733	44,249	11,376	32,872
Actual net operating profit per employee (thousands of yen)	14,829	2,138	12,690	13,648	3,159	10,488
Net operating profit	138,820	27,764	111,055	46,179	14,922	31,256
Net operating profit per employee (thousands of yen)	14,831	2,547	12,283	14,244	4,270	9,973

	Kansai Mirai Bank			Minato Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Actual net operating profit	22,854	(2,501)	25,355	9,718	279	9,439
Actual net operating profit per employee (thousands of yen)	6,389	(459)	6,849	5,544	186	5,357
Net operating profit	22,117	(4,928)	27,046	9,224	(1,629)	10,854
Net operating profit per employee (thousands of yen)	6,183	(1,122)	7,305	5,262	(898)	6,160

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

3. R O E

<Consolidated>

(%)

	FY 2024 (A)	(A)-(B)	FY 2023 (B)
ROE(stockholders' equity) (Note1)	9.31	2.03	7.28
ROE(TSE standard) (Note2)	7.77	1.74	6.02

Net income attributable to owners of parent

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

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		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Average interest rate on funds invested (a)	0.71	0.05	0.66
Average interest rate of loans and bills discounted (c)	0.89	0.08	0.81
Average interest rate on securities	0.78	0.03	0.75
Average interest rate on procured funds (b)	0.61	0.08	0.53
Average interest rate of deposits and negotiable CDs (d)	0.06	0.05	0.00
Average interest rate on external debt	(0.03)	0.02	(0.06)
Gross interest margin (a) - (b)	0.10	(0.02)	0.12
Loan-to-deposit spread (c) - (d)	0.83	0.03	0.80

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.93	0.07	0.85
Loan-to-deposit spread (e) - (d)	0.87	0.02	0.85

	Resona Bank			Saitama Resona Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Average interest rate on funds invested (a)	0.72	0.06	0.65	0.56	0.02	0.54
Average interest rate of loans and bills discounted (c)	0.86	0.10	0.76	0.82	0.07	0.75
Average interest rate on securities	1.01	0.10	0.90	0.48	0.03	0.45
Average interest rate on procured funds (b)	0.60	0.07	0.53	0.48	0.07	0.40
Average interest rate of deposits and negotiable CDs (d)	0.05	0.05	0.00	0.06	0.06	0.00
Average interest rate on external debt	(0.03)	(0.02)	(0.01)	(0.02)	0.04	(0.06)
Gross interest margin (a) - (b)	0.11	(0.00)	0.12	0.08	(0.04)	0.13
Loan-to-deposit spread (c) - (d)	0.81	0.04	0.76	0.76	0.01	0.75

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.90	0.09	0.80	0.90	0.04	0.85
Loan-to-deposit spread (e) - (d)	0.84	0.04	0.80	0.84	(0.01)	0.85

	Kansai Mirai Bank			Minato Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Average interest rate on funds invested (a)	0.92	0.08	0.84	0.86	0.13	0.73
Average interest rate of loans and bills discounted (c)	1.06	0.06	1.00	0.95	0.08	0.86
Average interest rate on securities	0.38	(0.45)	0.83	1.04	0.15	0.89
Average interest rate on procured funds (b)	0.82	0.11	0.71	0.84	0.11	0.72
Average interest rate of deposits and negotiable CDs (d)	0.08	0.06	0.01	0.06	0.05	0.01
Average interest rate on external debt	(0.02)	0.05	(0.08)	(0.07)	0.06	(0.14)
Gross interest margin (a) - (b)	0.09	(0.03)	0.13	0.02	0.02	0.00
Loan-to-deposit spread (c) - (d)	0.98	(0.00)	0.98	0.88	0.02	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.06	0.06	1.00	0.95	0.08	0.86
Loan-to-deposit spread (e) - (d)	0.98	(0.00)	0.98	0.88	0.02	0.85

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>

1. Total operations

	FY 2024 (A)			(A)-(B)			FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	72,306,410	602,307	0.83	8,882,859	104,208	0.04	63,423,550	498,098	0.78
Loans and bills discounted	43,753,200	409,548	0.93	1,948,531	51,152	0.07	41,804,669	358,396	0.85
Securities	9,542,239	111,541	1.16	1,113,176	21,807	0.10	8,429,063	89,734	1.06
Source of Funds	72,118,312	134,265	0.18	1,071,618	48,770	0.06	71,046,693	85,495	0.12
Deposits	62,564,858	65,987	0.10	528,589	35,097	0.05	62,036,268	30,889	0.04
Negotiable certificates of deposit	1,292,609	1,545	0.11	134,532	1,492	0.11	1,158,076	53	0.00
Call money	468,401	10,712	2.28	(1,367,391)	3,174	1.87	1,835,792	7,537	0.41
Borrowed money	3,697,843	34	0.00	1,377,887	(2,906)	(0.12)	2,319,956	2,940	0.12

2. Domestic operations

Use of Funds	70,379,910	505,022	0.71	8,644,433	96,179	0.05	61,735,476	408,842	0.66
Loans and bills discounted	43,281,705	388,923	0.89	1,984,258	53,983	0.08	41,297,447	334,939	0.81
Securities	8,487,377	66,959	0.78	889,245	9,475	0.03	7,598,132	57,483	0.75
Source of Funds	70,170,656	46,652	0.06	813,072	40,676	0.05	69,357,584	5,976	0.00
Deposits	61,717,532	37,447	0.06	479,541	34,704	0.05	61,237,991	2,742	0.00
Negotiable certificates of deposit	1,292,609	1,545	0.11	134,532	1,492	0.11	1,158,076	53	0.00
Call money	259,609	737	0.28	(1,421,805)	1,301	0.31	1,681,415	(564)	(0.03)
Borrowed money	3,656,908	(2,205)	(0.06)	1,414,184	(359)	0.02	2,242,724	(1,845)	(0.08)

3. International operations

Use of Funds	2,222,633	97,568	4.38	307,749	8,279	(0.27)	1,914,883	89,288	4.66
Loans and bills discounted	471,494	20,625	4.37	(35,727)	(2,831)	(0.25)	507,222	23,456	4.62
Securities	1,054,862	44,582	4.22	223,931	12,331	0.34	830,930	32,251	3.88
Source of Funds	2,243,789	87,896	3.91	327,869	8,344	(0.23)	1,915,919	79,551	4.15
Deposits	847,326	28,539	3.36	49,048	393	(0.15)	798,277	28,146	3.52
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	208,791	9,974	4.77	54,413	1,872	(0.47)	154,377	8,102	5.24
Borrowed money	40,934	2,239	5.47	(36,297)	(2,546)	(0.72)	77,232	4,786	6.19

(Millions of yen, %)

<Resona Bank>

	FY 2024 (A)			(A)-(B)			FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	40,036,497	357,326	0.89	5,815,161	65,050	0.03	34,221,335	292,276	0.85
Loans and bills discounted	24,561,461	225,971	0.92	1,582,813	33,620	0.08	22,978,647	192,351	0.83
Securities	5,101,608	75,466	1.47	530,854	15,657	0.17	4,570,753	59,809	1.30
Source of Funds	40,159,649	96,755	0.24	954,175	22,502	0.05	39,205,474	74,253	0.18
Deposits	33,893,676	44,673	0.13	(31,925)	17,133	0.05	33,925,602	27,539	0.08
Negotiable certificates of deposit	689,591	802	0.11	62,911	775	0.11	626,679	26	0.00
Call money	390,741	10,192	2.60	(24,421)	2,398	0.73	415,163	7,794	1.87
Borrowed money	2,195,047	799	0.03	916,929	(3,851)	(0.32)	1,278,117	4,651	0.36

2. Domestic operations

Use of Funds	38,485,924	278,841	0.72	5,668,368	62,567	0.06	32,817,555	216,273	0.65
Loans and bills discounted	24,212,701	210,285	0.86	1,618,669	36,735	0.10	22,594,032	173,550	0.76
Securities	4,347,574	44,148	1.01	406,952	8,403	0.10	3,940,622	35,744	0.90
Source of Funds	38,598,374	24,969	0.06	800,372	19,028	0.04	37,798,002	5,940	0.01
Deposits	33,149,318	17,959	0.05	(69,469)	17,243	0.05	33,218,787	716	0.00
Negotiable certificates of deposit	689,591	802	0.11	62,911	775	0.11	626,679	26	0.00
Call money	188,890	565	0.29	(76,387)	628	0.32	265,278	(63)	(0.02)
Borrowed money	2,154,151	(1,438)	(0.06)	953,216	(1,305)	(0.05)	1,200,934	(132)	(0.01)

3. International operations

Use of Funds	1,733,265	78,655	4.53	191,483	2,641	(0.39)	1,541,781	76,013	4.93
Loans and bills discounted	348,759	15,685	4.49	(35,855)	(3,115)	(0.39)	384,615	18,801	4.88
Securities	754,034	31,318	4.15	123,902	7,253	0.33	630,131	24,064	3.81
Source of Funds	1,743,967	71,956	4.12	198,493	3,633	(0.29)	1,545,473	68,323	4.42
Deposits	744,357	26,713	3.58	37,543	(110)	(0.20)	706,814	26,823	3.79
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	201,850	9,627	4.76	51,966	1,769	(0.47)	149,884	7,857	5.24
Borrowed money	40,896	2,237	5.47	(36,286)	(2,545)	(0.72)	77,182	4,783	6.19

<Saitama Resona Bank>

1. Total operations

Use of Funds	18,942,523	118,805	0.62	3,424,403	28,559	0.04	15,518,119	90,246	0.58
Loans and bills discounted	8,927,549	75,409	0.84	99,382	7,598	0.07	8,828,167	67,811	0.76
Securities	2,967,865	24,009	0.80	479,695	7,826	0.15	2,488,169	16,182	0.65
Source of Funds	18,900,372	24,279	0.12	547,253	17,401	0.09	18,353,119	6,878	0.03
Deposits	17,358,064	11,963	0.06	438,783	10,883	0.06	16,919,281	1,079	0.00
Negotiable certificates of deposit	156,018	134	0.08	(38,350)	129	0.08	194,369	4	0.00
Call money	69,018	362	0.52	(364,280)	482	0.55	433,299	(120)	(0.02)
Borrowed money	604,944	(333)	(0.05)	228,237	18	0.03	376,707	(351)	(0.09)

2. Domestic operations

Use of Funds	18,667,042	106,066	0.56	3,319,942	23,110	0.02	15,347,100	82,955	0.54
Loans and bills discounted	8,881,490	73,518	0.82	96,611	7,460	0.07	8,784,878	66,058	0.75
Securities	2,741,387	13,354	0.48	377,384	2,709	0.03	2,364,002	10,645	0.45
Source of Funds	18,626,981	12,191	0.06	442,136	12,360	0.06	18,184,844	(169)	(0.00)
Deposits	17,304,582	10,881	0.06	430,319	10,566	0.06	16,874,263	315	0.00
Negotiable certificates of deposit	156,018	134	0.08	(38,350)	129	0.08	194,369	4	0.00
Call money	65,313	166	0.25	(367,074)	339	0.29	432,387	(172)	(0.03)
Borrowed money	604,906	(335)	(0.05)	228,248	19	0.03	376,658	(354)	(0.09)

3. International operations

Use of Funds	310,617	12,767	4.11	119,725	5,476	0.29	190,892	7,291	3.81
Loans and bills discounted	46,059	1,891	4.10	2,771	137	0.05	43,288	1,753	4.05
Securities	226,478	10,654	4.70	102,310	5,117	0.24	124,167	5,536	4.45
Source of Funds	308,527	12,116	3.92	120,380	5,068	0.18	188,147	7,048	3.74
Deposits	53,481	1,081	2.02	8,464	317	0.32	45,017	764	1.69
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,705	195	5.27	2,793	143	(0.41)	911	51	5.68
Borrowed money	38	2	5.27	(10)	(0)	(0.65)	49	2	5.93

(Millions of yen, %)

<Kansai Mirai Bank>

	FY 2024 (A)			(A)-(B)			FY 2023 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	8,896,286	85,487	0.96	(348,067)	4,692	0.08	9,244,353	80,795	0.87
Loans and bills discounted	7,077,520	76,668	1.08	149,953	6,375	0.06	6,927,566	70,293	1.01
Securities	842,134	5,017	0.59	(4,354)	(3,576)	(0.41)	846,488	8,594	1.01
Source of Funds	8,693,962	9,608	0.11	(388,468)	6,347	0.07	9,082,430	3,261	0.03
Deposits	7,429,809	6,594	0.08	108,666	5,030	0.06	7,321,143	1,563	0.02
Negotiable certificates of deposit	406,143	549	0.13	82,177	527	0.12	323,965	21	0.00
Call money	8,605	155	1.80	(765,287)	228	1.81	773,893	(73)	(0.00)
Borrowed money	552,093	(159)	(0.02)	119,181	619	0.15	432,911	(778)	(0.17)

2. Domestic operations

Use of Funds	8,816,877	81,807	0.92	(350,677)	4,344	0.08	9,167,555	77,463	0.84
Loans and bills discounted	7,038,492	75,136	1.06	147,492	6,064	0.06	6,891,000	69,072	1.00
Securities	785,120	3,021	0.38	(5,060)	(3,588)	(0.45)	790,181	6,610	0.83
Source of Funds	8,612,891	6,869	0.07	(391,325)	6,566	0.07	9,004,217	302	0.00
Deposits	7,394,797	5,981	0.08	103,190	4,773	0.06	7,291,606	1,208	0.01
Negotiable certificates of deposit	406,143	549	0.13	82,177	527	0.12	323,965	21	0.00
Call money	5,403	4	0.08	(764,956)	268	0.12	770,360	(263)	(0.03)
Borrowed money	552,093	(159)	(0.02)	119,181	619	0.15	432,911	(778)	(0.17)

3. International operations

Use of Funds	108,176	3,716	3.43	546	375	0.33	107,630	3,340	3.10
Loans and bills discounted	39,027	1,531	3.92	2,461	310	0.58	36,566	1,220	3.33
Securities	57,013	1,995	3.50	706	11	(0.02)	56,307	1,983	3.52
Source of Funds	109,839	2,775	2.52	793	(192)	(0.19)	109,046	2,967	2.72
Deposits	35,012	612	1.74	5,475	257	0.54	29,537	355	1.20
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,202	150	4.70	(330)	(39)	(0.67)	3,532	190	5.38
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

1. Total operations

Use of Funds	4,431,103	40,686	0.91	(8,638)	5,907	0.13	4,439,741	34,779	0.78
Loans and bills discounted	3,186,668	31,499	0.98	116,381	3,559	0.07	3,070,287	27,940	0.91
Securities	630,631	7,048	1.11	106,980	1,899	0.13	523,650	5,148	0.98
Source of Funds	4,364,328	3,621	0.08	(41,341)	2,519	0.05	4,405,669	1,101	0.02
Deposits	3,883,307	2,756	0.07	13,065	2,050	0.05	3,870,241	705	0.01
Negotiable certificates of deposit	40,855	59	0.14	27,793	58	0.14	13,062	0	0.00
Call money	34	1	4.41	(213,402)	64	4.44	213,437	(63)	(0.02)
Borrowed money	345,757	(271)	(0.07)	113,538	308	0.17	232,219	(579)	(0.24)

2. Domestic operations

Use of Funds	4,410,065	38,307	0.86	6,800	6,157	0.13	4,403,264	32,150	0.73
Loans and bills discounted	3,149,021	29,982	0.95	121,486	3,723	0.08	3,027,535	26,259	0.86
Securities	613,295	6,434	1.04	109,969	1,951	0.15	503,326	4,482	0.89
Source of Funds	4,332,409	2,623	0.06	(38,111)	2,720	0.06	4,370,520	(97)	(0.00)
Deposits	3,868,833	2,624	0.06	15,500	2,121	0.05	3,853,333	503	0.01
Negotiable certificates of deposit	40,855	59	0.14	27,793	58	0.14	13,062	0	0.00
Call money	1	0	0.07	(213,386)	65	0.10	213,388	(65)	(0.03)
Borrowed money	345,757	(271)	(0.07)	113,538	308	0.17	232,219	(579)	(0.24)

3. International operations

Use of Funds	70,574	2,428	3.44	(4,005)	(214)	(0.10)	74,579	2,643	3.54
Loans and bills discounted	37,647	1,516	4.02	(5,104)	(164)	0.09	42,752	1,681	3.93
Securities	17,335	614	3.54	(2,988)	(51)	0.26	20,324	666	3.27
Source of Funds	81,454	1,047	1.28	8,202	(165)	(0.36)	73,252	1,212	1.65
Deposits	14,473	131	0.90	(2,434)	(70)	(0.28)	16,908	202	1.19
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	33	1	4.58	(15)	(1)	(0.95)	48	2	5.54
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen, %)

	Total of group banks under Resona HD		
	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	321,431	(36,450)	357,882
Discount rate	1.79~2.11	-	1.06~1.38
Pension plan assets at fair value (b)	427,846	(12,361)	440,207
Prepaid pension cost (c)	74,710	4,632	70,078
Provision for retirement benefits (d)	5,462	(1,200)	6,663
Amount to be amortized (a) - (b) + (c) - (d)	(37,166)	(18,257)	(18,909)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	226,524	(26,221)	252,745	45,478	(4,971)	50,450
Discount rate	2.11	0.73	1.38	2.11	0.73	1.38
Pension plan assets at fair value (b)	284,182	(12,968)	297,151	57,291	(395)	57,686
Prepaid pension cost (c)	36,381	1,272	35,109	12,276	2,577	9,698
Provision for retirement benefits (d)	-	-	-	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(21,276)	(11,980)	(9,295)	463	(1,998)	2,462

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Retirement benefit obligation (a)	36,818	(3,998)	40,817	12,610	(1,259)	13,869
Discount rate	1.87	0.72	1.15	1.79	0.73	1.06
Pension plan assets at fair value (b)	52,285	(1,113)	53,399	34,086	2,116	31,970
Prepaid pension cost (c)	21,380	(873)	22,254	4,672	1,656	3,016
Provision for retirement benefits (d)	5,462	(1,200)	6,663	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	450	(2,558)	3,008	(16,803)	(1,719)	(15,084)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Retirement benefit expenses	(10,682)	3,163	(13,845)
Service cost	(8,976)	812	(9,788)
Interest cost	(4,800)	(1,256)	(3,544)
Expected return on pension plan assets	6,335	790	5,545
Unrecognized actuarial loss	(3,240)	2,817	(6,058)

	Resona Bank			Saitama Resona Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Retirement benefit expenses	(6,807)	1,328	(8,136)	(3,271)	680	(3,951)
Service cost	(5,374)	458	(5,833)	(1,862)	213	(2,076)
Interest cost	(3,487)	(889)	(2,598)	(696)	(181)	(514)
Expected return on pension plan assets	4,115	527	3,588	832	165	667
Unrecognized actuarial loss	(2,060)	1,232	(3,292)	(1,544)	483	(2,028)

	Kansai Mirai Bank			Minato Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Retirement benefit expenses	(1,797)	358	(2,155)	1,193	795	398
Service cost	(1,218)	107	(1,326)	(519)	32	(551)
Interest cost	(469)	(138)	(330)	(147)	(46)	(100)
Expected return on pension plan assets	997	71	926	388	26	362
Unrecognized actuarial loss	(1,106)	317	(1,424)	1,471	783	688

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Net gains/(losses) on bonds	(38,678)	(8,520)	(30,158)
Gains on sale	9,008	1,339	7,669
Gains on redemption	-	-	-
Losses on sale	(45,808)	(9,439)	(36,368)
Losses on redemption	(698)	(698)	-
Losses on devaluation	(1,180)	279	(1,459)
Net gains/(losses) on stocks	88,809	22,691	66,118
Gains on sale	89,547	20,119	69,428
Losses on sale	(413)	2,667	(3,080)
Losses on devaluation	(323)	(94)	(228)

	Resona Bank			Saitama Resona Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Net gains/(losses) on bonds	(26,302)	(9,126)	(17,176)	(3,407)	4,652	(8,060)
Gains on sale	8,210	4,313	3,896	418	(2,950)	3,368
Gains on redemption	-	-	-	-	-	-
Losses on sale	(33,397)	(13,488)	(19,909)	(3,817)	7,375	(11,192)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(1,115)	48	(1,163)	(8)	227	(236)
Net gains/(losses) on stocks	63,094	16,966	46,127	12,904	(3,586)	16,490
Gains on sale	63,453	15,351	48,101	12,922	(4,767)	17,690
Losses on sale	(151)	1,614	(1,765)	(3)	1,175	(1,179)
Losses on devaluation	(208)	0	(208)	(14)	6	(20)

	Kansai Mirai Bank			Minato Bank		
	FY 2024 (A)	(A)-(B)	FY 2023 (B)	FY 2024 (A)	(A)-(B)	FY 2023 (B)
Net gains/(losses) on bonds	(5,499)	(2,953)	(2,545)	(3,469)	(1,092)	(2,376)
Gains on sale	314	(18)	333	65	(4)	70
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,058)	(2,239)	(2,819)	(3,535)	(1,087)	(2,447)
Losses on redemption	(698)	(698)	-	-	-	-
Losses on devaluation	(56)	3	(59)	-	-	-
Net gains/(losses) on stocks	804	(1,415)	2,219	12,006	10,726	1,280
Gains on sale	973	(1,332)	2,306	12,197	10,868	1,329
Losses on sale	(169)	(82)	(86)	(89)	(40)	(49)
Losses on devaluation	(0)	(0)	-	(101)	(101)	-

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

(Millions of yen)

<Consolidated>		B/S Amount (End of Mar. 2025)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
				(End of Mar. 2025)	Gain	Loss	
Bonds held to maturity		5,094,210	484,953	(392,794)	122	(392,917)	(228,016)
	Japanese government bonds	3,130,982	393,946	(284,871)	121	(284,993)	(153,933)
	Japanese local government bonds	1,466,323	24,147	(60,809)	0	(60,809)	(45,035)
	Japanese corporate bonds	481,951	67,048	(46,459)	1	(46,460)	(29,611)
	Other	14,953	(189)	(654)	-	(654)	563
Available-for-sale securities		5,066,328	420,048	476,837	638,153	(161,316)	(178,791)
	Stocks	877,166	(174,079)	620,863	625,876	(5,012)	(139,654)
	Bonds	2,793,726	643,816	(121,389)	961	(122,351)	(55,566)
	Japanese government bonds	1,383,298	883,753	(83,290)	304	(83,595)	(43,505)
	Japanese local government bonds	585,233	(32,023)	(23,423)	1	(23,424)	(13,526)
	Japanese corporate bonds	825,194	(207,913)	(14,675)	655	(15,331)	1,465
	Other	1,395,435	(49,688)	(22,636)	11,315	(33,952)	16,429

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Mar. 2025)	Change from End of Mar. 2024	Unrealized gains/(losses)			Change from End of Mar. 2024
			(End of Mar. 2025)	Gain	Loss	
Bonds held to maturity	5,094,210	484,953	(392,794)	122	(392,917)	(228,016)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,019,299	407,003	476,087	636,756	(160,668)	(187,309)
Stocks	847,776	(182,649)	620,688	624,912	(4,223)	(148,072)
Bonds	2,793,723	643,717	(121,377)	961	(122,339)	(55,573)
Other	1,377,800	(54,064)	(23,222)	10,882	(34,105)	16,336

<Resona Bank>

Bonds held to maturity	2,668,782	339,169	(231,058)	-	(231,058)		(124,399)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	2,753,126	(156,240)	437,664	526,316	(88,651)		(120,163)
Stocks	699,309	(135,863)	515,876	519,856	(3,979)		(113,384)
Bonds	1,170,624	55,523	(62,929)	697	(63,626)		(18,924)
Other	883,193	(75,900)	(15,282)	5,762	(21,045)		12,145

<Saitama Resona Bank>

Bonds held to maturity	1,733,565	90,490	(71,986)	0	(71,986)		(57,246)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	1,485,391	451,434	29,681	79,189	(49,508)		(57,331)
Stocks	111,473	(42,212)	76,664	76,758	(94)		(31,898)
Bonds	1,033,357	430,783	(40,139)	33	(40,172)		(27,305)
Other	340,560	62,864	(6,843)	2,398	(9,241)		1,872

<Kansai Mirai Bank>

Bonds held to maturity	291,355	(1,031)	(50,125)	121	(50,247)		(21,778)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	495,730	40,217	(8,320)	7,102	(15,422)		(6,639)
Stocks	7,596	(896)	4,485	4,576	(90)		(731)
Bonds	380,444	79,291	(12,772)	116	(12,889)		(7,223)
Other	107,689	(38,177)	(33)	2,409	(2,442)		1,315

<Minato Bank>

Bonds held to maturity	400,507	56,325	(39,623)	0	(39,624)		(24,592)
Stocks of subsidiaries and affiliates	-	-	-	-	-		-
Available-for-sale securities	285,050	71,591	17,061	24,147	(7,085)		(3,175)
Stocks	29,396	(3,676)	23,661	23,720	(58)		(2,058)
Bonds	209,297	78,118	(5,536)	114	(5,651)		(2,119)
Other	46,356	(2,850)	(1,063)	312	(1,375)		1,002

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 Mar. 2025							End of Mar. 2024						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	102.0	286.2	1,138.6	1,044.2	859.9	1,674.1	5,105.3	401.9	244.6	613.3	788.4	965.3	1,605.8	4,619.5
Bonds	102.0	271.2	1,138.6	1,044.2	859.9	1,674.1	5,090.4	401.9	229.4	613.3	788.4	965.3	1,605.8	4,604.4
Japanese government bonds	-	-	780.0	628.0	525.0	1,202.1	3,135.1	350.0	-	300.0	408.0	480.0	1,202.1	2,740.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	100.1	266.9	354.3	411.9	327.9	11.0	1,472.3	50.1	226.2	310.2	377.3	480.5	3.8	1,448.4
Japanese corporate bonds	1.9	4.3	4.3	4.3	6.9	460.9	482.9	1.8	3.1	3.0	3.1	4.7	399.8	415.8
Other	-	14.9	-	-	-	-	14.9	-	15.1	-	-	-	-	15.1
Available-for-sale securities	340.7	524.8	1,222.0	331.0	618.3	1,128.1	4,165.2	345.9	639.0	557.8	545.9	317.0	1,170.5	3,576.3
Bonds	328.0	482.2	950.0	257.8	471.4	431.7	2,921.3	311.2	550.3	304.5	340.0	229.9	474.4	2,210.5
Japanese government bonds	-	5.0	623.0	45.0	447.0	353.9	1,473.9	-	-	5.0	105.0	123.0	302.9	535.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	84.5	123.7	187.6	189.1	19.3	3.5	608.0	48.4	166.7	122.2	201.3	86.1	0.9	625.8
Japanese corporate bonds	243.4	353.4	139.3	23.7	5.1	74.2	839.4	262.8	383.6	177.3	33.7	20.7	170.5	1,048.8
Other	12.7	42.5	271.9	73.2	146.9	696.4	1,243.8	34.6	88.7	253.3	205.8	87.1	696.1	1,365.8
Total	442.8	811.0	2,360.6	1,375.3	1,478.3	2,802.3	9,270.6	747.8	883.6	1,171.2	1,334.3	1,282.3	2,776.3	8,195.9
<Resona Bank>														
Bonds held to maturity	1.8	19.3	784.3	594.3	276.6	990.5	2,667.0	351.2	18.1	303.1	408.1	269.7	976.4	2,326.8
Bonds	1.8	4.3	784.3	594.3	276.6	990.5	2,652.0	351.2	2.9	303.1	408.1	269.7	976.4	2,311.7
Japanese government bonds	-	-	780.0	590.0	270.0	940.0	2,580.0	350.0	-	300.0	405.0	265.0	940.0	2,260.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	0.1	-	-	-	0.4	0.5	-	-	0.1	-	-	0.3	0.4
Japanese corporate bonds	1.8	4.2	4.3	4.3	6.6	50.1	71.5	1.2	2.9	3.0	3.1	4.7	36.1	51.3
Other	-	14.9	-	-	-	-	14.9	-	15.1	-	-	-	-	15.1
Available-for-sale securities	192.0	298.4	467.4	141.5	269.6	722.3	2,091.4	212.5	376.9	323.1	275.2	69.6	883.4	2,141.0
Bonds	182.4	274.1	247.1	100.2	179.1	250.1	1,233.3	188.0	299.2	125.3	162.1	40.3	340.1	1,155.4
Japanese government bonds	-	-	110.0	40.0	160.0	250.0	560.0	-	-	-	90.0	-	254.0	344.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	19.0	29.3	44.5	45.5	17.7	-	156.2	15.6	42.1	14.9	50.7	26.4	-	149.9
Japanese corporate bonds	163.3	244.7	92.6	14.7	1.3	0.1	517.0	172.4	257.1	110.4	21.4	13.8	86.1	661.5
Other	9.6	24.2	220.2	41.2	90.5	472.1	858.1	24.4	77.6	197.7	113.1	29.3	543.2	985.5
Total	193.9	317.7	1,251.7	735.8	546.3	1,712.8	4,758.4	563.8	395.0	626.2	683.4	339.4	1,859.8	4,467.9
<Saitama Resona Bank>														
Bonds held to maturity	100.1	266.8	354.3	446.9	576.4	-	1,744.7	50.1	226.2	310.1	377.3	691.0	-	1,654.9
Bonds	100.1	266.8	354.3	446.9	576.4	-	1,744.7	50.1	226.2	310.1	377.3	691.0	-	1,654.9
Japanese government bonds	-	-	-	35.0	255.0	-	290.0	-	-	-	-	215.0	-	215.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	100.1	266.8	354.3	411.9	321.4	-	1,454.7	50.1	226.2	310.1	377.3	476.0	-	1,439.9
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	68.7	92.4	555.8	139.2	234.1	286.5	1,376.9	72.8	98.6	139.2	167.0	191.6	196.3	865.8
Bonds	66.7	91.3	519.2	124.9	211.7	63.9	1,078.0	67.7	98.6	110.4	136.4	158.3	43.9	615.5
Japanese government bonds	-	-	385.0	-	210.0	63.9	658.9	-	-	-	-	108.0	43.9	151.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	24.7	47.6	111.0	120.5	-	-	303.9	18.8	42.6	83.6	130.6	47.0	-	322.7
Japanese corporate bonds	42.0	43.7	23.2	4.3	1.7	-	115.1	48.9	56.0	26.8	5.7	3.3	-	140.9
Other	1.9	1.0	36.5	14.3	22.4	222.6	298.9	5.0	0.0	28.8	30.5	33.2	152.4	250.3
Total	168.8	359.2	910.1	586.1	810.6	286.5	3,121.7	122.9	324.9	449.4	544.4	882.7	196.3	2,520.8

(Billions of yen)

	End of Mar. 2025							End of Mar. 2024						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Kansai Mirai Bank>														
Bonds held to maturity	0.1	0.0	-	3.0	0.3	287.9	291.4	0.5	0.1	0.0	3.0	-	288.7	292.4
Bonds	0.1	0.0	-	3.0	0.3	287.9	291.4	0.5	0.1	0.0	3.0	-	288.7	292.4
Japanese government bonds	-	-	-	3.0	-	236.1	239.1	-	-	-	3.0	-	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.6	3.6	-	-	-	-	-	3.5	3.5
Japanese corporate bonds	0.1	0.0	-	-	0.3	48.1	48.7	0.5	0.1	0.0	-	-	49.0	49.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	65.5	85.2	108.7	17.9	72.5	97.2	447.2	48.8	120.2	59.1	56.2	21.5	84.3	390.5
Bonds	65.0	76.5	95.8	2.0	58.7	95.5	393.8	44.8	113.7	44.3	3.0	15.3	84.3	305.6
Japanese government bonds	-	-	68.0	-	57.0	20.0	145.0	-	-	-	-	15.0	-	15.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	38.4	38.4	13.9	0.9	0.4	1.4	93.6	13.1	72.3	15.3	1.3	-	-	102.1
Japanese corporate bonds	26.6	38.1	13.9	1.1	1.3	74.1	155.1	31.6	41.3	28.9	1.7	0.3	84.3	188.4
Other	0.5	8.6	12.8	15.9	13.7	1.6	53.3	4.0	6.5	14.8	53.2	6.2	0.0	84.8
Total	65.6	85.2	108.7	20.9	72.8	385.1	738.6	49.4	120.4	59.1	59.2	21.5	373.0	682.9

<Minato Bank>														
Bonds held to maturity	-	-	-	-	6.5	395.6	402.1	-	-	-	-	-	4.5	340.7
Bonds	-	-	-	-	6.5	395.6	402.1	-	-	-	-	-	4.5	340.7
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	6.5	7.0	13.5	-	-	-	-	4.5	-	4.5
Japanese corporate bonds	-	-	-	-	-	362.6	362.6	-	-	-	-	-	314.7	314.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	14.3	48.7	90.0	32.3	41.9	22.1	249.6	11.6	43.2	36.2	47.2	34.0	6.3	178.9
Bonds	13.7	40.1	87.7	30.6	21.8	22.0	216.2	10.5	38.7	24.4	38.3	15.9	5.9	133.9
Japanese government bonds	-	5.0	60.0	5.0	20.0	20.0	110.0	-	-	5.0	15.0	-	5.0	25.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	2.3	8.2	18.1	22.1	1.1	2.0	54.0	0.8	9.5	8.2	18.6	12.6	0.9	50.9
Japanese corporate bonds	11.4	26.8	9.5	3.4	0.7	-	52.1	9.6	29.1	11.1	4.7	3.3	-	57.9
Other	0.6	8.6	2.2	1.6	20.1	0.0	33.4	1.1	4.4	11.8	8.9	18.1	0.4	45.0
Total	14.3	48.7	90.0	32.3	48.4	417.8	651.8	11.6	43.2	36.2	47.2	38.5	347.0	524.1

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Acquisition cost	227.0	(34.5)	261.6
Market value	847.7	(182.6)	1,030.4
Book value of stocks sold outright	34.3	12.3	22.0

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025
Acquisition cost	183.4	34.8	3.1	5.7
Market value	699.3	111.4	7.5	29.3
Book value of stocks sold outright	22.2	10.3	0.1	1.6

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 Mar. 2025 (A)	(A)-(B)	(A)-(C)	End of Sep. 2024 (B)	End of Mar. 2024 (C)
	Unrecoverable or valueless claims	54,257	(7,780)	(8,466)	62,037	62,723
	Risk claims	334,292	(24,306)	(46,878)	358,599	381,170
	Special attention loans	220,754	(3,165)	(19,524)	223,919	240,279
	Loans past due 3 months or more	1,610	(292)	(339)	1,902	1,949
	Restructured loans	219,144	(2,872)	(19,184)	222,016	238,329
	NPL, total [A]	609,304	(35,252)	(74,869)	644,557	684,173
	Normal claims	45,015,715	872,445	1,794,049	44,143,270	43,221,665
	Total claims [B]	45,625,020	837,192	1,719,180	44,787,827	43,905,839
	NPL Ratio [A] / [B]	1.33	(0.10)	(0.22)	1.43	1.55
	Partial direct write-offs	122,737	(11,649)	(8,132)	134,387	130,870

<Total of group banks under Resona HD>

	Unrecoverable or valueless claims	43,968	(7,164)	(8,807)	51,132	52,775
	Risk claims	326,230	(22,303)	(45,401)	348,534	371,632
	Special attention loans	167,896	7,303	1,133	160,592	166,762
	Loans past due 3 months or more	1,522	(360)	(397)	1,883	1,920
	Restructured loans	166,373	7,664	1,531	158,708	164,841
	NPL, total [A]	538,095	(22,163)	(53,074)	560,258	591,170
	Normal claims	45,265,022	846,696	1,763,209	44,418,326	43,501,813
	Total claims [B]	45,803,118	824,533	1,710,134	44,978,584	44,092,984
	NPL Ratio [A] / [B]	1.17	(0.07)	(0.16)	1.24	1.34
	Partial direct write-offs	106,001	(11,227)	(7,314)	117,228	113,315

(Millions of yen, %)

<Resona Bank>		End of Mar. 2025 (A)	(A)-(B)	(A)-(C)	End of Sep. 2024 (B)	End of Mar. 2024 (C)
	Unrecoverable or valueless claims	13,751	(1,698)	(1,575)	15,449	15,326
	Risk claims	146,691	(22,911)	(48,010)	169,603	194,701
	Special attention loans	96,163	4,598	5,992	91,564	90,171
	Loans past due 3 months or more	897	(201)	235	1,099	662
	Restructured loans	95,265	4,800	5,757	90,464	89,508
	NPL, total [A]	256,605	(20,011)	(43,593)	276,617	300,199
	Normal claims	26,071,597	1,045,828	1,714,156	25,025,769	24,357,441
	Total claims [B]	26,328,203	1,025,816	1,670,562	25,302,386	24,657,640
	NPL Ratio [A] / [B]	0.97	(0.11)	(0.24)	1.09	1.21
	Partial direct write-offs	63,544	(4,714)	(2,095)	68,258	65,639

<Saitama Resona Bank>

	Unrecoverable or valueless claims	11,529	(57)	(697)	11,586	12,227
	Risk claims	54,559	2,137	4,363	52,421	50,195
	Special attention loans	42,128	4,864	2,427	37,264	39,701
	Loans past due 3 months or more	79	(236)	(554)	316	634
	Restructured loans	42,049	5,100	2,982	36,948	39,067
	NPL, total [A]	108,217	6,944	6,093	101,272	102,123
	Normal claims	8,785,496	(377,940)	(242,444)	9,163,437	9,027,941
	Total claims [B]	8,893,714	(370,996)	(236,350)	9,264,710	9,130,065
	NPL Ratio [A] / [B]	1.21	0.12	0.09	1.09	1.11
	Partial direct write-offs	13,906	(2,366)	(2,393)	16,273	16,300

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	9,060	(904)	(507)	9,964	9,568
	Risk claims	85,316	1,004	1,579	84,312	83,737
	Special attention loans	23,471	(3,040)	(8,827)	26,511	32,298
	Loans past due 3 months or more	321	(63)	(239)	385	561
	Restructured loans	23,149	(2,976)	(8,588)	26,126	31,737
	NPL, total [A]	117,848	(2,940)	(7,756)	120,788	125,604
	Normal claims	7,146,859	99,751	167,433	7,047,108	6,979,426
	Total claims [B]	7,264,707	96,810	159,676	7,167,897	7,105,030
	NPL Ratio [A] / [B]	1.62	(0.06)	(0.14)	1.68	1.76
	Partial direct write-offs	16,329	(10,174)	(8,821)	26,504	25,150

<Minato Bank>

	Unrecoverable or valueless claims	9,627	(4,504)	(6,026)	14,131	15,653
	Risk claims	39,663	(2,533)	(3,334)	42,197	42,997
	Special attention loans	6,132	881	1,541	5,251	4,591
	Loans past due 3 months or more	224	141	160	82	63
	Restructured loans	5,908	739	1,380	5,168	4,528
	NPL, total [A]	55,423	(6,155)	(7,819)	61,579	63,242
	Normal claims	3,261,069	79,058	124,064	3,182,011	3,137,004
	Total claims [B]	3,316,493	72,902	116,245	3,243,590	3,200,247
	NPL Ratio [A] / [B]	1.67	(0.22)	(0.30)	1.89	1.97
	Partial direct write-offs	12,220	6,028	5,996	6,191	6,223

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Mar.			End of Sep. 2024 (B)	End of Mar. 2024 (C)
	2025 (A)	(A)-(B)	(A)-(C)		
General reserve for possible loan losses	113,930	2,397	(1,233)	111,533	115,164
Specific reserve for possible loan losses	76,490	(23,792)	(27,835)	100,283	104,325
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	190,421	(21,395)	(29,069)	211,817	219,490
Reserve for write-off of loans in the trust account	15	(3)	(6)	18	21
Percentage of reserves, after partial direct write-off	31.25	(1.61)	(0.82)	32.86	32.08

<Total of group banks under Resona HD>

General reserve for possible loan losses	98,114	2,987	785	95,127	97,329
Specific reserve for possible loan losses	64,798	(22,952)	(27,346)	87,751	92,144
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	162,913	(19,965)	(26,561)	182,878	189,474
Reserve for write-off of loans in the trust account	15	(3)	(6)	18	21
Percentage of reserves, after partial direct write-off	30.27	(2.36)	(1.77)	32.64	32.05

<Resona Bank>

General reserve for possible loan losses	66,733	1,929	4,561	64,804	62,172
Specific reserve for possible loan losses	31,905	(18,762)	(20,428)	50,667	52,333
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	98,638	(16,833)	(15,867)	115,472	114,506
Reserve for write-off of loans in the trust account	15	(3)	(6)	18	21
Percentage of reserves, after partial direct write-off	38.44	(3.30)	0.29	41.75	38.15

<Saitama Resona Bank>

General reserve for possible loan losses	14,916	463	(2,873)	14,453	17,789
Specific reserve for possible loan losses	8,440	780	1,679	7,659	6,760
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	23,356	1,243	(1,193)	22,112	24,549
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	21.58	(0.25)	(2.45)	21.83	24.03

<Kansai Mirai Bank>

General reserve for possible loan losses	11,435	501	(1,397)	10,934	12,832
Specific reserve for possible loan losses	16,707	579	(1,708)	16,127	18,415
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	28,142	1,080	(3,105)	27,061	31,247
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	23.88	1.47	(0.99)	22.40	24.87

<Minato Bank>

General reserve for possible loan losses	5,030	94	494	4,936	4,536
Specific reserve for possible loan losses	7,746	(5,550)	(6,888)	13,296	14,634
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	12,776	(5,456)	(6,394)	18,232	19,170
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	23.05	(6.55)	(7.26)	29.60	30.31

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 Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.51	9.66	87.84
Covered by reserves	2.48	(9.66)	12.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	83.76	(1.00)	84.77
Covered by collateral, guarantees, etc.	64.37	2.42	61.95
Covered by reserves	19.38	(3.43)	22.81
Reserve ratio against the portion not covered by collateral, guarantees, etc.	54.42	(5.55)	59.97
Special Attention Obligors	44.14	2.00	42.14
Covered by collateral, guarantees, etc.	27.90	1.16	26.73
Covered by reserves	16.23	0.83	15.40
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.52	1.49	21.02
Other Watch Obligors	69.86	(0.54)	70.40
Covered by collateral, guarantees, etc.	68.00	(0.55)	68.56
Covered by reserves	1.85	0.01	1.84
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.80	(0.05)	5.86
Normal Obligors	0.07	0.00	0.07

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.30	(0.25)	98.56	97.16	(0.15)	97.31
Covered by reserves	1.69	0.25	1.43	2.83	0.15	2.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	77.91	(3.40)	81.31	86.78	0.65	86.13
Covered by collateral, guarantees, etc.	56.48	1.59	54.89	71.93	(1.48)	73.41
Covered by reserves	21.43	(4.99)	26.42	14.84	2.13	12.71
Reserve ratio against the portion not covered by collateral, guarantees, etc.	49.24	(9.32)	58.57	52.90	5.07	47.83
Special Attention Obligors	44.19	5.80	38.39	30.44	(1.24)	31.69
Covered by collateral, guarantees, etc.	25.18	2.35	22.82	17.29	1.01	16.27
Covered by reserves	19.00	3.44	15.56	13.15	(2.26)	15.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	25.40	5.23	20.16	15.90	(2.51)	18.41
Other Watch Obligors	62.45	0.04	62.40	74.12	(0.61)	74.74
Covered by collateral, guarantees, etc.	60.04	0.03	60.01	72.43	(0.60)	73.03
Covered by reserves	2.40	0.01	2.39	1.69	(0.00)	1.70
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.03	0.04	5.99	6.16	(0.15)	6.31
Normal Obligors	0.09	(0.00)	0.09	0.04	(0.00)	0.04

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.31	0.13	98.17	96.02	32.39	63.63
Covered by reserves	1.68	(0.13)	1.82	3.97	(32.39)	36.36
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.38	(0.39)	89.77	89.17	0.06	89.11
Covered by collateral, guarantees, etc.	70.04	1.98	68.05	71.01	2.32	68.69
Covered by reserves	19.34	(2.37)	21.72	18.15	(2.25)	20.41
Reserve ratio against the portion not covered by collateral, guarantees, etc.	64.57	(3.42)	67.99	62.65	(2.55)	65.21
Special Attention Obligors	65.60	(0.22)	65.83	65.67	(1.37)	67.04
Covered by collateral, guarantees, etc.	53.60	2.91	50.68	51.18	(1.95)	53.13
Covered by reserves	12.00	(3.14)	15.14	14.49	0.57	13.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	25.86	(4.84)	30.71	29.68	0.00	29.68
Other Watch Obligors	82.86	(1.71)	84.57	72.14	(0.71)	72.85
Covered by collateral, guarantees, etc.	81.85	(1.69)	83.54	70.84	(0.84)	71.68
Covered by reserves	1.01	(0.02)	1.03	1.29	0.13	1.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.57	(0.69)	6.26	4.45	0.33	4.12
Normal Obligors	0.05	0.02	0.03	0.04	0.00	0.04

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure 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 43.9		Unrecoverable or Valueless Claims 43.9	23.8	20.1	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.0 Collateral /Guarantee 42.8	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 326.2		Risk Claims 326.2	192.3	82.1	51.7 Reserve Ratio 54.42%		Reserves 63.2 Collateral /Guarantee 210.0	Risk Claims 83.76%
Watch Obligors	Special Attention Obligors 218.7	Special Attention Loans 167.8 Subtotal 538.0	25.1	193.5			Reserves 27.6 Collateral /Guarantee 45.9	Special Attention Loans 43.84%
	Other Watch Obligors 1,563.7	Normal Claims 45,265.0	323.2	1,240.4				
	Normal Obligors 43,650.4		43,650.4					
Total Exposures 45,803.1		Total 45,803.1	Normal 44,215.0	Category II 1,536.3	Category III 51.7	Category IV -	Total Coverage Ratio 72.63%	

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

(2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	8.5	5.1	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.2 Collateral /Guarantee 13.5	Unrecoverable or Valueless Claims 100.00%
13.7		13.7						
Potentially Bankrupt Obligor		Risk Claims	86.7	28.7	31.1		Reserves 31.4 Collateral /Guarantee 82.8	Risk Claims 77.91%
146.6		146.6			Reserve Ratio 49.24%			
Watch Obligor	Special Attention Obligor	Special Attention Loans	12.3	107.1			Reserves 18.2 Collateral /Guarantee 22.7	Special Attention Loans 42.70%
		96.1						
		Subtotal 256.6						
	Other Watch Obligor	Normal Claims	146.5	662.0				
808.6		26,071.5						
Normal Obligor			25,239.6					
25,239.6								
Total Exposures		Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio 65.90%	
26,328.2		26,328.2	25,493.9	803.0	31.1	-		

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 Obligor		Unrecoverable or Valueless Claims	6.8	4.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 11.2	Unrecoverable or Valueless Claims 100.00%
11.5		11.5						
Potentially Bankrupt Obligor		Risk Claims	27.0	20.2	7.2		Reserves 8.0 Collateral /Guarantee 39.2	Risk Claims 86.78%
54.5		54.5			Reserve Ratio 52.90%			
Watch Obligor	Special Attention Obligor	Special Attention Loans	3.6	57.0			Reserves 5.5 Collateral /Guarantee 7.2	Special Attention Loans 30.44%
		Subtotal						
	Other Watch Obligor	Normal Claims	39.6	158.0				
Normal Obligor			8,569.2					
8,569.2								
Total Exposures		Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio 66.26%	
8 893.7		8 893.7	8 646.4	240.0	7.2	-		

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 Obligor		Unrecoverable or Valueless Claims	2.5	6.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 8.9	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor		Risk Claims	51.6	24.5	9.0		Reserves 16.5 Collateral /Guarantee 59.7	Risk Claims 89.38%
					Reserve Ratio 64.57%			
Watch Obligor	Special Attention Obligor	Special Attention Loans	6.0	24.9			Reserves 2.9 Collateral /Guarantee 12.7	Special Attention Loans 66.87%
		Subtotal						
	Other Watch Obligor	Normal Claims	78.4	283.4				
Normal Obligor			6,777.4					
Total Exposures		Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio	
7,264.7		7,264.7	6,916.2	339.3	9.0	-	85.71%	

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 Obligor 9.6		Unrecoverable or Valueless Claims 9.6	5.8	3.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 9.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 39.6		Risk Claims 39.6	26.8	8.5	4.2		Reserves 7.2 Collateral /Guarantee 28.1	Risk Claims 89.17%
					Reserve Ratio 62.65%			
Watch Obligor	Special Attention Obligor 7.4	Special Attention Loans 6.1	3.0	4.4			Reserves 0.8 Collateral /Guarantee 3.1	Special Attention Loans 65.70%
		Subtotal 55.4						
	Other Watch Obligor 195.5	Normal Claims 3,261.0	58.5	137.0				
Normal Obligor 3,064.1			3,064.1					Total Coverage Ratio 88.45%
Total Exposures 3,316.4		Total 3,316.4	Normal 3,158.3	Category II 153.8	Category III 4.2	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.

15. Progress in off-balancing of NPLs

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

(Billions of yen)

<Total of two banks>	End of Mar. 2025 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2024 (B)
Unrecoverable or valueless claims	25.2	(2.2)	13.0	(15.2)	27.5
Risk claims	201.2	(43.6)	91.9	(135.6)	244.8
Total	226.5	(45.9)	104.9	(150.9)	272.4
Result of measures connected to off-balancing	22.7				22.8

<Resona Bank>

Unrecoverable or valueless claims	13.7	(1.5)	10.3	(11.9)	15.3
Risk claims	146.6	(48.0)	75.4	(123.4)	194.7
Total	160.4	(49.5)	85.8	(135.4)	210.0
Result of measures connected to off-balancing	11.3				10.7

<Saitama Resona Bank>

Unrecoverable or valueless claims	11.5	(0.6)	2.6	(3.3)	12.2
Risk claims	54.5	4.3	16.5	(12.1)	50.1
Total	66.0	3.6	19.1	(15.5)	62.4
Result of measures connected to off-balancing	11.3				12.0

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	FY 2024	FY 2024	FY 2024
Amount of off-balancing	(150.9)	(135.4)	(15.5)
Disposition by borrowers' liquidation	(0.0)	(0.0)	-
Reconstructive disposition	(0.5)	(0.5)	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(10.6)	(9.1)	(1.5)
Direct write-offs	(8.2)	(8.9)	0.6
Others	(131.4)	(116.7)	(14.6)
Collection/repayment, etc.	(84.5)	(74.7)	(9.8)
Improvement in debtors' performance	(46.8)	(42.0)	(4.8)

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 Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	3,940.5	261.3	3,679.1
Agriculture, forestry	18.5	1.0	17.5
Fishery	2.3	0.0	2.2
Mining, quarrying of stone, gravel extraction	13.0	0.2	12.7
Construction	1,126.4	51.0	1,075.4
Electricity, gas, heating, water	533.8	29.7	504.1
Information and communication	490.6	30.1	460.4
Transportation, postal service	1,118.6	81.1	1,037.4
Wholesale and retail trade	3,557.0	163.2	3,393.8
Finance and insurance	1,468.4	130.4	1,337.9
Real estate	9,840.5	271.0	9,569.4
Apartment loans	2,933.1	(57.8)	2,991.0
Real estate rental	5,339.4	287.7	5,051.6
Goods rental and leasing	862.0	94.7	767.3
Services	2,930.3	176.2	2,754.1
Government, local government	3,757.1	161.2	3,595.9
Others	15,127.9	325.3	14,802.5
Residential housing loans	14,192.6	294.6	13,897.9
Domestic total	44,787.5	1,777.1	43,010.3
Japan offshore banking account	-	-	-
Total	44,787.5	1,777.1	43,010.3

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	2,802.6	248.1	2,554.5	447.1	6.8	440.2
Agriculture, forestry	7.9	0.0	7.9	3.5	0.2	3.3
Fishery	1.8	0.3	1.5	0.1	(0.2)	0.3
Mining, quarrying of stone, gravel extraction	9.1	(0.8)	10.0	2.4	0.8	1.5
Construction	561.5	32.2	529.2	192.6	6.5	186.0
Electricity, gas, heating, water	404.5	9.5	395.0	34.6	2.1	32.5
Information and communication	414.1	27.3	386.7	26.8	(0.6)	27.4
Transportation, postal service	676.2	68.3	607.9	112.8	(3.8)	116.7
Wholesale and retail trade	2,453.4	133.7	2,319.6	349.7	23.7	325.9
Finance and insurance	1,156.4	104.3	1,052.1	87.8	5.9	81.8
Real estate	5,458.1	111.6	5,346.5	1,587.3	58.1	1,529.2
Apartment loans	1,516.1	(35.3)	1,551.5	805.6	(1.7)	807.4
Real estate rental	3,315.1	150.1	3,164.9	516.2	42.2	473.9
Goods rental and leasing	587.5	86.7	500.7	107.6	(4.8)	112.5
Services	1,774.4	153.7	1,620.7	388.2	14.2	373.9
Government, local government	1,886.3	557.9	1,328.3	1,504.7	(412.4)	1,917.2
Others	7,377.4	178.0	7,199.4	3,906.1	76.4	3,829.7
Residential housing loans	6,873.0	175.7	6,697.2	3,682.8	62.2	3,620.6
Domestic total	25,572.0	1,711.2	23,860.7	8,751.9	(226.8)	8,978.8
Japan offshore banking account	-	-	-	-	-	-
Total	25,572.0	1,711.2	23,860.7	8,751.9	(226.8)	8,978.8

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	394.3	5.6	388.7	296.4	0.7	295.6
Agriculture, forestry	3.8	0.0	3.7	3.0	0.6	2.3
Fishery	0.1	(0.0)	0.2	0.1	0.0	0.1
Mining, quarrying of stone, gravel extraction	1.0	0.0	1.0	0.3	0.2	0.1
Construction	257.2	10.3	246.9	115.0	1.7	113.2
Electricity, gas, heating, water	47.9	9.4	38.4	46.6	8.5	38.1
Information and communication	32.0	4.1	27.9	17.5	(0.7)	18.2
Transportation, postal service	182.9	13.8	169.0	146.6	2.8	143.7
Wholesale and retail trade	479.4	5.0	474.4	274.4	0.6	273.7
Finance and insurance	90.6	11.9	78.6	133.5	8.2	125.3
Real estate	2,035.3	59.1	1,976.2	759.6	42.2	717.3
Apartment loans	437.2	(15.0)	452.3	173.9	(5.7)	179.7
Real estate rental	1,132.1	32.3	1,099.8	375.9	63.0	312.8
Goods rental and leasing	90.1	8.6	81.5	76.7	4.2	72.5
Services	507.2	4.5	502.7	260.3	3.6	256.6
Government, local government	88.2	(3.6)	91.9	277.8	19.4	258.4
Others	2,980.8	43.2	2,937.6	863.4	27.7	835.6
Residential housing loans	2,822.1	33.3	2,788.8	814.4	23.2	791.2
Domestic total	7,191.7	172.4	7,019.2	3,271.7	120.3	3,151.4
Japan offshore banking account	-	-	-	-	-	-
Total	7,191.7	172.4	7,019.2	3,271.7	120.3	3,151.4

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

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

(Billions of yen)

	Total of group banks under Resona HD		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	116.8	(41.7)	158.5
Agriculture, forestry	0.2	(0.0)	0.3
Fishery	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	0.3	(0.5)	0.8
Construction	24.3	0.5	23.7
Electricity, gas, heating, water	0.0	(1.3)	1.3
Information and communication	10.5	0.0	10.5
Transportation, postal service	22.5	(4.1)	26.6
Wholesale and retail trade	131.3	0.3	131.0
Finance and insurance	6.5	(0.9)	7.5
Real estate	49.1	0.1	48.9
Apartment loans	7.4	(1.0)	8.4
Real estate rental	36.2	1.7	34.4
Goods rental and leasing	2.3	(0.1)	2.4
Services	112.7	(2.1)	114.9
Government, local government	-	-	-
Others	60.9	(3.0)	63.9
Residential housing loans	50.1	(1.4)	51.6
Domestic total	538.0	(53.0)	591.1
Japan offshore banking account	-	-	-
Total	538.0	(53.0)	591.1

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	58.7	(37.9)	96.6	33.2	(1.6)	34.8
Agriculture, forestry	0.0	(0.0)	0.1	0.0	(0.0)	0.1
Fishery	0.1	(0.0)	0.1	-	-	-
Mining, quarrying of stone, gravel extraction	-	(0.5)	0.5	-	-	-
Construction	7.0	(1.3)	8.4	4.1	(0.1)	4.2
Electricity, gas, heating, water	-	(1.3)	1.3	-	-	-
Information and communication	8.4	(0.0)	8.4	0.0	(0.0)	0.1
Transportation, postal service	10.8	(0.6)	11.5	5.1	(0.0)	5.2
Wholesale and retail trade	70.0	(1.2)	71.3	26.4	5.1	21.3
Finance and insurance	2.0	1.8	0.1	0.0	(0.0)	0.0
Real estate	21.1	(2.5)	23.7	6.3	1.5	4.7
Apartment loans	2.1	(0.8)	2.9	2.3	(0.4)	2.7
Real estate rental	17.2	(1.0)	18.2	3.6	1.8	1.7
Goods rental and leasing	1.7	(0.1)	1.8	0.0	(0.0)	0.1
Services	55.9	1.3	54.5	16.4	1.2	15.1
Government, local government	-	-	-	-	-	-
Others	20.3	(1.0)	21.3	16.2	0.0	16.1
Residential housing loans	12.4	0.1	12.2	15.4	0.0	15.4
Domestic total	256.6	(43.5)	300.1	108.2	6.0	102.1
Japan offshore banking account	-	-	-	-	-	-
Total	256.6	(43.5)	300.1	108.2	6.0	102.1

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Manufacturing	13.3	(0.6)	14.0	11.4	(1.5)	12.9
Agriculture, forestry	0.0	0.0	0.0	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	-	0.3	-	-	-
Construction	9.1	2.1	7.0	3.9	(0.0)	4.0
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	-	0.0
Information and communication	1.6	0.2	1.3	0.4	(0.1)	0.6
Transportation, postal service	3.4	(2.8)	6.2	3.0	(0.6)	3.7
Wholesale and retail trade	23.1	(0.4)	23.6	11.6	(3.0)	14.7
Finance and insurance	2.8	(2.6)	5.4	1.7	(0.1)	1.8
Real estate	17.6	0.5	17.0	4.0	0.5	3.4
Apartment loans	2.3	(0.0)	2.3	0.6	0.2	0.3
Real estate rental	12.5	0.2	12.3	2.8	0.6	2.1
Goods rental and leasing	0.3	(0.0)	0.4	0.1	0.0	0.1
Services	26.5	(2.4)	29.0	13.8	(2.3)	16.1
Government, local government	-	-	-	-	-	-
Others	19.2	(1.6)	20.9	5.0	(0.4)	5.5
Residential housing loans	17.8	(1.2)	19.1	4.4	(0.4)	4.8
Domestic total	117.8	(7.7)	125.6	55.4	(7.8)	63.2
Japan offshore banking account	-	-	-	-	-	-
Total	117.8	(7.7)	125.6	55.4	(7.8)	63.2

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

(3) Loans to consumers

(Billions of yen)

<Total of group banks under Resona HD>		End of Mar. 2025 (A)	(A) - (B)	(A) - (C)	End of Sep. 2024(B)	End of Mar. 2024 (C)
	Housing loans	17,125.7	176.5	236.7	16,949.1	16,889.0
	Before securitization	17,248.6	145.4	197.3	17,103.1	17,051.2
	Residential housing loans	14,192.6	198.7	294.6	13,993.8	13,897.9
	Before securitization	14,310.2	168.5	257.2	14,141.7	14,053.0
	Other consumer loans	484.4	16.3	31.9	468.1	452.5
	Total loans to consumers	17,610.2	192.9	268.6	17,417.3	17,341.5
	Before securitization of housing loans	17,733.0	161.7	229.2	17,571.3	17,503.7

<Resona Bank>

	Housing loans	8,389.2	104.5	140.4	8,284.7	8,248.8
	Before securitization	8,512.1	84.9	113.7	8,427.1	8,398.3
	Residential housing loans	6,873.0	118.2	175.7	6,754.8	6,697.2
	Before securitization	6,990.7	99.6	151.0	6,891.1	6,839.6
	Other consumer loans	173.6	5.6	10.7	167.9	162.8
	Total loans to consumers	8,562.8	110.1	151.1	8,452.7	8,411.7
	Before securitization of housing loans	8,685.7	90.6	124.4	8,595.1	8,561.2

<Saitama Resona Bank>

	Housing loans	4,488.5	42.5	60.5	4,445.9	4,428.0
	Before securitization	4,488.5	30.9	47.8	4,457.6	4,440.6
	Residential housing loans	3,682.8	42.7	62.2	3,640.0	3,620.6
	Before securitization	3,682.8	31.1	49.6	3,651.7	3,633.2
	Other consumer loans	145.1	2.9	6.6	142.2	138.5
	Total loans to consumers	4,633.7	45.4	67.1	4,588.2	4,566.5
	Before securitization of housing loans	4,633.7	33.8	54.5	4,599.8	4,579.2

<Kansai Mirai Bank>

	Housing loans	3,259.4	20.5	18.2	3,238.9	3,241.1
	Residential housing loans	2,822.1	27.7	33.3	2,794.4	2,788.8
	Other consumer loans	123.6	7.9	14.3	115.6	109.3
	Total loans to consumers	3,383.0	28.4	32.6	3,354.6	3,350.4

<Minato Bank>

	Housing loans	988.4	8.9	17.4	979.4	971.0
	Residential housing loans	814.4	10.0	23.2	804.4	791.2
	Other consumer loans	42.0	(0.2)	0.1	42.2	41.8
	Total loans to consumers	1,030.4	8.7	17.6	1,021.7	1,012.8

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 Mar. 2025 (A)	(A) - (B)	(A) - (C)	End of Sep. 2024(B)	End of Mar. 2024 (C)
Loans to SMEs and consumers	34,548.4	605.7	744.9	33,942.6	33,803.4
Ratio of loans to SMEs and consumers	77.13	(0.08)	(1.45)	77.22	78.59

<Resona Bank>

Loans to SMEs and consumers	18,697.4	384.9	407.1	18,312.5	18,290.3
Ratio of loans to SMEs and consumers	73.11	(1.50)	(3.53)	74.62	76.65

<Saitama Resona Bank>

Loans to SMEs and consumers	6,718.1	102.5	159.8	6,615.5	6,558.2
Ratio of loans to SMEs and consumers	76.76	4.23	3.72	72.52	73.04

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,571.7	78.9	110.6	6,492.7	6,461.0
Ratio of loans to SMEs and consumers	91.37	(0.12)	(0.66)	91.50	92.04

<Minato Bank>

Loans to SMEs and consumers	2,561.0	39.2	67.3	2,521.8	2,493.7
Ratio of loans to SMEs and consumers	78.27	(0.54)	(0.85)	78.82	79.12

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 Mar. 2025 (A)	(A) - (B)	(A) - (C)	End of Sep. 2024 (B)	End of Mar. 2024 (C)
Deposits (Term-end)	63,525.0	1,124.5	(109.2)	62,400.4	63,634.3
Deposits (Average balance)	62,564.8	(124.1)	528.5	62,689.0	62,036.2
Trust principal (Term-end)	1,029.3	(83.2)	(290.8)	1,112.6	1,320.2
Trust principal (Average balance)	1,256.2	16.7	10.1	1,239.5	1,246.1
Loans and bills discounted (Term-end)	44,788.5	831.6	1,777.0	43,956.8	43,011.4
Banking account	44,783.4	832.5	1,778.9	43,950.9	43,004.5
Trust account	5.0	(0.9)	(1.9)	5.9	6.9
Loans and bills discounted (Average balance)	43,759.2	461.7	1,946.4	43,297.4	41,812.7
Banking account	43,753.2	462.2	1,948.5	43,290.9	41,804.6
Trust account	6.0	(0.4)	(2.0)	6.4	8.0

<Resona Bank>

Deposits (Term-end)	34,308.7	563.4	(787.8)	33,745.3	35,096.6
Deposits (Average balance)	33,893.6	(172.4)	(31.9)	34,066.1	33,925.6
Trust principal (Term-end)	1,029.3	(83.2)	(290.8)	1,112.6	1,320.2
Trust principal (Average balance)	1,256.2	16.7	10.1	1,239.5	1,246.1
Loans and bills discounted (Term-end)	25,572.0	1,032.8	1,711.2	24,539.1	23,860.7
Banking account	25,566.9	1,033.7	1,713.1	24,533.2	23,853.7
Trust account	5.0	(0.9)	(1.9)	5.9	6.9
Loans and bills discounted (Average balance)	24,567.4	551.6	1,580.7	24,015.8	22,986.7
Banking account	24,561.4	552.1	1,582.8	24,009.3	22,978.6
Trust account	6.0	(0.4)	(2.0)	6.4	8.0

<Saitama Resona Bank>

Deposits (Term-end)	17,743.8	469.3	367.6	17,274.5	17,376.2
Deposits (Average balance)	17,358.0	(0.6)	438.7	17,358.7	16,919.2
Loans and bills discounted (Term-end)	8,751.9	(369.7)	(226.8)	9,121.7	8,978.8
Loans and bills discounted (Average balance)	8,927.5	(183.3)	99.3	9,110.9	8,828.1

<Kansai Mirai Bank>

Deposits (Term-end)	7,605.0	92.7	307.1	7,512.2	7,297.8
Deposits (Average balance)	7,429.8	42.9	108.6	7,386.8	7,321.1
Loans and bills discounted (Term-end)	7,192.7	96.2	172.3	7,096.5	7,020.4
Loans and bills discounted (Average balance)	7,077.5	56.8	149.9	7,020.6	6,927.5

<Minato Bank>

Deposits (Term-end)	3,867.3	(0.9)	3.6	3,868.2	3,863.6
Deposits (Average balance)	3,883.3	6.0	13.0	3,877.2	3,870.2
Loans and bills discounted (Term-end)	3,271.7	72.3	120.3	3,199.3	3,151.4
Loans and bills discounted (Average balance)	3,186.6	36.5	116.3	3,150.1	3,070.2

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2025 (A)			End of Sep. 2024 (B)	End of Mar. 2024 (C)
		(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	38,969.7	103.1	238.9	38,866.6	38,730.8
Liquid deposits	30,665.5	245.9	499.9	30,419.6	30,165.6
Time deposits	8,180.0	(138.5)	(246.6)	8,318.6	8,426.7
Domestic corporate deposits (Term-end)	19,812.6	83.5	(238.4)	19,729.0	20,051.0
Liquid deposits	15,872.6	6.8	(492.6)	15,865.7	16,365.3
Time deposits	3,174.9	126.6	144.9	3,048.2	3,029.9
<Resona Bank>					
Domestic individual deposits (Term-end)	17,832.3	79.5	109.1	17,752.7	17,723.1
Liquid deposits	14,591.8	121.6	192.6	14,470.1	14,399.1
Time deposits	3,142.7	(37.6)	(70.0)	3,180.3	3,212.7
Domestic corporate deposits (Term-end)	13,395.7	(63.3)	(464.8)	13,459.0	13,860.5
Liquid deposits	11,153.1	56.2	(445.6)	11,096.9	11,598.8
Time deposits	1,650.7	(97.3)	(55.8)	1,748.1	1,706.6
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	12,990.0	104.4	208.7	12,885.5	12,781.3
Liquid deposits	10,423.0	96.7	229.8	10,326.3	10,193.1
Time deposits	2,549.1	6.4	(22.2)	2,542.7	2,571.4
Domestic corporate deposits (Term-end)	3,497.6	82.6	82.9	3,415.0	3,414.6
Liquid deposits	2,594.1	(32.6)	(23.0)	2,626.8	2,617.1
Time deposits	823.1	121.0	78.0	702.0	745.1
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,231.3	(65.7)	(63.5)	5,297.1	5,294.9
Liquid deposits	3,399.8	21.2	52.5	3,378.5	3,347.2
Time deposits	1,825.6	(87.4)	(116.6)	1,913.0	1,942.2
Domestic corporate deposits (Term-end)	2,051.1	94.8	140.3	1,956.3	1,910.8
Liquid deposits	1,433.4	18.8	(1.3)	1,414.6	1,434.7
Time deposits	553.0	96.9	111.7	456.0	441.3
<Minato Bank>					
Domestic individual deposits (Term-end)	2,916.0	(15.1)	(15.3)	2,931.1	2,931.3
Liquid deposits	2,250.8	6.2	24.8	2,244.6	2,226.0
Time deposits	662.5	(19.8)	(37.7)	682.4	700.3
Domestic corporate deposits (Term-end)	868.1	(30.5)	3.1	898.6	864.9
Liquid deposits	691.8	(35.4)	(22.6)	727.3	714.5
Time deposits	147.8	5.8	11.0	142.0	136.8

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

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

Time deposits = time deposits

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2025 (A)	(A) - (B)	(A) - (C)	End of Sep. 2024 (B)	End of Mar. 2024 (C)
Investment trust (Including fund wrap)	3,172.3	(22.0)	60.8	3,194.4	3,111.4
Public bond	288.6	30.5	65.3	258.1	223.2
Insurance	3,156.7	84.0	75.1	3,072.6	3,081.5

<Resona Bank>

Investment trust (Including fund wrap)	1,400.7	(11.3)	29.9	1,412.1	1,370.8
Public bond	95.6	10.2	33.4	85.3	62.1
Insurance	1,034.4	8.6	(2.1)	1,025.7	1,036.6

<Saitama Resona Bank>

Investment trust (Including fund wrap)	765.0	(5.3)	7.4	770.3	757.5
Public bond	182.3	18.4	28.7	163.9	153.6
Insurance	1,057.7	41.2	53.8	1,016.4	1,003.9

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	680.4	(5.5)	8.8	686.0	671.6
Public bond	6.1	1.1	1.9	4.9	4.1
Insurance	798.3	32.8	8.3	765.5	789.9

<Minato Bank>

Investment trust (Including fund wrap)	326.0	0.1	14.6	325.9	311.4
Public bond	4.5	0.6	1.2	3.8	3.3
Insurance	266.2	1.3	15.1	264.8	251.0

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 (approx.)
Resona Bank	126.6	103.1	95.3	122.2	153.4
Saitama Resona Bank	42.3	21.2	31.2	35.1	40.8

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A) - (B)	End of Mar. 2024 (B)
Reserve for loan losses	40.3	(3.8)	44.2	10.3	(1.3)	11.6
Write-down on securities	23.1	(2.2)	25.3	4.1	(0.5)	4.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	5.4	(3.2)	8.6	3.1	(0.7)	3.8
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	9.7	9.7	-	1.5	1.5	-
Others	42.1	4.1	38.0	11.4	1.1	10.2
Subtotal of deferred tax assets	120.7	4.4	116.3	30.5	0.0	30.4
Valuation allowance	(42.6)	1.0	(43.7)	(7.0)	0.4	(7.5)
Deferred tax assets	78.1	5.5	72.6	23.4	0.5	22.9
Gains on placing trust for retirement benefits	2.4	0.0	2.4	-	-	-
Unrealized gains on available-for-sale securities	122.0	(30.0)	152.1	4.5	(16.0)	20.6
Deferred gains on hedges	-	(1.4)	1.4	-	(2.4)	2.4
Others	4.6	0.0	4.5	5.1	0.0	5.1
Deferred tax liabilities	129.1	(31.3)	160.5	9.7	(18.4)	28.1
Net deferred tax assets	(50.9)	36.9	(87.8)	13.7	18.9	(5.2)

21. Capital adequacy ratio

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

			(Billions of yen, %)		
			End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
<Consolidated>					
Capital adequacy ratio	(2/5)	1	12.79	(0.06)	12.85
Total qualifying capital	(3-4)	2	2,247.6	106.9	2,140.7
Core Capital: instruments and reserves		3	2,367.7	126.7	2,241.0
Core Capital: regulatory adjustments		4	120.1	19.8	100.3
Risk weighted assets		5	17,562.2	907.4	16,654.7
Credit risk weighted assets		6	16,442.8	918.1	15,524.7
Amount equivalent to market risk / 8%		7	223.8	(43.0)	266.9
Amount equivalent to operational risk / 8%		8	895.4	32.3	863.1
Credit risk weighted assets adjustments		9	-	-	-
Total required capital	(5×8%)	10	1,404.9	72.5	1,332.3
(Reference) International Standard					
Common Equity Tier 1 capital ratio		11	14.60	(0.78)	15.38
Excluding unrealized gain/loss on securities		12	12.60	0.02	12.58
Tier 1 capital ratio		13	14.64	(0.77)	15.41
Total capital ratio		14	14.69	(0.87)	15.56

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

			(Billions of yen, %)					
			Consolidated			Non-consolidated		
			End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
<Resona Bank>								
Capital adequacy ratio	(2/5)	1	12.11	(0.29)	12.40	11.90	(0.33)	12.23
Total qualifying capital	(3-4)	2	1,245.3	52.1	1,193.1	1,223.7	42.5	1,181.1
Core Capital: instruments and reserves		3	1,319.9	65.6	1,254.3	1,283.4	48.0	1,235.4
Core Capital: regulatory adjustments		4	74.6	13.5	61.1	59.7	5.4	54.2
Risk weighted assets		5	10,274.7	657.1	9,617.6	10,277.9	625.9	9,651.9
Credit risk weighted assets		6	9,639.4	685.8	8,953.6	9,657.6	656.2	9,001.4
Amount equivalent to market risk / 8%		7	154.3	(51.2)	205.6	147.5	(47.0)	194.6
Amount equivalent to operational risk / 8%		8	480.9	22.5	458.4	472.6	16.8	455.8
Credit risk weighted assets adjustments		9	-	-	-	-	-	-
Total required capital	(5×8%)	10	821.9	52.5	769.4	822.2	50.0	772.1
(Reference) International Standard								
Common Equity Tier 1 capital ratio		11	14.84	(1.23)	16.07	14.67	(1.25)	15.92
Excluding unrealized gain/loss on securities		12	11.78	(0.21)	11.99	11.61	(0.24)	11.85
Tier 1 capital ratio		13	14.85	(1.23)	16.08	14.67	(1.25)	15.92
Total capital ratio		14	14.94	(1.32)	16.26	14.73	(1.35)	16.08

			Consolidated			Non-consolidated		
			End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
<Saitama Resona Bank>								
Capital adequacy ratio	(2/5)	1	15.56	(0.99)	16.55	15.55	(1.00)	16.55
Total qualifying capital	(3-4)	2	376.2	7.7	368.4	376.1	7.6	368.4
Core Capital: instruments and reserves		3	399.0	11.8	387.1	399.3	10.4	388.8
Core Capital: regulatory adjustments		4	22.8	4.1	18.6	23.1	2.7	20.4
Risk weighted assets		5	2,417.8	191.8	2,225.9	2,417.7	191.4	2,226.2
Credit risk weighted assets		6	2,154.3	96.8	2,057.5	2,154.5	96.6	2,057.8
Amount equivalent to market risk / 8%		7	37.7	5.6	32.0	37.7	5.6	32.0
Amount equivalent to operational risk / 8%		8	143.3	6.9	136.4	143.1	6.8	136.3
Credit risk weighted assets adjustments		9	82.3	82.3	-	82.3	82.3	-
Total required capital	(5×8%)	10	193.4	15.3	178.0	193.4	15.3	178.1

(Billions of yen, %)

			Consolidated			Non-consolidated		
<Kansai Mirai Bank>			End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Capital adequacy ratio (2/5)	1		12.58	(0.13)	12.71	11.26	(0.15)	11.41
Total qualifying capital (3-4)	2		374.3	7.7	366.5	336.7	5.0	331.6
Core Capital: instruments and reserves	3		395.2	11.0	384.1	365.5	8.7	356.7
Core Capital: regulatory adjustments	4		20.9	3.3	17.5	28.8	3.7	25.0
Risk weighted assets	5		2,974.9	92.5	2,882.3	2,988.2	82.3	2,905.8
Credit risk weighted assets	6		2,824.8	90.0	2,734.7	2,856.6	80.3	2,776.3
Amount equivalent to market risk / 8%	7		26.2	2.8	23.3	26.2	2.8	23.3
Amount equivalent to operational risk / 8%	8		123.9	(0.3)	124.2	105.2	(0.8)	106.1
Credit risk weighted assets adjustments	9		-	-	-	-	-	-
Total required capital (5×8%)	10		237.9	7.4	230.5	239.0	6.5	232.4

			Consolidated			Non-consolidated		
<Minato Bank>			End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Capital adequacy ratio (2/5)	1		10.61	0.29	10.32	10.06	0.23	9.83
Total qualifying capital (3-4)	2		171.4	5.4	166.0	162.8	4.7	158.0
Core Capital: instruments and reserves	3		188.0	5.3	182.6	168.8	3.6	165.2
Core Capital: regulatory adjustments	4		16.5	(0.0)	16.6	6.0	(1.1)	7.1
Risk weighted assets	5		1,614.6	6.9	1,607.7	1,618.5	10.5	1,607.9
Credit risk weighted assets	6		1,560.2	(0.1)	1,560.3	1,570.0	3.7	1,566.3
Amount equivalent to operational risk / 8%	7		54.4	7.0	47.4	48.4	6.8	41.6
Credit risk weighted assets adjustments	8		-	-	-	-	-	-
Total required capital (5×8%)	9		129.1	0.5	128.6	129.4	0.8	128.6

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

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

22. Number of directors and employees

<Resona Holdings, Non-consolidated>	(People)		
	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Directors	34	1	33
Executive officers	22	1	21

Notes: 1. Above figures include 19 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 Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Directors	45	(3)	48
Non-board executive officers	72	(6)	78
Employees	17,859	301	17,558

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025
Directors	12	12	10	11
Non-board executive officers	30	11	18	14
Employees	9,330	3,231	3,559	1,739

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

<Total of group banks under Resona HD>	(Branch offices, locations)		
	End of Mar. 2025 (A)	(A)-(B)	End of Mar. 2024 (B)
Manned domestic offices	822	4	818
Non-manned domestic offices	973	(10)	983
Total domestic offices	1,795	(6)	1,801
Total domestic offices (excluding joint business locations)	1,632	(20)	1,652

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025	End of Mar. 2025
Manned domestic offices	325	127	266	104
Non-manned domestic offices	517	274	104	78
Total domestic offices	842	401	370	182
(Joint business locations within same banks)	23	7	75	11
(Joint business locations between group banks)	17	1	17	3

Notes: 1. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 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)

<Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	March 31, 2025
Assets		
Cash and due from banks	¥ 12,437,022	¥ 11,194,754
Cash	274,453	332,096
Due from banks	12,162,569	10,862,657
Call loans	92,536	126,716
Monetary claims bought	279,652	328,510
Trading assets	344,944	444,843
Trading account securities	39	41
Derivatives of securities related to trading transactions	2	2
Trading-related financial derivatives	98,410	200,822
Other trading assets	246,492	243,976
Money held in trust	—	336
Securities	5,346,628	5,543,637
Japanese government bonds	2,579,043	3,090,098
Local government bonds	147,888	150,474
Corporate bonds	702,640	583,881
Stocks	875,123	739,365
Other securities	1,041,932	979,818
Loans and bills discounted	23,853,760	25,566,959
Bills discounted	40,053	25,268
Loans on notes	144,924	132,670
Loans on deeds	21,089,584	22,745,721
Overdrafts	2,579,197	2,663,300
Foreign exchange assets	113,247	164,343
Due from foreign banks	68,780	120,565
Foreign bills of exchange bought	7,859	5,514
Foreign bills of exchange receivable	36,607	38,264
Other assets	764,911	432,519
Unsettled exchange receivable	31	33
Prepaid expenses	8,079	7,854
Accrued income	50,961	58,150
Initial margins for future transactions	39,362	41,029
Variation margins for future transactions	13	475
Financial derivatives, principally including option premiums and contracts under hedge accounting	87,238	99,646
Cash collateral paid for financial instruments	43,947	37,412
Other receivable on sales of securities	55,128	55,883
Other	480,147	132,032
Tangible fixed assets	203,184	191,387
Buildings	63,656	62,464
Land	116,731	106,746
Leased assets	13,284	15,454
Construction in progress	1,356	560
Other tangible fixed assets	8,155	6,162
Intangible fixed assets	36,276	43,574
Software	14,510	17,108
Leased assets	19,701	24,401
Other intangible fixed assets	2,064	2,064
Prepaid pension cost	35,109	36,381
Customers' liabilities for acceptances and guarantees	250,305	239,682
Reserve for possible loan losses	(114,506)	(98,638)
Total Assets	¥ 43,643,074	¥ 44,215,010

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2024	March 31, 2025
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 35,096,601	¥ 34,308,791
Current deposits	4,663,855	4,188,730
Ordinary deposits	23,637,674	23,594,554
Savings deposits	132,602	130,460
Notice deposits	46,868	42,950
Time deposits	5,428,139	5,268,779
Other deposits	1,187,460	1,083,316
Negotiable certificates of deposit	550,110	537,500
Call money	826,279	1,687,160
Payables under securities lending transactions	1,364,159	1,662,680
Trading liabilities	78,511	184,790
Trading-related financial derivatives	78,511	184,790
Borrowed money	1,862,199	2,289,756
Borrowed money	1,862,199	2,289,756
Foreign exchange liabilities	12,220	12,205
Due to foreign banks	9,170	7,958
Foreign bills of exchange sold	145	475
Foreign bills of exchange payables	2,904	3,772
Bonds	36,000	80,859
Due to trust account	1,314,105	1,026,603
Other liabilities	425,249	446,152
Unsettled exchange payables	4	2
Accrued income taxes	26,070	30,870
Accrued expenses	21,837	30,450
Unearned income	4,911	5,601
Financial derivatives, principally including option premiums and contracts under hedge accounting	80,677	127,919
Cash collateral received for financial instruments	93,221	56,940
Lease obligation	39,391	46,234
Asset retirement obligations	2,056	1,374
Other payable on purchases of securities	30,178	20,000
Other	126,900	126,758
Reserve for employees' bonuses	9,180	9,785
Other reserves	12,206	11,150
Deferred tax liabilities	87,892	50,973
Deferred tax liabilities for land revaluation	17,589	15,734
Acceptances and guarantees	250,305	239,682
Total Liabilities	41,942,610	42,563,826
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	595,949	666,419
Other retained earnings	595,949	666,419
Retained earnings carried forward	595,949	666,419
Total stockholders' equity	1,253,056	1,323,527
Net unrealized gains on available-for-sale securities	405,914	316,225
Net deferred gains on hedges	3,252	(21,143)
Revaluation reserve for land	38,239	32,573
Total valuation and translation differences	447,406	327,656
Total Net Assets	1,700,463	1,651,183
Total Liabilities and Net Assets	¥ 43,643,074	¥ 44,215,010

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	¥ 543,233	¥ 650,552
Interest income	292,276	357,326
Interest on loans and bills discounted	192,351	225,971
Interest and dividends on securities	59,809	75,466
Interest on call loans	4,656	4,790
Interest on receivables under securities borrowing transactions	10	36
Interest on due from banks	13,346	31,176
Interest on interest rate-swaps	5,342	2,905
Other interest income	16,760	16,980
Trust fees	25,371	25,629
Fees and commissions	146,523	159,916
Exchange fees received	23,707	24,690
Other fees and commissions	122,815	135,225
Trading income	823	3,568
Income from trading securities	—	91
Income from securities related to trading transactions	19	—
Income from trading-related financial derivatives	692	2,459
Other trading income	111	1,017
Other operating income	18,487	19,031
Gains on foreign exchange transactions	11,951	10,820
Gains on sale of Japanese government bonds and other	3,896	8,210
Income from derivatives other than for trading or hedging	2,638	—
Other	0	0
Other ordinary income	59,751	85,079
Reversal of reserve for possible loan losses	—	4,219
Recoveries of written-off loans	5,884	9,569
Gains on sales of stocks and other securities	48,101	63,453
Other	5,764	7,836
Ordinary expenses	407,701	465,035
Interest expenses	74,253	96,757
Interest on deposits	27,539	44,673
Interest on negotiable certificates of deposit	26	802
Interest on call money	7,794	10,192
Interest on payables under repurchase agreement	0	9
Interest on payables under securities lending transactions	28,976	34,980
Interest on borrowed money	4,651	799
Interest on bonds	883	1,334
Other interest expenses	4,380	3,965
Fees and commissions	61,203	64,354
Commissions paid on exchange transactions	3,864	4,353
Other	57,339	60,000
Trading expenses	111	15
Expenses on trading securities	111	—
Expenses on securities related to trading transactions	—	15
Other operating expenses	21,073	36,486
Losses on sale of Japanese government bonds and other	19,909	33,397
Impairment losses on Japanese government bonds and other	1,163	1,115
Amortization of bond issuance costs	—	285
Expenses from derivatives other than for trading or hedging	—	1,688
General and administrative expenses	215,833	231,484
Other ordinary expenses	35,226	35,938
Provision to reserve for possible loan losses	14,935	—
Write-off of loans	8,473	13,796
Losses on sales of stocks and other securities	1,765	151
Losses on devaluation of stocks and other securities	208	208
Losses on money held in trust	—	0
Other	9,843	21,782
Ordinary profits	135,532	185,516
Extraordinary gains	1,922	2,155
Gains on disposal of fixed assets	1,922	2,155
Extraordinary losses	2,612	4,334
Losses on disposal of fixed assets	725	1,845
Impairment losses on fixed assets	1,887	2,489
Income before income taxes	134,842	183,337
Income taxes – current	39,678	48,979
Income taxes – deferred	(762)	1,969
Total income taxes	38,915	50,948
Net income	¥ 95,926	¥ 132,388

<Saitama Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	March 31, 2025
Assets		
Cash and due from banks	¥ 6,712,467	¥ 6,836,286
Cash	81,651	88,479
Due from banks	6,630,816	6,747,807
Call loans	11,922	26,569
Monetary claims bought	53,995	143,138
Trading account securities	9,300	10,015
Trading Japanese government bonds	140	134
Trading local government bonds	5,660	5,884
Other trading account securities	3,498	3,996
Securities	2,684,895	3,228,417
Japanese government bonds	354,492	913,207
Local government bonds	1,751,021	1,740,045
Corporate bonds	140,134	113,670
Stocks	156,874	114,842
Other securities	282,372	346,652
Loans and bills discounted	8,978,865	8,751,986
Bills discounted	11,398	8,642
Loans on notes	62,191	53,537
Loans on deeds	8,451,142	8,212,331
Overdrafts	454,133	477,474
Foreign exchange assets	12,654	14,018
Due from foreign banks	12,410	13,695
Foreign bills of exchange bought	51	75
Foreign bills of exchange receivable	192	247
Other assets	245,465	141,090
Unsettled exchange receivable	0	0
Prepaid expenses	1,782	1,641
Accrued income	12,999	16,980
Initial margins for future transactions	57,454	56,621
Variation margins for future transactions	12	—
Financial derivatives, principally including option premiums and contracts under hedge accounting	24,234	30,545
Cash collateral paid for financial instruments	7,726	12,745
Other	141,255	22,556
Tangible fixed assets	51,433	53,136
Buildings	18,504	20,789
Land	29,929	29,686
Construction in progress	1,166	157
Other tangible fixed assets	1,832	2,503
Intangible fixed assets	2,653	2,663
Software	26	35
Other intangible fixed assets	2,626	2,627
Prepaid pension cost	9,698	12,276
Deferred tax assets	—	13,735
Customers' liabilities for acceptances and guarantees	28,291	27,164
Reserve for possible loan losses	(24,549)	(23,356)
Total Assets	¥ 18,777,096	¥ 19,237,143

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2024	March 31, 2025
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 17,376,211	¥ 17,743,897
Current deposits	478,332	484,664
Ordinary deposits	13,217,514	13,461,572
Savings deposits	192,809	194,755
Notice deposits	4,539	4,129
Time deposits	3,406,464	3,457,251
Other deposits	76,551	141,524
Negotiable certificates of deposit	42,730	39,610
Call money	7,571	7,476
Payables under securities lending transactions	177,901	223,106
Borrowed money	539,443	634,028
Borrowed money	539,443	634,028
Foreign exchange liabilities	826	902
Foreign bills of exchange sold	10	46
Foreign bills of exchange payables	816	855
Other liabilities	122,773	119,448
Unsettled exchange payables	25	62
Accrued income taxes	7,150	8,370
Accrued expenses	10,170	18,351
Unearned income	730	926
Variation margins for future transactions	—	7
Financial derivatives, principally including option premiums and contracts under hedge accounting	15,661	33,711
Cash collateral received for financial instruments	11,313	2,565
Asset retirement obligations	199	200
Other	77,521	55,253
Reserve for employees' bonuses	3,461	3,484
Other reserves	6,139	5,991
Deferred tax liabilities	5,248	—
Acceptances and guarantees	28,291	27,164
Total Liabilities	18,310,598	18,805,110
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	229,718	243,272
Legal reserve	20,012	20,012
Other retained earnings	209,705	223,260
Retained earnings carried forward	209,705	223,260
Total stockholders' equity	399,718	413,272
Net unrealized gains on available-for-sale securities	61,266	22,064
Net deferred gains on hedges	5,512	(3,304)
Total valuation and translation differences	66,778	18,759
Total Net Assets	466,497	432,032
Total Liabilities and Net Assets	¥ 18,777,096	¥ 19,237,143

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	¥ 168,102	¥ 191,936
Interest income	90,246	118,805
Interest on loans and bills discounted	67,811	75,409
Interest and dividends on securities	16,200	24,038
Interest on call loans	237	760
Interest on receivables under securities borrowing transactions	—	0
Interest on due from banks	4,240	17,115
Interest on interest rate-swaps	1,480	1,214
Other interest income	275	266
Trust fees	70	47
Fees and commissions	51,619	53,266
Exchange fees received	8,665	9,097
Other fees and commissions	42,953	44,168
Other operating income	6,466	3,241
Gains on foreign exchange transactions	1,438	2,108
Gains on sale of Japanese government bonds and other	3,368	418
Income from derivatives other than for trading or hedging	1,658	714
Other	0	0
Other ordinary income	19,699	16,575
Recoveries of written-off loans	728	1,871
Gains on sales of stocks and other securities	17,690	12,922
Other	1,280	1,781
Ordinary expenses	128,502	142,181
Interest expenses	6,878	24,279
Interest on deposits	1,079	11,963
Interest on negotiable certificates of deposit	4	134
Interest on call money	(120)	362
Interest on payables under securities lending transactions	6,268	12,129
Interest on borrowed money	(351)	(333)
Other interest expenses	(2)	23
Fees and commissions	21,193	22,853
Commissions paid on exchange transactions	958	1,343
Other	20,235	21,510
Other operating expenses	11,437	3,830
Losses on trading securities transactions	7	4
Losses on sale of Japanese government bonds and other	11,192	3,817
Impairment losses on Japanese government bonds and other	236	8
General and administrative expenses	78,153	81,790
Other ordinary expenses	10,839	9,426
Provision to reserve for possible loan losses	2,553	546
Write-off of loans	1,772	1,175
Losses on sales of stocks and other securities	1,179	3
Losses on devaluation of stocks and other securities	20	14
Other	5,313	7,687
Ordinary profits	<u>39,599</u>	<u>49,754</u>
Extraordinary gains	—	88
Gains on disposal of fixed assets	—	88
Extraordinary losses	323	533
Losses on disposal of fixed assets	255	527
Impairment losses on fixed assets	68	5
Income before income taxes	<u>39,275</u>	<u>49,309</u>
Income taxes – current	11,170	12,705
Income taxes – deferred	390	1,010
Total income taxes	<u>11,560</u>	<u>13,715</u>
Net income	<u>¥ 27,715</u>	<u>¥ 35,594</u>

<Kansai Mirai Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	March 31, 2025
Assets		
Cash and due from banks	¥ 1,034,286	¥ 952,482
Cash	42,419	42,408
Due from banks	991,866	910,074
Call loans	—	80,563
Securities	776,375	817,721
Japanese government bonds	253,621	378,772
Local government bonds	105,921	96,539
Corporate bonds	233,997	196,487
Stocks	35,349	34,382
Other securities	147,485	111,540
Loans and bills discounted	7,020,434	7,192,759
Bills discounted	15,016	12,300
Loans on notes	91,452	82,277
Loans on deeds	6,675,210	6,851,343
Overdrafts	238,754	246,837
Foreign exchange assets	8,927	7,532
Due from foreign banks	7,042	6,462
Foreign bills of exchange bought	895	396
Foreign bills of exchange receivable	989	673
Other assets	68,892	40,549
Unsettled exchange receivable	0	—
Prepaid expenses	580	554
Accrued income	6,650	6,245
Initial margins for future transactions	712	915
Financial derivatives, principally including option premiums and contracts under hedge accounting	10,917	11,036
Cash collateral paid for financial instruments	2,126	2,269
Other	47,905	19,527
Tangible fixed assets	63,542	37,801
Buildings	14,586	14,775
Land	21,463	20,340
Leased assets	279	172
Construction in progress	276	137
Other tangible fixed assets	26,936	2,375
Intangible fixed assets	5,185	4,350
Software	159	81
Goodwill	4,358	3,622
Other intangible fixed assets	667	646
Prepaid pension cost	22,254	21,380
Deferred tax assets	10,131	15,242
Customers' liabilities for acceptances and guarantees	28,006	16,895
Reserve for possible loan losses	(31,247)	(28,142)
Total Assets	¥ 9,006,789	¥ 9,159,137

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2024	March 31, 2025
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 7,297,865	¥ 7,605,034
Current deposits	347,679	333,177
Ordinary deposits	4,441,428	4,484,080
Savings deposits	31,206	30,470
Notice deposits	4,431	3,670
Time deposits	2,429,087	2,677,839
Other deposits	44,032	75,796
Negotiable certificates of deposit	444,170	279,980
Call money	3,913	1,021
Payables under securities lending transactions	275,042	182,972
Borrowed money	530,500	630,100
Borrowed money	530,500	630,100
Foreign exchange liabilities	259	322
Foreign bills of exchange sold	19	23
Foreign bills of exchange payables	240	298
Other liabilities	52,670	71,648
Unsettled exchange payables	6	1
Accrued income taxes	1,003	4,557
Accrued expenses	9,071	13,821
Unearned income	1,351	2,316
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,390	17,261
Cash collateral received for financial instruments	2,221	2,110
Lease obligation	319	199
Asset retirement obligations	721	638
Other	31,585	30,743
Reserve for employees' bonuses	3,203	3,301
Reserve for employees' retirement benefits	6,663	5,462
Other reserves	2,980	2,610
Deferred tax liabilities for land revaluation	209	181
Acceptances and guarantees	28,006	16,895
Total Liabilities	8,645,484	8,799,530
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	151,783	161,418
Other retained earnings	151,783	161,418
Retained earnings carried forward	151,783	161,418
Total stockholders' equity	361,753	371,388
Net unrealized gains on available-for-sale securities	(1,032)	(5,584)
Net deferred gains on hedges	107	(6,592)
Revaluation reserve for land	476	395
Total valuation and translation differences	(448)	(11,780)
Total Net Assets	361,304	359,607
Total Liabilities and Net Assets	¥ 9,006,789	¥ 9,159,137

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	¥ 114,426	¥ 122,206
Interest income	80,795	85,487
Interest on loans and bills discounted	70,293	76,668
Interest and dividends on securities	8,594	5,017
Interest on call loans	18	264
Interest on due from banks	1,319	2,558
Interest on interest rate-swaps	399	856
Other interest income	171	122
Trust fees	14	10
Fees and commissions	28,541	30,430
Exchange fees received	3,865	3,916
Other fees and commissions	24,676	26,514
Other operating income	1,741	1,431
Gains on foreign exchange transactions	792	195
Gains on sale of Japanese government bonds and other	333	314
Income from derivatives other than for trading or hedging	616	920
Other ordinary income	3,333	4,845
Reversal of reserve for possible loan losses	—	61
Recoveries of written-off loans	400	2,101
Gains on sales of stocks and other securities	2,306	973
Other	626	1,708
Ordinary expenses	96,919	104,197
Interest expenses	3,261	9,608
Interest on deposits	1,563	6,594
Interest on negotiable certificates of deposit	21	549
Interest on call money	(73)	155
Interest on payables under securities lending transactions	2,505	2,452
Interest on borrowed money	(778)	(159)
Other interest expenses	22	16
Fees and commissions	15,276	15,689
Commissions paid on exchange transactions	487	514
Other	14,789	15,174
Other operating expenses	2,878	5,813
Losses on sale of Japanese government bonds and other	2,819	5,058
Losses on redemption of Japanese government bonds and other	—	698
Impairment losses on Japanese government bonds and other	59	56
General and administrative expenses	66,665	65,514
Other ordinary expenses	8,835	7,571
Provision to reserve for possible loan losses	1,426	—
Write-off of loans	3,026	2,751
Losses on sales of stocks and other securities	86	169
Losses on devaluation of stocks and other securities	—	0
Other	4,296	4,650
Ordinary profits	17,507	18,008
Extraordinary gains	2,101	8,477
Gains on disposal of fixed assets	2,101	8,477
Extraordinary losses	689	2,775
Losses on disposal of fixed assets	259	1,550
Impairment losses on fixed assets	430	1,225
Income before income taxes	18,919	23,710
Income taxes – current	798	4,010
Income taxes – deferred	2,766	15
Total income taxes	3,565	4,026
Net income	¥ 15,353	¥ 19,683

<Minato Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2024	March 31, 2025
Assets		
Cash and due from banks	¥ 689,831	¥ 528,623
Cash	22,098	26,111
Due from banks	667,733	502,511
Call loans	3,258	2,430
Securities	572,930	701,184
Japanese government bonds	49,423	132,202
Local government bonds	54,601	64,498
Corporate bonds	371,334	413,103
Stocks	40,099	36,422
Other securities	57,471	54,957
Loans and bills discounted	3,151,451	3,271,756
Bills discounted	11,987	6,583
Loans on notes	34,918	31,108
Loans on deeds	2,837,948	2,943,752
Overdrafts	266,597	290,311
Foreign exchange assets	7,375	13,214
Due from foreign banks	4,400	11,437
Foreign bills of exchange bought	1,926	967
Foreign bills of exchange receivable	1,048	810
Other assets	60,729	21,224
Unsettled exchange receivable	1,516	—
Prepaid expenses	82	94
Accrued income	2,724	3,204
Initial margins for future transactions	763	748
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,337	6,513
Cash collateral paid for financial instruments	1,726	2,360
Other	47,577	8,302
Tangible fixed assets	27,655	26,702
Buildings	12,238	12,042
Land	13,386	13,181
Leased assets	1,022	714
Other tangible fixed assets	1,006	763
Intangible fixed assets	3,833	1,349
Software	2,990	540
Other intangible fixed assets	842	808
Prepaid pension cost	3,016	4,672
Deferred tax assets	318	9,080
Customers' liabilities for acceptances and guarantees	13,414	15,917
Reserve for possible loan losses	(19,170)	(12,776)
Total Assets	¥ 4,514,643	¥ 4,583,380

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2024	March 31, 2025
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,863,663	¥ 3,867,343
Current deposits	227,019	209,593
Ordinary deposits	2,749,546	2,786,613
Savings deposits	16,961	16,403
Notice deposits	3,746	2,534
Time deposits	838,632	820,084
Other deposits	27,756	32,113
Negotiable certificates of deposit	12,740	2,800
Payables under securities lending transactions	64,435	132,523
Borrowed money	357,900	344,700
Borrowed money	357,900	344,700
Foreign exchange liabilities	539	784
Foreign bills of exchange sold	427	683
Foreign bills of exchange payables	111	100
Other liabilities	17,651	35,110
Unsettled exchange payables	1,999	0
Accrued income taxes	1,794	9,016
Accrued expenses	1,896	3,749
Unearned income	1,627	1,293
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,221	9,646
Cash collateral received for financial instruments	86	481
Lease obligation	1,059	750
Asset retirement obligations	513	390
Other	2,453	9,783
Reserve for employees' bonuses	1,780	1,774
Other reserves	1,355	1,294
Acceptances and guarantees	13,414	15,917
Total Liabilities	4,333,480	4,402,248
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	64,609	68,909
Legal reserve	53	53
Other retained earnings	64,555	68,855
General reserve	2,325	2,325
Retained earnings carried forward	62,230	66,530
Total stockholders' equity	166,703	171,003
Net unrealized gains on available-for-sale securities	14,233	11,868
Net deferred gains on hedges	227	(1,739)
Total valuation and translation differences	14,460	10,128
Total Net Assets	181,163	181,131
Total Liabilities and Net Assets	¥ 4,514,643	¥ 4,583,380

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	¥ 52,144	¥ 68,997
Interest income	34,779	40,686
Interest on loans and bills discounted	27,940	31,499
Interest and dividends on securities	5,148	7,048
Interest on call loans	147	163
Interest on due from banks	1,025	1,775
Interest on interest rate-swaps	326	53
Other interest income	191	145
Fees and commissions	14,647	15,071
Exchange fees received	2,380	2,375
Other fees and commissions	12,266	12,695
Other operating income	698	651
Gains on foreign exchange transactions	621	—
Gains on trading account securities transactions	0	0
Gains on sale of Japanese government bonds and other	70	65
Income from derivatives other than for trading or hedging	—	583
Other	6	1
Other ordinary income	2,018	12,587
Recoveries of written-off loans	315	113
Gains on sales of stocks and other securities	1,329	12,197
Other	373	276
Ordinary expenses	43,788	59,076
Interest expenses	1,101	3,621
Interest on deposits	705	2,756
Interest on negotiable certificates of deposit	0	59
Interest on call money	(63)	1
Interest on payables under securities lending transactions	999	1,036
Interest on borrowed money	(579)	(271)
Other interest expenses	38	39
Fees and commissions	4,512	4,544
Commissions paid on exchange transactions	304	287
Other	4,207	4,256
Other operating expenses	2,674	4,223
Losses on foreign exchange transactions	—	688
Losses on sale of Japanese government bonds and other	2,447	3,535
Expenses from derivatives other than for trading or hedging	227	—
General and administrative expenses	31,787	32,904
Other ordinary expenses	3,711	13,783
Provision to reserve for possible loan losses	1,697	905
Write-off of loans	1	—
Losses on sales of stocks and other securities	49	89
Losses on devaluation of stocks and other securities	—	101
Other	1,962	12,686
Ordinary profits	8,355	9,920
Extraordinary gains	—	71
Gains on disposal of fixed assets	—	71
Extraordinary losses	407	200
Losses on disposal of fixed assets	25	143
Impairment losses on fixed assets	381	57
Income before income taxes	7,948	9,791
Income taxes – current	2,374	9,474
Income taxes – deferred	960	(7,025)
Total income taxes	3,335	2,448
Net income	¥ 4,613	¥ 7,342