May 14, 2024

Resona Holdings, Inc.

Consolidated Financial Results for Fiscal Year 2023
(April 1, 2023 - March 31, 2024/ Unaudited)
<under Japanese GAAP>

Code number: 8308 Stock exchange listings: Tokyo
URL: https://www.resona-gr.co.jp/holdings/english/
Representative: Masahiro Minami, Director, President and Representative, Executive Officer
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General Meeting of Stockholders: June 26, 2024 Dividends payment date: June 11, 2024
Annual securities report issuing date: June 24, 2024 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 2023 (April 1, 2023- March 31, 2024)

(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 2023	941,663	8.5	222,962	(2.1)	158,930	(0.9)
Fiscal Year 2022	867,974	2.8	227,690	43.4	160,400	45.9

Note: Comprehensive Income: FY2023: 319,268 million yen, 129.5% FY2022: 139,087 million yen, 168.6%

	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 2023	67.78	67.77	6.0	0.3	23.7
Fiscal Year 2022	67.49	67.48	6.5	0.3	26.2

(Reference) Equity in earnings of investments in affiliates: FY2023: 484 million yen FY2022: 420 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, 2024	76,150,887	2,778,173	3.6	1,184.76
March 31, 2023	74,812,710	2,534,052	3.4	1,065.31

(Reference) Net Assets Attributable to Stockholders: March 31, 2024: 2,760,343 million yen March 31, 2023: 2,515,883 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 2023	(733,790)	(711,473)	(74,964)	20,738,072
Fiscal Year 2022	(5,207,582)	(390,365)	(64,034)	22,257,558

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 2022	—	10.50	—	10.50	21.00	50,156	31.1	2.0
Fiscal Year 2023	—	11.00	—	11.00	22.00	51,740	32.5	2.0
Fiscal Year 2024 (Forecast)	—	11.50	—	11.50	23.00		32.5	

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

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	*%*	*Yen*
Fiscal Year 2024 (Full year)	165,000	3.8	70.82

※ Other

(1) Changes in Significant Subsidiaries during the Fiscal Year: No
New : Not applicable
Excluded : Not applicable

(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, 2024 : 2,342,989,566 shares
March 31, 2023 : 2,377,665,966 shares
B) Treasury stock at the fiscal year-end
March 31, 2024 : 13,119,982 shares
March 31, 2023 : 16,030,166 shares
C) Average outstanding shares during the fiscal year
Fiscal Year 2023 : 2,344,557,207 shares
Fiscal Year 2022 : 2,376,370,335 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, 2024 12,359,400 shares March 31, 2023: 15,135,400 shares

* Forecasted average number of shares of common stock (excluding treasury stock): 2,329,869,584 shares

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

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements. 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 presentation video and materials of the investor relations meeting for institutional investor and analyst will be posted on our web site on May 20, 2024.

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1. Overview of Operating Results

(1) Overview of Operating Results and Financial Conditions

Gross operating profit was JPY627.4 bn, an increase of JPY27.4 bn from the previous fiscal year. Net interest income increased by JPY2.3 bn from the previous fiscal year to JPY421.6 bn. Within net interest income, interest income on domestic deposits and loans decreased by JPY2.0 bn due to a decline in yields on loans from the previous fiscal year, but it increased by JPY0.7 bn compared to the second half of the previous fiscal year. The average balance of loans increased from the previous fiscal year. Fee income, which includes trust fees and fees and commissions, increased JPY4.8 bn year on year to JPY213.5 bn, driven by income from settlement related and corporate solution businesses, and increased for the fourth consecutive year. Net gains on bonds increased due to a reaction to the measures taken in the previous year to restore soundness. In the current period, we have also proceeded with the sale of hedged bonds, thereby securing investment capacity for securities management to prepare for further interest rate hikes. Operating expenses (excluding group banks' non-recurring items) increased by JPY11.8 bn to JPY416.5 bn. In terms of breakdown, personnel expenses increased by JPY5.0 bn due to investments in human resources focused on improving wages, while non-personnel expenses increased by JPY6.6 bn due to investments in system-related projects and others. However, both expenses are being controlled within the planned range. As a result, actual net operating profit increased by JPY15.6 bn to JPY211.3 bn. Consolidated core income* was JPY158.7 bn, a decrease of JPY4.8 bn from the previous fiscal year. Net gains on stocks increased by JPY11.5 bn to JPY65.6 bn due to the accumulation of gains on sale of policy-oriented stock holdings and other factors. Credit costs increased by JPY19.7 bn from the previous fiscal year to JPY35.6 bn due to the decline in a large reverse of gains on collections from the previous period and an increase in reserves to prepare for future risks. Taking into account tax expenses, net income attributable to owners of parent decreased JPY1.4 bn year on year to JPY158.9 bn.

In terms of financial position, consolidated total assets increased by JPY1,338.1 bn from the end of the previous fiscal year to JPY76,150.8 bn. In the Assets section, loans and bills discounted increased by JPY1,388.5 bn to JPY42,745.7 bn. Securities increased by JPY995.4 bn from the end of the previous fiscal year to JPY9,381.6 bn due to an increase in JGBs, etc. Cash and due from banks decreased by JPY1,467.2 bn to JPY20,924.2 bn mainly due to a decrease in deposits at Bank of Japan. The liabilities section increased by JPY1,094.0 bn from the end of the previous fiscal year to JPY73,372.7 bn. Among these, deposits increased by JPY1,661.6 bn from the end of the previous fiscal year to JPY63,560.3 bn, call money and bills sold decreased by JPY350.9 bn to JPY823.7 bn, payables under securities lending transactions decreased by JPY404.2 bn to JPY1,881.5 bn, borrowed money decreased by JPY318.8 bn to JPY3,299.1 bn, mainly due to a decrease in borrowed money from Bank of Japan, borrowings from trust account increased by JPY323.6 bn to JPY1,314.1 bn. Net assets increased by JPY244.1 bn from the end of the previous fiscal year to JPY2,778.1 bn due to an increase in net unrealized gains on available-for-sale securities, retained earnings and others. Trust assets increased JPY927.0 bn from the previous fiscal year-end to JPY29,801.5 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. In FY2023, actual basis excluding extraordinary factors (impact of the joint management designated money trust : up JPY2.4 bn, the transforming two leasing companies into our wholly owned subsidiaries : down JPY1.1 bn)

Cash flow from operating activities was used by JPY733.7 bn. This was due to an increase in loans and bills and a decrease in borrowed money, mainly from Bank of Japan and other factors. As for a year-on-year basis, it was a decrease of JPY4,473.7 bn.

Cash flow from investing activities was used by JPY711.4 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 JPY321.1 bn higher than in the previous fiscal year.

Cash flow used in financing activities amounted to JPY74.9 bn. This was due to the payment of dividends, and purchase of treasury stock and others. Net cash used in financing activities was JPY10.9 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 JPY1,519.4 bn from the balance at the beginning of the fiscal year to JPY20,738.0 bn.

(2) Future Outlook

In FY2024, the company has set a target of JPY165.0 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 JPY202.0 bn and net income of JPY149.0 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.

With regard to shareholder returns, the Company's policy for shareholder returns is to continue paying stable dividends while aiming the total shareholder return ratio to approximately 50%.

Based on this policy, in FY2023, we increased the dividend per share for common stock to 22 yen (interim dividend of 11 yen and year-end dividend of 11 yen), which is an increase of 1 yen compared to the previous year. Additionally, we implemented share repurchases approximately JPY10.0 bn from May 15 to Jun. 23, 2023 and approximately JPY15.0 bn from Nov. 13 to Dec. 15 in 2023. As a result, the total shareholder return ratio reached 48.2%.

In FY2024, we plan to increase the dividend by 1 yen and pay an annual dividend of 23 yen per share (interim dividend of 11.5 yen and year-end dividend of 11.5 yen). In addition, on May 14, 2024, the Company set the threshold for acquisition of treasury shares total amounting up to JPY20.0 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, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 22,391,508	¥ 20,924,259
Call loans and bills bought	89,359	105,851
Deposits paid for bonds borrowing transactions	8,360	8,448
Monetary claims bought	497,537	498,298
Trading assets	221,942	350,467
Securities	8,386,214	9,381,654
Loans and bills discounted	41,357,286	42,745,789
Foreign exchange assets	198,688	149,963
Lease receivables and investments in leases	34,989	181,335
Other assets	978,079	1,140,181
Tangible fixed assets	352,442	349,780
Buildings	114,319	109,822
Land	202,521	176,197
Leased assets	15,866	13,595
Construction in progress	1,695	2,799
Other tangible fixed assets	18,039	47,365
Intangible fixed assets	51,931	45,565
Software	20,240	19,720
Leased assets	25,730	19,983
Other intangible fixed assets	5,959	5,862
Net defined benefit asset	50,152	87,769
Deferred tax assets	22,979	3,844
Customers' liabilities for acceptances and guarantees	384,964	397,178
Reserve for possible loan losses	(213,713)	(219,490)
Reserve for possible losses on investments	(14)	(12)
Total Assets	74,812,710	76,150,887
Liabilities and Net Assets		
Liabilities		
Deposits	61,898,677	63,560,338
Negotiable certificates of deposit	898,140	831,250
Call money and bills sold	1,174,692	823,745
Payables under repurchase agreements	5,000	—
Payables under securities lending transactions	2,285,798	1,881,539
Trading liabilities	48,310	75,596
Borrowed money	3,617,976	3,299,144
Foreign exchange liabilities	5,301	7,783
Bonds	196,000	181,000
Due to trust account	990,487	1,314,105
Other liabilities	676,901	850,844
Reserve for employees' bonuses	20,074	21,014
Net defined benefit liability	9,515	8,035
Other reserves	26,016	24,926
Deferred tax liabilities	22,706	78,621
Deferred tax liabilities for land revaluation	18,094	17,589
Acceptances and guarantees	384,964	397,178
Total Liabilities	72,278,658	73,372,714
Net Assets		
Capital stock	50,552	50,552
Capital surplus	134,452	109,501
Retained earnings	1,963,546	2,072,691
Treasury stock	(8,154)	(7,322)
Total stockholders' equity	2,140,398	2,225,423
Net unrealized gains on available-for-sale securities	343,081	473,960
Net deferred gains on hedges	5,617	9,102
Revaluation reserve for land	39,426	38,280
Foreign currency translation adjustments	(880)	(137)
Remeasurements of defined benefit plans	(11,759)	13,714
Total accumulated other comprehensive income	375,485	534,920
Stock acquisition rights	215	137
Non-controlling interests	17,953	17,691
Total Net Assets	2,534,052	2,778,173
Total Liabilities and Net Assets	¥ 74,812,710	¥ 76,150,887

(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, 2023	For the fiscal year ended March 31, 2024
Ordinary income	¥ 867,974	¥ 941,663
Interest income	459,114	509,232
Interest on loans and bills discounted	357,808	365,112
Interest and dividends on securities	60,140	89,190
Interest on call loans and bills bought	2,946	5,450
Interest on receivables under securities borrowing transactions	305	545
Interest on due from banks	21,392	19,968
Other interest income	16,520	28,965
Trust fees	21,609	25,424
Fees and commissions	259,395	264,757
Trading income	3,321	809
Other operating income	44,632	56,957
Other ordinary income	79,901	84,482
Recoveries of written-off loans	7,104	8,036
Other	72,797	76,445
Ordinary expenses	640,283	718,700
Interest expenses	39,754	87,536
Interest on deposits	15,175	32,415
Interest on negotiable certificates of deposit	48	51
Interest on call money and bills sold	3,712	7,255
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	14,330	38,750
Interest on borrowed money	3,280	3,061
Interest on bonds	1,202	1,419
Other interest expenses	2,004	4,580
Fees and commissions	72,360	76,650
Trading expenses	280	11
Other operating expenses	75,612	65,513
General and administrative expenses	413,013	423,136
Other ordinary expenses	39,261	65,852
Provision to reserve for possible loan losses	6,665	21,969
Other	32,595	43,882
Ordinary profits	227,690	222,962
Extraordinary gains	1,736	4,042
Gains on disposal of fixed assets	1,736	4,042
Extraordinary losses	4,380	4,001
Losses on disposal of fixed assets	1,912	1,337
Impairment losses on fixed assets	2,467	2,664
Income before income taxes	225,047	223,004
Income taxes – current	51,300	61,175
Income taxes – deferred	12,010	3,507
Total income taxes	63,311	64,683
Net income	161,735	158,321
Net income attributable to non-controlling interests	1,335	(609)
Net income attributable to owners of parent	¥ 160,400	¥ 158,930

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Net income	¥ 161,735	¥ 158,321
Other comprehensive income	(22,647)	160,947
Net unrealized gains on available-for-sale securities	(35,442)	130,999
Net deferred gains on hedges	940	3,485
Foreign currency translation adjustments	3,215	1,043
Remeasurements of defined benefit plans	8,654	25,419
Share of other comprehensive income of affiliates accounted for using the equity method	(16)	(1)
Total comprehensive income	¥ 139,087	¥ 319,268
Total comprehensive income attributable to:		
Owners of parent	¥ 137,817	¥ 319,512
Non-controlling interests	¥ 1,270	¥ (243)

(3) Consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2023

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unreali -zed gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 149,263	¥ 1,853,547	¥ (9,244)	¥ 2,044,119	¥ 378,562	¥ 4,676
Changes during the fiscal year							
Dividends paid			(50,401)		(50,401)		
Net income attributable to owners of parent			160,400		160,400		
Purchase of treasury stock				(15,006)	(15,006)		
Disposal of treasury stock		(5)		1,292	1,286		
Cancellation of treasury stock		(14,804)		14,804	–		
Net changes except for stockholders' equity during the fiscal year						(35,481)	940
Total changes during the fiscal year	–	(14,810)	109,998	1,089	96,278	(35,481)	940
Balance at the end of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398	¥ 343,081	¥ 5,617

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasure -ments of defined benefit plans	Total accumulated other comp -rehensive income			
Balance at the beginning of the fiscal year	¥ 39,426	¥ (4,169)	¥ (20,427)	¥ 398,068	¥ 224	¥ 16,610	¥ 2,459,023
Changes during the fiscal year							
Dividends paid							(50,401)
Net income attributable to owners of parent							160,400
Purchase of treasury stock							(15,006)
Disposal of treasury stock							1,286
Cancellation of treasury stock							–
Net changes except for stockholders' equity during the fiscal year	–	3,289	8,667	(22,583)	(8)	1,342	(21,249)
Total changes during the fiscal year	–	3,289	8,667	(22,583)	(8)	1,342	75,028
Balance at the end of the fiscal year	¥ 39,426	¥ (880)	¥ (11,759)	¥ 375,485	¥ 215	¥ 17,953	¥ 2,534,052

(3) Consolidated Statements of Changes in Net Assets - Continued

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 unreali-zed 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	Remeasure-ments of defined benefit plans	Total accumulated other comp-rehensive 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

(4) Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Cash flows from operating activities		
Income before income taxes	¥ 225,047	¥ 223,004
Adjustment for:		
Depreciation and amortization	38,542	38,649
Impairment losses on fixed assets	2,467	2,664
Equity in earnings of investments in affiliates	(420)	(484)
Increase/(decrease) in reserve for possible loan losses	(19,977)	4,913
Increase/(decrease) in reserve for possible losses on investments	0	(1)
Increase/(decrease) in reserve for employees' bonuses	(134)	851
(Increase)/decrease in net defined benefit asset	(6,606)	(37,595)
Increase/(decrease) in net defined benefit liability	(2,876)	(1,960)
Interest income (accrual basis)	(459,114)	(509,232)
Interest expenses (accrual basis)	39,754	87,536
Net (gains)/losses on securities	(7,434)	(35,506)
Net foreign exchange (gains)/losses	(71,654)	(127,929)
Net (gains)/losses on disposal of fixed assets	176	(2,705)
Net (increase)/decrease in trading assets	16,397	(128,525)
Net increase/(decrease) in trading liabilities	22,106	27,286
Net (increase)/decrease in loans and bills discounted	(1,759,380)	(1,397,358)
Net increase/(decrease) in deposits	976,640	1,665,414
Net increase/(decrease) in negotiable certificates of deposit	(77,500)	(66,890)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	(5,516,805)	(490,481)
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)	(54,149)	(51,443)
Net (increase)/decrease in call loans and other	(44,330)	(12,965)
Net (increase)/decrease in deposits paid for bonds borrowing transactions	(8,360)	(87)
Net increase/(decrease) in call money and other	(148,929)	(355,947)
Net increase /(decrease) in payables under securities lending transactions	1,481,494	(404,258)
Net (increase)/decrease in foreign exchange assets	(38,829)	48,724
Net increase/(decrease) in foreign exchange liabilities	1,415	2,482
Net decrease (increase) in lease receivables and investments in leases	(349)	(3,220)
Net increase/(decrease) in straight bonds	(5,000)	(15,000)
Net increase/(decrease) in due to trust account	(118,627)	323,617
Interest receipts (cash basis)	459,012	501,222
Interest payments (cash basis)	(35,639)	(84,088)
Other, net	(45,393)	113,975
Subtotal	(5,158,457)	(685,340)
Income taxes paid or tax refund	(49,124)	(48,449)
Net cash provided by/(used in) operating activities	¥ (5,207,582)	¥ (733,790)

(4) Consolidated Statements of Cash Flows - Continued

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Cash flows from investing activities		
Purchases of securities	¥ (5,827,579)	¥ (3,732,672)
Proceeds from sales of securities	4,860,739	2,468,562
Proceeds from redemption of securities	597,420	576,629
Purchases of tangible fixed assets	(12,896)	(12,969)
Proceeds from sales of tangible fixed assets	2,297	6,064
Purchases of intangible fixed assets	(7,605)	(7,556)
Proceeds from sales of intangible fixed assets	—	6
Purchases of shares of affiliates accounted for using the equity method	(538)	—
Purchases of subsidiaries' shares resulting in change in scope of consolidation	—	(9,132)
Other, net	(2,202)	(405)
Net cash provided by/(used in) investing activities	(390,365)	(711,473)
Cash flows from financing activities		
Dividends paid	(50,401)	(50,932)
Dividends paid to non-controlling interests of consolidated subsidiaries	(8)	(49)
Purchases of treasury stock	(15,006)	(26,090)
Proceeds from sales of treasury stock	1,381	2,107
Net cash provided by/(used in) financing activities	(64,034)	(74,964)
Effect of exchange rate changes on cash and cash equivalents	1	743
Net increase/(decrease) in cash and cash equivalents	(5,661,980)	(1,519,485)
Cash and cash equivalents at the beginning of the fiscal year	27,919,539	22,257,558
Cash and cash equivalents at the end of the fiscal year	¥ 22,257,558	¥ 20,738,072

(5) Note on Going-Concern Assumption

Not applicable

(6) Other Notes

【Segment Information】

For the fiscal year 2023

1. Segment information

Principal operating activities of the segments are as follows:

Segment	Principal operating activity
Consumer 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 Consumer banking, Corporate banking and Market trading. The Group assesses them as reportable segments. Kansai Mirai FG unit, which conducts banking business such as deposit and lending operation in Kansai region, has been additionally presented as a reportable segment.

2. Profit and loss by segment

Profit and loss of each segment for the fiscal year ended March 31, 2024 were as follows:

(Millions of yen)

	Segment					Other	Total
	Consumer banking	Corporate banking	Market trading	Kansai Mirai FG	Sub total		
Gross operating profit	¥ 210,482	¥ 307,366	¥ (17,983)	¥ 137,963	¥ 637,827	¥ (6,627)	¥ 631,200
General and administrative expenses	(156,602)	(156,418)	(6,473)	(100,800)	(420,294)	3,739	(416,555)
Actual net operating profit	53,879	150,987	(24,457)	37,162	217,572	(2,453)	215,119
Credit cost	(58)	(30,587)	—	(5,527)	(36,174)	514	(35,660)
Net operating profit less credit cost	¥ 53,821	¥ 120,399	¥ (24,457)	¥ 31,634	¥ 181,398	¥ (1,938)	¥ 179,459

Notes:

1. The Consumer banking unit, the Corporate banking unit, the Market trading unit and the Other don't contain operating results of the Kansai Mirai FG.
2. The Consumer banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
3. 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.
4. Gross operating profit of the Market trading unit and the Kansai Mirai FG unit contain some portion of gains (losses) on equity securities.
5. "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.
6. Depreciation expense is included in general and administrative expenses.

3. Reconciliation between the segment information and the consolidated financial statement for the fiscal year ended March 31, 2024 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 181,398
Net gains (losses) of "Other"	(1,938)
Net non-recurring gains (losses) other than credit cost	43,502
Net extraordinary gains (losses)	41
Income before income taxes	¥ 223,004

Notes:

1. Non-recurring gains (losses) other than credit cost include some portion of gain/loss on equity securities and retirement benefit expenses.
2. Net extraordinary gains (losses) include 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 2022 (March 31, 2023)	Fiscal year 2023 (March 31, 2024)
Net assets per share of common stock	1,065.31 yen	1,184.76 yen
(Calculation base)		
Total net assets	¥ 2,534,052	¥ 2,778,173
Deductions from total net assets	18,169	17,829
Stock acquisition rights	215	137
Non-controlling interests	17,953	17,691
Net assets attributable to common stock at the end of the fiscal year	¥ 2,515,883	¥ 2,760,343
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)	2,361,635	2,329,869

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 (11,345 thousand shares as of March 31, 2023 and 9,365 thousand shares as of March 31, 2024) and 3) the number of shares held by share benefit trust for officers (3,789 thousand shares as of March 31, 2023 and 2,993 thousand shares as of March 31, 2024).

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 2022 (From April 1, 2022 To March 31, 2023)	Fiscal year 2023 (From April 1, 2023 To March 31, 2024)
(1) Net income per share of common stock	67.49 yen	67.78 yen
(Calculation base)		
Net income attributable to owners of parent	¥ 160,400	¥ 158,930
Amounts not attributable to common stock	—	—
Net income attributable to common stock	¥ 160,400	¥ 158,930
Weighted-average number of common shares during the fiscal year (shares in thousands)	2,376,370	2,344,557
(2) Diluted net income per share of common stock	67.48 yen	67.77 yen
(Calculation base)		
Adjustments for net income attributable to owners of parent	¥ —	¥ —
Number of increased shares of common stock (shares in thousands)	400	312

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 (12,490 thousand shares for the fiscal year ended March 31, 2023 and 10,383 thousand shares for the fiscal year ended March 31, 2024), and 3) the number of shares held by share benefit trust for officers (3,789 thousand shares for the fiscal year ended March 31, 2023 and 3,074 thousand shares for the fiscal year ended March 31, 2024).

【Significant Subsequent Event】

Absorption-type merger of consolidated subsidiaries

Resona Holdings resolved at its board of directors meeting held on Nov. 10, 2023 to merge and absorb its wholly owned subsidiary, Kansai Mirai Financial Group into the Company, effective as of April 1, 2024 (the “Merger”) and signed the merger agreement for the Merger. The Merger was completed on April 1, 2024.

1. Purpose of the Merger
   The purpose of the Merger is to establish an optimal organizational structure to evolve into the next stage of “strengthen Group governance,” which is a measure to contribute to “further strengthening the consolidated management of Group companies” set forth in the Company’s Medium-term Management Plan.

2. Summary of the Merger

   (1) Schedule of the Merger

Date of resolution by the board of directors to approve the merger agreement (Kansai Mirai Financial Group)	November 9, 2023
Date of resolution by the board of directors to approve the merger agreement (the Company)	November 10, 2023
Date of signing the merger agreement	November 10, 2023
Effective date of the Merger	April 1, 2024

   (Note) The Merger falls under a simplified merger (kan’i gappei) as stipulated in Article 796, paragraph (2) of the Companies Act for the Company, and falls under an abbreviated merger (ryakushiki gappei) as stipulated in Article 784, paragraph (1) of the same Act for Kansai Mirai Financial Group, Inc. Therefore, the Merger will be carried out without obtaining approval from the general meeting of shareholders for the merger agreement in both companies.

   (2) Method of the Merger
   The Merger is an absorption-type merger (simplified merger/abbreviated merger) with the Company as the surviving company and Kansai Mirai Financial Group, Inc. as the disappearing company.

   (3) Allocation related to the Merger
   Since the Company owns all the shares of Kansai Mirai Financial Group, Inc., there will be no allocation of shares or other monetary assets upon the Merger.

   (4) Handling of share options and corporate bonds with share options of the disappearing company
   Not applicable

   (5) Summary of accounting treatments
   This business combination is planned to be treated as a transaction under common control in accordance with “Accounting Standard for Business Combinations” (ASBJ Statement No.21 issued on January 16, 2019) and “Guidance on Accounting Standard for Business Combinations and Accounting Standard for Business Divestitures” (ASBJ Guidance No.10 issued on January 16, 2019).

Acquisition of Treasury Shares and Cancellation of Treasury Shares

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

【Statement of Trust Assets and Liabilities】

March 31, 2024

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 6,981	Money trusts	¥ 12,364,468
Securities	20	Pension trusts	2,604,253
Beneficiary rights	27,058,706	Property formation benefit trusts	1,073
Securities held in custody account	20,523	Securities investment trusts	12,923,073
Monetary claims	885,393	Money entrusted other than money trusts	442,969
Tangible fixed assets	308,962		
Intangible fixed assets	13,003	Securities trusts	20,525
Other claims	4,101	Monetary claims trusts	887,273
Due from banking account	1,314,105	Land and fixtures trusts	-
Cash and due from banks	189,771	Composite trusts	557,931
Total assets	¥ 29,801,569	Total liabilities	¥ 29,801,569

Notes:

1. Amounts of less than one million yen have been rounded down.
2. The trust without readily determinable monetary values was excluded.
3. Beneficiary rights worth of JPY27,058,706 million were re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to JPY136,905 million.
5. Claims where the bank guarantees the principal are amounted to JPY6,981 million, including JPY134 million risk claims and JPY6,846 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 2023. Also, the total of unrecoverable or valueless claims, risk claims, loans past due 3 months or more and restructured loans is JPY134 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 was re-entrusted for operations, consists of followings.

Money trusts

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 6,981	Principal	¥ 1,320,288
Other	1,313,416	Special loan loss reserve	21
		Other	87
Total assets	¥ 1,320,397	Total liabilities	¥ 1,320,397

Comparison of Statements of Trust Assets and Liabilities

(Millions of yen)

Assets	March 31, 2023 (A)	March 31, 2024 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 9,286	¥ 6,981	¥ (2,304)
Securities	20	20	-
Beneficiary rights	27,043,377	27,058,706	15,328
Securities held in custody account	19,468	20,523	1,055
Monetary claims	300,619	885,393	584,774
Tangible fixed assets	305,417	308,962	3,544
Intangible fixed assets	3,308	13,003	9,695
Other claims	4,182	4,101	(81)
Due from banking account	990,487	1,314,105	323,617
Cash and due from banks	198,301	189,771	(8,530)
Total assets	28,874,470	29,801,569	927,099
Co-managed trust funds under other trust bank's administration	¥ 128,768	¥ 136,905	¥ 8,137

Liabilities	March 31, 2023 (A)	March 31, 2024 (B)	Difference (B)-(A)
Money trusts	¥ 12,361,915	¥ 12,364,468	¥ 2,552
Pension trusts	2,641,246	2,604,253	(36,993)
Property formation benefit trusts	1,050	1,073	23
Securities investment trusts	12,629,061	12,923,073	294,012
Money entrusted other than money trusts	377,934	442,969	65,034
Securities trusts	19,470	20,525	1,055
Monetary claims trusts	302,720	887,273	584,552
Land and fixtures trusts	2,506	-	(2,506)
Composite trusts	538,564	557,931	19,367
Total liabilities	¥ 28,874,470	¥ 29,801,569	¥ 927,099

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

Financial Results Report for FY2023

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[Consolidated]
Consolidated figures of Resona Holdings

[Total of group banks under Resona Holdings (Resona HD)]
Sum of non-consolidated figures for Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank

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

I. Highlights of Financial Results

1. Statements of income

<Consolidated> (Millions of yen)

		FY 2023 (A)	(A)-(B)	FY 2022 (B)
Ordinary income	1	941,663	73,688	867,974
Gross operating profit	2	627,468	27,403	600,064
Interest income	3	421,696	2,336	419,359
Trust fees（after disposal of problem loans in the trust account）	4	25,424	3,814	21,609
<Disposal of problem loans in the trust account>	5	10	(19)	30
Fees and commissions	6	188,106	1,071	187,035
Trading income	7	797	(2,243)	3,040
Other operating income	8	(8,556)	22,424	(30,980)
Expenses(excluding non-recurring items)	9	(416,555)	(11,844)	(404,711)
Personnel expenses	10	(199,401)	(5,074)	(194,327)
Non-personnel expenses	11	(189,793)	(6,652)	(183,141)
Taxes	12	(27,359)	(117)	(27,242)
Actual net operating profit (2-5+9+19)	13	211,387	15,643	195,743
Provision to general reserve for possible loan losses	14	1,250	588	662
Other gains/(losses), net	15	10,798	(20,875)	31,674
Net gains/(losses) on stocks	16	65,663	11,545	54,117
Disposal of problem loans	17	(44,957)	(21,210)	(23,747)
Reversal of credit expenses	18	8,036	931	7,104
Equity in earnings of investments in affiliates	19	484	64	420
Ordinary profit	20	222,962	(4,728)	227,690
Extraordinary gains	21	4,042	2,306	1,736
Extraordinary losses	22	(4,001)	379	(4,380)
Income before income taxes	23	223,004	(2,042)	225,047
Income taxes - current	24	(61,175)	(9,874)	(51,300)
Income taxes - deferred	25	(3,507)	8,502	(12,010)
Net income	26	158,321	(3,414)	161,735
Net income attributable to non-controlling interests	27	609	1,944	(1,335)
Net income attributable to owners of parent	28	158,930	(1,469)	160,400

Credit expense (5+14+17+18)	29	(35,660)	(19,710)	(15,950)
Disposal of problem loans in the trust account	30	10	(19)	30
Provision to general reserve for possible loan losses	31	1,250	588	662
Write-off of loans	32	(18,481)	(2,473)	(16,007)
Provision to specific reserve for possible loan losses	33	(23,220)	(15,889)	(7,330)
Provision to special reserve for certain overseas loans	34	0	(1)	1
Other disposal of problem loans	35	(3,256)	(2,844)	(411)
Gains on recoveries of written-off claims	36	8,036	931	7,104

<Reference> Number of consolidated subsidiaries (Companies)

		FY 2023 (A)	(A)-(B)	FY 2022 (B)
Number of consolidated subsidiaries	37	35	2	33
Number of affiliated companies accounted for by the equity method	38	5	(2)	7
Total	39	40	—	40

<Total of group banks under Resona HD>

(Millions of yen)

		FY 2023 (A)	(A)-(B)	FY 2022 (B)
Gross operating profit (8+16)	1	567,247	23,003	544,244
Interest income	2	412,603	(323)	412,926
Net gains/(losses) on cancellation of investment trusts	3	3,111	2,827	284
Fees and commissions(including trust fees)	4	164,602	3,984	160,618
Trading income	5	711	(2,381)	3,093
Other operating income	6	(10,669)	21,724	(32,394)
Net gains/(losses) on bonds	7	(30,158)	16,546	(46,704)
Gross operating profit from domestic operations (9+10+12+13+14)	8	552,636	2,206	550,429
Interest income	9	402,866	6,079	396,787
Trust fees (after disposal of problem loans in the trust account)	10	25,456	3,778	21,678
<Disposal of problem loans in the trust account>	11	10	(19)	30
Fees and commissions	12	136,230	159	136,071
Trading income	13	1	35	(33)
Other operating income	14	(11,919)	(7,847)	(4,072)
Net gains/(losses) on bonds	15	(12,278)	(6,613)	(5,665)
Gross operating profit from international operations (17+18+19+20)	16	14,611	20,797	(6,185)
Interest income	17	9,736	(6,402)	16,139
Fees and commissions	18	2,914	45	2,869
Trading income	19	710	(2,417)	3,127
Other operating income	20	1,250	29,571	(28,321)
Net gains/(losses) on bonds	21	(17,879)	23,159	(41,039)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(384,836)	(8,007)	(376,828)
Personnel expenses	23	(170,244)	(3,100)	(167,143)
Non-personnel expenses	24	(188,801)	(4,751)	(184,050)
Taxes	25	(25,790)	(155)	(25,635)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	182,401	15,015	167,385
Core net operating profit (26-7)	27	212,560	(1,530)	214,090
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	209,448	(4,357)	213,806
Amortization of goodwill	29	(736)	-	(736)
Actual net operating profit (including amortization of goodwill) (26+29)	30	181,664	15,015	166,649
Provision to general reserve for possible loan losses	31	(1,462)	2,513	(3,975)
Net operating profit (1+22+29+31)	32	180,212	17,508	162,704
Other gains/(losses), net	33	20,783	(16,313)	37,096
Net gains/(losses) on stocks	34	66,118	11,656	54,461
Disposal of problem loans	35	(35,518)	(17,538)	(17,980)
Reversal of credit expenses	36	7,329	502	6,827
Other	37	(17,145)	(10,933)	(6,212)
Ordinary profit (32+33)	38	200,995	1,195	199,800
Extraordinary gains/(losses), net	39	(9)	1,756	(1,766)
Net gains/(losses) on disposal of fixed assets	40	2,757	2,868	(111)
Impairment losses on fixed assets	41	(2,767)	(15)	(2,751)
Other	42	-	(1,096)	1,096
Income before income taxes (38+39)	43	200,986	2,951	198,034
Income taxes-current	44	(54,021)	(10,296)	(43,725)
Income taxes-deferred	45	(3,354)	9,349	(12,703)
Net income (43+44+45)	46	143,609	2,004	141,605

Credit expense (11+31+35+36)	47	(29,641)	(14,542)	(15,098)
Disposal of problem loans in the trust account	48	10	(19)	30
Provision to general reserve for possible loan losses	49	(1,462)	2,513	(3,975)
Write-off of loans	50	(13,273)	(1,565)	(11,708)
Provision to specific reserve for possible loan losses	51	(19,150)	(13,403)	(5,746)
Provision to special reserve for certain overseas loans	52	0	(1)	1
Other disposal of problem loans	53	(3,094)	(2,567)	(527)
Gains on recoveries of written-off claims	54	7,329	502	6,827

<Non-cosolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank		
		FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Gross operating profit (8+16)	1	326,841	16,980	309,860	108,893	1,117	107,775
Interest income	2	218,023	(6,630)	224,654	83,368	1,605	81,762
Net gains/(losses) on cancellation of investment trusts	3	1,189	1,189	-	103	103	-
Fees and commissions(including trust fees)	4	110,691	5,190	105,501	30,496	29	30,466
Trading income	5	711	(2,381)	3,093	-	-	-
Other operating income	6	(2,585)	20,803	(23,388)	(4,970)	(517)	(4,453)
Net gains/(losses) on bonds	7	(17,176)	17,378	(34,554)	(8,060)	(2,741)	(5,318)
Gross operating profit from domestic operations (9+10+12+13+14)	8	317,245	4,362	312,882	106,453	(1,693)	108,147
Interest income	9	210,333	(523)	210,856	83,125	2,503	80,621
Trust fees (after disposal of problem loans in the trust account)	10	25,371	3,776	21,595	70	(2)	72
<Disposal of problem loans in the trust account>	11	10	(19)	30	-	-	-
Fees and commissions	12	83,226	1,385	81,840	30,129	10	30,119
Trading income	13	1	35	(33)	-	-	-
Other operating income	14	(1,688)	(312)	(1,375)	(6,871)	(4,204)	(2,666)
Net gains/(losses) on bonds	15	(1,314)	2,980	(4,294)	(6,995)	(6,186)	(809)
Gross operating profit from international operations (17+18+19+20)	16	9,595	12,617	(3,021)	2,439	2,810	(371)
Interest income	17	7,690	(6,107)	13,798	242	(898)	1,140
Fees and commissions	18	2,093	27	2,065	296	21	274
Trading income	19	710	(2,417)	3,127	-	-	-
Other operating income	20	(897)	21,115	(22,012)	1,900	3,686	(1,786)
Net gains/(losses) on bonds	21	(15,861)	14,397	(30,259)	(1,064)	3,445	(4,509)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(212,097)	(5,785)	(206,311)	(76,021)	(2,591)	(73,429)
Personnel expenses	23	(89,570)	(2,625)	(86,945)	(33,910)	(1,612)	(32,298)
Non-personnel expenses	24	(108,947)	(2,834)	(106,112)	(36,828)	(951)	(35,876)
Taxes	25	(13,579)	(325)	(13,254)	(5,281)	(27)	(5,254)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	114,733	11,214	103,518	32,872	(1,473)	34,346
Core net operating profit (26-7)	27	131,909	(6,164)	138,073	40,932	1,267	39,665
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	130,719	(7,353)	138,073	40,829	1,163	39,665
Amortization of goodwill	29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	114,733	11,214	103,518	32,872	(1,473)	34,346
Provision to general reserve for possible loan losses	31	(3,688)	(39)	(3,649)	(1,616)	233	(1,849)
Net operating profit (1+22+29+31)	32	111,055	11,155	99,900	31,256	(1,240)	32,497
Other gains/(losses), net	33	24,477	(12,769)	37,247	8,343	3,187	5,155
Net gains/(losses) on stocks	34	46,127	1,568	44,559	16,490	8,923	7,567
Disposal of problem loans	35	(22,148)	(10,972)	(11,175)	(2,873)	(2,005)	(867)
Reversal of credit expenses	36	5,884	657	5,227	728	165	562
Other	37	(5,386)	(4,023)	(1,363)	(6,002)	(3,895)	(2,107)
Ordinary profit (32+33)	38	135,532	(1,614)	137,147	39,599	1,946	37,653
Extraordinary gains/(losses), net	39	(690)	1,204	(1,895)	(323)	(26)	(297)
Net gains/(losses) on disposal of fixed assets	40	1,196	2,340	(1,143)	(255)	(26)	(228)
Impairment losses on fixed assets	41	(1,887)	(1,135)	(751)	(68)	0	(68)
Other	42	-	-	-	-	-	-
Income before income taxes (38+39)	43	134,842	(409)	135,251	39,275	1,920	37,355
Income taxes-current	44	(39,678)	(8,641)	(31,037)	(11,170)	(1,086)	(10,084)
Income taxes-deferred	45	762	8,175	(7,412)	(390)	920	(1,310)
Net income (43+44+45)	46	95,926	(875)	96,802	27,715	1,753	25,961
Credit expense (11+31+35+36)	47	(19,941)	(10,373)	(9,567)	(3,760)	(1,607)	(2,153)
Disposal of problem loans in the trust account	48	10	(19)	30	-	-	-
Provision to general reserve for possible loan losses	49	(3,688)	(39)	(3,649)	(1,616)	233	(1,849)
Write-off of loans	50	(8,473)	1,315	(9,788)	(1,772)	(965)	(807)
Provision to specific reserve for possible loan losses	51	(11,247)	(10,855)	(391)	(937)	39	(976)
Provision to special reserve for certain overseas loans	52	0	(1)	1	-	-	-
Other disposal of problem loans	53	(2,427)	(1,430)	(997)	(163)	(1,079)	916
Gains on recoveries of written-off claims	54	5,884	657	5,227	728	165	562

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Gross operating profit (8+16)	1	89,675	2,165	87,510	41,837	2,739	39,097
Interest income	2	77,533	2,151	75,382	33,677	2,550	31,127
Net gains/(losses) on cancellation of investment trusts	3	1,581	1,247	333	236	285	(48)
Fees and commissions(including trust fees)	4	13,279	(1,689)	14,968	10,135	454	9,681
Trading income	5	-	-	-	-	-	-
Other operating income	6	(1,137)	1,703	(2,840)	(1,976)	(264)	(1,711)
Net gains/(losses) on bonds	7	(2,545)	2,201	(4,746)	(2,376)	(292)	(2,084)
Gross operating profit from domestic operations (9+10+12+13+14)	8	88,558	(977)	89,536	40,378	514	39,863
Interest income	9	77,160	2,148	75,011	32,247	1,949	30,297
Trust fees (after disposal of problem loans in the trust account)	10	14	4	10	-	-	-
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	12,951	(1,701)	14,652	9,923	464	9,458
Trading income	13	-	-	-	-	-	-
Other operating income	14	(1,567)	(1,429)	(137)	(1,793)	(1,900)	107
Net gains/(losses) on bonds	15	(2,169)	(1,607)	(561)	(1,799)	(1,799)	0
Gross operating profit from international operations (17+18+19+20)	16	1,117	3,143	(2,026)	1,458	2,225	(766)
Interest income	17	373	2	370	1,430	600	829
Fees and commissions	18	313	7	306	211	(10)	222
Trading income	19	-	-	-	-	-	-
Other operating income	20	430	3,133	(2,703)	(182)	1,635	(1,818)
Net gains/(losses) on bonds	21	(375)	3,809	(4,184)	(577)	1,507	(2,084)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(64,320)	1,301	(65,621)	(32,397)	(931)	(31,465)
Personnel expenses	23	(30,287)	1,734	(32,022)	(16,474)	(597)	(15,877)
Non-personnel expenses	24	(29,403)	(645)	(28,758)	(13,621)	(319)	(13,302)
Taxes	25	(4,628)	211	(4,840)	(2,300)	(14)	(2,286)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	25,355	3,466	21,889	9,439	1,808	7,631
Core net operating profit (26-7)	27	27,901	1,265	26,635	11,816	2,100	9,716
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	26,319	17	26,302	11,580	1,814	9,765
Amortization of goodwill	29	(736)	-	(736)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	24,619	3,466	21,152	9,439	1,808	7,631
Provision to general reserve for possible loan losses	31	2,427	2,493	(66)	1,415	(174)	1,589
Net operating profit (1+22+29+31)	32	27,046	5,959	21,086	10,854	1,634	9,220
Other gains/(losses), net	33	(9,538)	(8,647)	(891)	(2,499)	1,916	(4,415)
Net gains/(losses) on stocks	34	2,219	504	1,715	1,280	660	619
Disposal of problem loans	35	(7,163)	(5,895)	(1,267)	(3,334)	1,335	(4,669)
Reversal of credit expenses	36	400	(467)	867	315	146	169
Other	37	(4,994)	(2,788)	(2,206)	(760)	(225)	(535)
Ordinary profit (32+33)	38	17,507	(2,687)	20,195	8,355	3,550	4,804
Extraordinary gains/(losses), net	39	1,411	1,226	185	(407)	(648)	241
Net gains/(losses) on disposal of fixed assets	40	1,841	524	1,317	(25)	30	(55)
Impairment losses on fixed assets	41	(430)	701	(1,131)	(381)	417	(799)
Other	42	-	-	-	-	(1,096)	1,096
Income before income taxes (38+39)	43	18,919	(1,461)	20,380	7,948	2,902	5,046
Income taxes-current	44	(798)	(218)	(579)	(2,374)	(350)	(2,024)
Income taxes-deferred	45	(2,766)	1,864	(4,630)	(960)	(1,610)	649
Net income (43+44+45)	46	15,353	183	15,169	4,613	941	3,671
Credit expense (11+31+35+36)	47	(4,336)	(3,869)	(466)	(1,603)	1,307	(2,910)
Disposal of problem loans in the trust account	48	-	-	-	-	-	-
Provision to general reserve for possible loan losses	49	2,427	2,493	(66)	1,415	(174)	1,589
Write-off of loans	50	(3,026)	(1,916)	(1,109)	(1)	0	(2)
Provision to specific reserve for possible loan losses	51	(3,853)	(3,837)	(16)	(3,112)	1,250	(4,362)
Provision to special reserve for certain overseas loans	52	-	-	-	-	-	-
Other disposal of problem loans	53	(283)	(141)	(142)	(219)	84	(304)
Gains on recoveries of written-off claims	54	400	(467)	867	315	146	169

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Actual net operating profit	182,401	15,015	167,385
Actual net operating profit per employee (thousands of yen)	10,342	934	9,408
Net operating profit	180,212	17,508	162,704
Net operating profit per employee (thousands of yen)	10,218	1,073	9,145

	Resona Bank			Saitama Resona Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Actual net operating profit	114,733	11,214	103,518	32,872	(1,473)	34,346
Actual net operating profit per employee (thousands of yen)	12,690	1,203	11,486	10,488	(551)	11,040
Net operating profit	111,055	11,155	99,900	31,256	(1,240)	32,497
Net operating profit per employee (thousands of yen)	12,283	1,198	11,085	9,973	(472)	10,445

	Kansai Mirai Bank			Minato Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Actual net operating profit	25,355	3,466	21,889	9,439	1,808	7,631
Actual net operating profit per employee (thousands of yen)	6,849	1,206	5,642	5,357	1,110	4,246
Net operating profit	27,046	5,959	21,086	10,854	1,634	9,220
Net operating profit per employee (thousands of yen)	7,305	1,869	5,436	6,160	1,029	5,131

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

3. R O E

<Consolidated>

(%)

	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Net income ROE	7.28	(0.38)	7.66

Note: ROE= $\dfrac{\text{Net income attributable to owners of parent}}{\text{(Total stockholders' equity at beginning of period + Total stockholders' equity at end of period) / 2}}$

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Average interest rate on funds invested (a)	0.66	0.02	0.63
Average interest rate of loans and bills discounted (c)	0.81	(0.03)	0.84
Average interest rate on securities	0.75	0.11	0.63
Average interest rate on procured funds (b)	0.53	0.02	0.51
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00
Average interest rate on external debt	(0.06)	(0.05)	(0.00)
Gross interest margin (a) - (b)	0.12	0.00	0.12
Loan-to-deposit spread (c) - (d)	0.80	(0.03)	0.84

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.85	(0.03)	0.88
Loan-to-deposit spread (e) - (d)	0.85	(0.03)	0.88

	Resona Bank			Saitama Resona Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Average interest rate on funds invested (a)	0.65	0.01	0.64	0.54	0.03	0.50
Average interest rate of loans and bills discounted (c)	0.76	(0.04)	0.80	0.75	(0.03)	0.78
Average interest rate on securities	0.90	0.09	0.80	0.45	0.08	0.36
Average interest rate on procured funds (b)	0.53	0.02	0.50	0.40	0.02	0.37
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Average interest rate on external debt	(0.01)	(0.00)	(0.00)	(0.06)	(0.06)	(0.00)
Gross interest margin (a) - (b)	0.12	(0.01)	0.14	0.13	0.00	0.13
Loan-to-deposit spread (c) - (d)	0.76	(0.03)	0.80	0.75	(0.03)	0.78

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.80	(0.03)	0.84	0.85	(0.03)	0.88
Loan-to-deposit spread (e) - (d)	0.80	(0.03)	0.84	0.85	(0.02)	0.88

	Kansai Mirai Bank			Minato Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Average interest rate on funds invested (a)	0.84	0.06	0.77	0.73	0.00	0.72
Average interest rate of loans and bills discounted (c)	1.00	(0.03)	1.03	0.86	(0.01)	0.88
Average interest rate on securities	0.83	0.35	0.48	0.89	0.04	0.85
Average interest rate on procured funds (b)	0.71	0.02	0.68	0.72	(0.01)	0.74
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.01	0.01	(0.00)	0.01
Average interest rate on external debt	(0.08)	(0.07)	(0.01)	(0.14)	(0.14)	(0.00)
Gross interest margin (a) - (b)	0.13	0.04	0.09	0.00	0.02	(0.02)
Loan-to-deposit spread (c) - (d)	0.98	(0.03)	1.01	0.85	(0.01)	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.00	(0.03)	1.03	0.86	(0.01)	0.88
Loan-to-deposit spread (e) - (d)	0.98	(0.03)	1.01	0.85	(0.01)	0.87

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 2023 (A)			(A)-(B)			FY 2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	63,423,550	498,098	0.78	(1,087,431)	47,155	0.08	64,510,981	450,943	0.69
Loans and bills discounted	41,804,669	358,396	0.85	1,460,843	6,023	(0.01)	40,343,825	352,372	0.87
Securities	8,429,063	89,734	1.06	754,091	28,867	0.27	7,674,971	60,866	0.79
Source of Funds	71,046,693	85,495	0.12	(1,365,838)	47,478	0.06	72,412,531	38,016	0.05
Deposits	62,036,268	30,889	0.04	1,470,112	17,002	0.02	60,566,156	13,886	0.02
Negotiable certificates of deposit	1,158,076	53	0.00	(49,821)	3	0.00	1,207,897	49	0.00
Call money	1,835,792	7,537	0.41	(84,574)	3,685	0.20	1,920,367	3,852	0.20
Borrowed money	2,319,956	2,940	0.12	(3,256,047)	(213)	0.07	5,576,004	3,154	0.05

2. Domestic operations

Use of Funds	61,735,476	408,842	0.66	(1,348,859)	6,130	0.02	63,084,336	402,712	0.63
Loans and bills discounted	41,297,447	334,939	0.81	1,492,261	(2,571)	(0.03)	39,805,185	337,511	0.84
Securities	7,598,132	57,483	0.75	501,707	12,143	0.11	7,096,424	45,340	0.63
Source of Funds	69,357,584	5,976	0.00	(1,628,601)	50	0.00	70,986,185	5,925	0.00
Deposits	61,237,991	2,742	0.00	1,394,264	(527)	(0.00)	59,843,727	3,270	0.00
Negotiable certificates of deposit	1,158,076	53	0.00	(49,821)	3	0.00	1,207,897	49	0.00
Call money	1,681,415	(564)	(0.03)	(103,855)	(126)	(0.00)	1,785,270	(438)	(0.02)
Borrowed money	2,242,724	(1,845)	(0.08)	(3,212,129)	(1,905)	(0.08)	5,454,853	60	0.00

3. International operations

Use of Funds	1,914,883	89,288	4.66	329,374	41,024	1.61	1,585,508	48,264	3.04
Loans and bills discounted	507,222	23,456	4.62	(31,418)	8,595	1.86	538,640	14,861	2.75
Securities	830,930	32,251	3.88	252,383	16,724	1.19	578,547	15,526	2.68
Source of Funds	1,915,919	79,551	4.15	330,710	47,427	2.12	1,585,209	32,124	2.02
Deposits	798,277	28,146	3.52	75,848	17,530	2.05	722,428	10,615	1.46
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	154,377	8,102	5.24	19,281	3,811	2.07	135,096	4,291	3.17
Borrowed money	77,232	4,786	6.19	(43,918)	1,691	3.64	121,150	3,094	2.55

(Millions of yen, %)

<Resona Bank>

1. Total operations

	FY 2023 (A)			(A)-(B)			FY 2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	34,221,335	292,276	0.85	(66,498)	36,260	0.10	34,287,834	256,016	0.74
Loans and bills discounted	22,978,647	192,351	0.83	1,000,268	5,769	(0.01)	21,978,379	186,582	0.84
Securities	4,570,753	59,809	1.30	424,765	18,191	0.30	4,145,988	41,618	1.00
Source of Funds	39,205,474	74,253	0.18	(261,693)	42,891	0.10	39,467,167	31,361	0.07
Deposits	33,925,602	27,539	0.08	1,155,587	16,518	0.04	32,770,014	11,021	0.03
Negotiable certificates of deposit	626,679	26	0.00	(21,475)	(9)	(0.00)	648,155	35	0.00
Call money	415,163	7,794	1.87	(191,420)	3,750	1.21	606,583	4,044	0.66
Borrowed money	1,278,117	4,651	0.36	(1,763,754)	1,563	0.26	3,041,872	3,087	0.10

2. Domestic operations

Use of Funds	32,817,555	216,273	0.65	(266,411)	1,913	0.01	33,083,967	214,360	0.64
Loans and bills discounted	22,594,032	173,550	0.76	1,040,561	(679)	(0.04)	21,553,471	174,229	0.80
Securities	3,940,622	35,744	0.90	229,451	5,789	0.09	3,711,171	29,955	0.80
Source of Funds	37,798,002	5,940	0.01	(465,738)	2,436	0.00	38,263,740	3,504	0.00
Deposits	33,218,787	716	0.00	1,076,628	(128)	(0.00)	32,142,159	844	0.00
Negotiable certificates of deposit	626,679	26	0.00	(21,475)	(9)	(0.00)	648,155	35	0.00
Call money	265,278	(63)	(0.02)	(210,002)	70	0.00	475,281	(133)	(0.02)
Borrowed money	1,200,934	(132)	(0.01)	(1,720,209)	(132)	(0.01)	2,921,144	0	0.00

3. International operations

Use of Funds	1,541,781	76,013	4.93	265,154	34,351	1.66	1,276,627	41,661	3.26
Loans and bills discounted	384,615	18,801	4.88	(40,293)	6,448	1.98	424,908	12,352	2.90
Securities	630,131	24,064	3.81	195,313	12,401	1.13	434,817	11,662	2.68
Source of Funds	1,545,473	68,323	4.42	269,286	40,459	2.23	1,276,187	27,863	2.18
Deposits	706,814	26,823	3.79	78,958	16,647	2.17	627,855	10,176	1.62
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	149,884	7,857	5.24	18,581	3,679	2.06	131,302	4,178	3.18
Borrowed money	77,182	4,783	6.19	(43,545)	1,696	3.64	120,728	3,086	2.55

<Saitama Resona Bank>

1. Total operations

Use of Funds	15,518,119	90,246	0.58	(538,754)	5,500	0.05	16,056,874	84,746	0.52
Loans and bills discounted	8,828,167	67,811	0.76	240,023	(565)	(0.02)	8,588,144	68,377	0.79
Securities	2,488,169	16,182	0.65	306,139	5,915	0.17	2,182,030	10,267	0.47
Source of Funds	18,353,119	6,878	0.03	(630,918)	3,894	0.02	18,984,038	2,983	0.01
Deposits	16,919,281	1,079	0.00	406,536	375	0.00	16,512,744	704	0.00
Negotiable certificates of deposit	194,369	4	0.00	(62,061)	(1)	0.00	256,430	5	0.00
Call money	433,299	(120)	(0.02)	113,788	(42)	(0.00)	319,510	(78)	(0.02)
Borrowed money	376,707	(351)	(0.09)	(1,086,363)	(424)	(0.09)	1,463,071	72	0.00

2. Domestic operations

Use of Funds	15,347,100	82,955	0.54	(584,377)	1,846	0.03	15,931,478	81,109	0.50
Loans and bills discounted	8,784,878	66,058	0.75	238,420	(1,247)	(0.03)	8,546,458	67,305	0.78
Securities	2,364,002	10,645	0.45	260,386	3,014	0.08	2,103,615	7,631	0.36
Source of Funds	18,184,844	(169)	(0.00)	(674,882)	(657)	(0.00)	18,859,727	487	0.00
Deposits	16,874,263	315	0.00	409,908	(146)	(0.00)	16,464,355	461	0.00
Negotiable certificates of deposit	194,369	4	0.00	(62,061)	(1)	0.00	256,430	5	0.00
Call money	432,387	(172)	(0.03)	113,148	(86)	(0.01)	319,239	(86)	(0.02)
Borrowed money	376,658	(354)	(0.09)	(1,086,354)	(425)	(0.09)	1,463,012	71	0.00

3. International operations

Use of Funds	190,892	7,291	3.81	48,453	3,653	1.26	142,439	3,638	2.55
Loans and bills discounted	43,288	1,753	4.05	1,603	681	1.47	41,685	1,072	2.57
Securities	124,167	5,536	4.45	45,752	2,900	1.09	78,415	2,636	3.36
Source of Funds	188,147	7,048	3.74	46,793	4,551	1.97	141,354	2,497	1.76
Deposits	45,017	764	1.69	(3,371)	521	1.19	48,388	242	0.50
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	911	51	5.68	640	44	2.89	270	7	2.79
Borrowed money	49	2	5.93	(9)	1	3.13	58	1	2.80

(Millions of yen, %)

<Kansai Mirai Bank>

1. Total operations

	FY 2023 (A)			(A)-(B)			FY 2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	9,244,353	80,795	0.87	(616,328)	2,760	0.08	9,860,681	78,034	0.79
Loans and bills discounted	6,927,566	70,293	1.01	127,408	(400)	(0.02)	6,800,157	70,693	1.03
Securities	846,488	8,594	1.01	(61,764)	3,489	0.45	908,253	5,104	0.56
Source of Funds	9,082,430	3,261	0.03	(628,192)	609	0.00	9,710,623	2,652	0.02
Deposits	7,321,143	1,563	0.02	(109,996)	(3)	0.00	7,431,140	1,566	0.02
Negotiable certificates of deposit	323,965	21	0.00	32,599	13	0.00	291,365	8	0.00
Call money	773,893	(73)	(0.00)	(135,522)	29	0.00	909,415	(102)	(0.01)
Borrowed money	432,911	(778)	(0.17)	(403,806)	(770)	(0.17)	836,717	(8)	(0.00)

2. Domestic operations

Use of Funds	9,167,555	77,463	0.84	(628,082)	1,070	0.06	9,795,637	76,392	0.77
Loans and bills discounted	6,891,000	69,072	1.00	123,296	(1,019)	(0.03)	6,767,703	70,091	1.03
Securities	790,181	6,610	0.83	(70,889)	2,433	0.35	861,071	4,177	0.48
Source of Funds	9,004,217	302	0.00	(640,158)	(1,078)	(0.01)	9,644,375	1,381	0.01
Deposits	7,291,606	1,208	0.01	(111,779)	(238)	(0.00)	7,403,386	1,446	0.01
Negotiable certificates of deposit	323,965	21	0.00	32,599	13	0.00	291,365	8	0.00
Call money	770,360	(263)	(0.03)	(135,718)	(60)	(0.01)	906,078	(202)	(0.02)
Borrowed money	432,911	(778)	(0.17)	(403,442)	(764)	(0.17)	836,354	(14)	(0.00)

3. International operations

Use of Funds	107,630	3,340	3.10	9,016	1,688	1.42	98,614	1,652	1.67
Loans and bills discounted	36,566	1,220	3.33	4,111	618	1.48	32,454	601	1.85
Securities	56,307	1,983	3.52	9,124	1,056	1.55	47,182	926	1.96
Source of Funds	109,046	2,967	2.72	9,228	1,685	1.43	99,817	1,281	1.28
Deposits	29,537	355	1.20	1,782	234	0.76	27,754	120	0.43
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,532	190	5.38	195	90	2.38	3,337	100	2.99
Borrowed money	-	-	-	(363)	(5)	(1.62)	363	5	1.62

<Minato Bank>

1. Total operations

Use of Funds	4,439,741	34,779	0.78	134,149	2,633	0.03	4,305,591	32,146	0.74
Loans and bills discounted	3,070,287	27,940	0.91	93,143	1,221	0.01	2,977,144	26,719	0.89
Securities	523,650	5,148	0.98	84,952	1,271	0.09	438,698	3,877	0.88
Source of Funds	4,405,669	1,101	0.02	154,966	83	0.00	4,250,702	1,018	0.02
Deposits	3,870,241	705	0.01	17,984	112	0.00	3,852,257	593	0.01
Negotiable certificates of deposit	13,062	0	0.00	1,116	0	(0.00)	11,945	0	0.00
Call money	213,437	(63)	(0.02)	128,579	(51)	(0.01)	84,857	(11)	(0.01)
Borrowed money	232,219	(579)	(0.24)	(2,122)	(583)	(0.25)	234,342	3	0.00

2. Domestic operations

Use of Funds	4,403,264	32,150	0.73	130,012	1,300	0.00	4,273,252	30,849	0.72
Loans and bills discounted	3,027,535	26,259	0.86	89,983	374	(0.01)	2,937,551	25,884	0.88
Securities	503,326	4,482	0.89	82,759	906	0.04	420,566	3,576	0.85
Source of Funds	4,370,520	(97)	(0.00)	152,178	(649)	(0.01)	4,218,342	551	0.01
Deposits	3,853,333	503	0.01	19,506	(14)	(0.00)	3,833,826	517	0.01
Negotiable certificates of deposit	13,062	0	0.00	1,116	0	(0.00)	11,945	0	0.00
Call money	213,388	(65)	(0.03)	128,716	(49)	(0.01)	84,671	(16)	(0.01)
Borrowed money	232,219	(579)	(0.24)	(2,122)	(583)	(0.25)	234,342	3	0.00

3. International operations

Use of Funds	74,579	2,643	3.54	6,751	1,331	1.60	67,828	1,311	1.93
Loans and bills discounted	42,752	1,681	3.93	3,159	846	1.82	39,592	834	2.10
Securities	20,324	666	3.27	2,192	365	1.61	18,131	301	1.66
Source of Funds	73,252	1,212	1.65	5,402	730	0.94	67,849	482	0.71
Deposits	16,908	202	1.19	(1,521)	126	0.78	18,430	75	0.41
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	48	2	5.54	(136)	(2)	2.83	185	5	2.70
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. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation (a)	357,882	(27,549)	385,431
Discount rate	1.06～1.38	-	0.68～0.95
Pension plan assets at fair value (b)	440,207	12,065	428,141
Prepaid pension cost (c)	70,078	2,320	67,757
Provision for retirement benefits (d)	6,663	(352)	7,015
Amount to be amortized (a) - (b) + (c) - (d)	(18,909)	(36,942)	18,033

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation (a)	252,745	(20,807)	273,552	50,450	(3,698)	54,148
Discount rate	1.38	0.43	0.95	1.38	0.43	0.95
Pension plan assets at fair value (b)	297,151	(263)	297,414	57,686	2,264	55,422
Prepaid pension cost (c)	35,109	491	34,618	9,698	2,007	7,691
Provision for retirement benefits (d)	-	-	-	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(9,295)	(20,052)	10,756	2,462	(3,956)	6,418

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation (a)	40,817	(2,108)	42,925	13,869	(935)	14,804
Discount rate	1.15	0.38	0.77	1.06	0.38	0.68
Pension plan assets at fair value (b)	53,399	2,413	50,985	31,970	7,650	24,319
Prepaid pension cost (c)	22,254	(1,143)	23,397	3,016	965	2,050
Provision for retirement benefits (d)	6,663	(352)	7,015	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	3,008	(5,313)	8,322	(15,084)	(7,619)	(7,464)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Retirement benefit expenses	(13,845)	719	(14,564)
Service cost	(9,788)	658	(10,446)
Interest cost	(3,544)	(1,023)	(2,520)
Expected return on pension plan assets	5,545	(1,205)	6,750
Unrecognized actuarial loss	(6,058)	2,289	(8,347)
Other	-	-	-

	Resona Bank			Saitama Resona Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Retirement benefit expenses	(8,136)	184	(8,321)	(3,951)	207	(4,159)
Service cost	(5,833)	449	(6,283)	(2,076)	64	(2,141)
Interest cost	(2,598)	(733)	(1,865)	(514)	(151)	(362)
Expected return on pension plan assets	3,588	(1,038)	4,627	667	(141)	809
Unrecognized actuarial loss	(3,292)	1,507	(4,800)	(2,028)	435	(2,464)
Other	-	-	-	-	-	-

	Kansai Mirai Bank			Minato Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Retirement benefit expenses	(2,155)	(377)	(1,778)	398	704	(305)
Service cost	(1,326)	123	(1,449)	(551)	20	(572)
Interest cost	(330)	(107)	(222)	(100)	(30)	(69)
Expected return on pension plan assets	926	(137)	1,063	362	112	250
Unrecognized actuarial loss	(1,424)	(256)	(1,168)	688	602	86
Other	-	-	-	-	-	-

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Net gains/(losses) on bonds	(30,158)	16,546	(46,704)
Gains on sale	7,669	(2,468)	10,138
Gains on redemption	-	-	-
Losses on sale	(36,368)	18,271	(54,639)
Losses on redemption	-	1,490	(1,490)
Losses on devaluation	(1,459)	(746)	(713)
Net gains/(losses) on stocks	66,118	11,656	54,461
Gains on sale	69,428	11,460	57,967
Losses on sale	(3,080)	(9)	(3,071)
Losses on devaluation	(228)	204	(433)

	Resona Bank			Saitama Resona Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Net gains/(losses) on bonds	(17,176)	17,378	(34,554)	(8,060)	(2,741)	(5,318)
Gains on sale	3,896	(2,503)	6,400	3,368	392	2,976
Gains on redemption	-	-	-	-	-	-
Losses on sale	(19,909)	19,799	(39,709)	(11,192)	(3,801)	(7,391)
Losses on redemption	-	666	(666)	-	823	(823)
Losses on devaluation	(1,163)	(584)	(579)	(236)	(156)	(80)
Net gains/(losses) on stocks	46,127	1,568	44,559	16,490	8,923	7,567
Gains on sale	48,101	841	47,260	17,690	9,794	7,895
Losses on sale	(1,765)	743	(2,508)	(1,179)	(898)	(280)
Losses on devaluation	(208)	(16)	(192)	(20)	27	(47)

	Kansai Mirai Bank			Minato Bank		
	FY 2023 (A)	(A)-(B)	FY 2022 (B)	FY 2023 (A)	(A)-(B)	FY 2022 (B)
Net gains/(losses) on bonds	(2,545)	2,201	(4,746)	(2,376)	(292)	(2,084)
Gains on sale	333	(203)	537	70	(153)	224
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,819)	2,445	(5,265)	(2,447)	(173)	(2,274)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(59)	(41)	(18)	-	34	(34)
Net gains/(losses) on stocks	2,219	504	1,715	1,280	660	619
Gains on sale	2,306	377	1,928	1,329	446	882
Losses on sale	(86)	99	(186)	(49)	46	(95)
Losses on devaluation	-	26	(26)	-	167	(167)

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. 2024)	Change from End of Mar. 2023	Unrealized gains/(losses) (End of Mar. 2024)	Gain	Loss	Change from End of Mar. 2023
Bonds held to maturity	4,609,256	710,158	(164,778)	3,329	(168,107)	(69,254)
Available-for-sale securities	4,646,279	272,527	655,628	780,025	(124,397)	190,863
Stocks	1,051,245	184,034	760,518	766,313	(5,794)	189,628
Bonds	2,149,909	(192,848)	(65,823)	1,061	(66,885)	(8,246)
JGBs	499,544	(106,288)	(39,785)	161	(39,947)	(290)
Other	1,445,124	281,341	(39,066)	12,650	(51,717)	9,481

Notes: 1. The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."
2. Stocks and others without a quoted market price and investments in partnerships are excluded.

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Mar. 2024)	Change from End of Mar. 2023	Unrealized gains/(losses) (End of Mar. 2024)	Gain	Loss	Change from End of Mar. 2023
Bonds held to maturity	4,609,256	710,158	(164,778)	3,329	(168,107)	(69,254)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,612,295	253,763	663,397	784,703	(121,306)	191,742
Stocks	1,030,425	168,447	768,760	771,273	(2,512)	190,676
Bonds	2,150,005	(192,749)	(65,804)	1,069	(66,873)	(8,264)
Other	1,431,864	278,064	(39,559)	12,360	(51,919)	9,330
<Resona Bank>						
Bonds held to maturity	2,329,613	279,301	(106,659)	1,303	(107,962)	(44,341)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,909,367	257,868	557,828	638,909	(81,081)	164,875
Stocks	835,172	153,071	629,261	631,717	(2,456)	170,309
Bonds	1,115,100	(26,097)	(44,004)	604	(44,608)	(13,211)
Other	959,094	130,894	(27,428)	6,587	(34,016)	7,777
<Saitama Resona Bank>						
Bonds held to maturity	1,643,074	351,561	(14,739)	1,642	(16,382)	(6,516)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,033,957	62,006	87,012	109,712	(22,700)	12,880
Stocks	153,686	3,079	108,562	108,564	(2)	7,375
Bonds	602,573	(46,567)	(12,833)	228	(13,062)	5,322
Other	277,696	105,494	(8,716)	919	(9,635)	182
<Kansai Mirai Bank>						
Bonds held to maturity	292,386	(5,235)	(28,347)	281	(28,628)	(10,298)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	455,513	(63,872)	(1,680)	9,518	(11,199)	1,813
Stocks	8,492	1,248	5,217	5,230	(13)	1,582
Bonds	301,153	(97,038)	(5,549)	166	(5,715)	(1,204)
Other	145,867	31,917	(1,348)	4,121	(5,470)	1,435
<Minato Bank>						
Bonds held to maturity	344,181	84,530	(15,031)	101	(15,133)	(8,098)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	213,458	(2,239)	20,237	26,562	(6,325)	12,173
Stocks	33,073	11,048	25,719	25,760	(40)	11,408
Bonds	131,178	(23,045)	(3,417)	69	(3,486)	829
Other	49,206	9,758	(2,065)	732	(2,798)	(64)

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)

<Total of group banks under Resona HD>	End of Mar. 2024							End of Mar. 2023						
	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
Bonds held to maturity	401.9	244.6	613.3	788.4	965.3	1,605.8	4,619.5	105.5	502.4	281.8	402.5	1,104.3	1,503.9	3,900.5
Bonds	401.9	229.4	613.3	788.4	965.3	1,605.8	4,604.4	105.5	502.4	268.4	402.5	1,104.3	1,503.9	3,887.2
Japanese government bonds	350.0	-	300.0	408.0	480.0	1,202.1	2,740.1	50.0	350.0	-	80.0	593.0	1,202.1	2,275.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.1	226.2	310.2	377.3	480.5	3.8	1,448.4	50.0	150.2	266.9	320.9	509.0	3.7	1,301.0
Japanese corporate bonds	1.8	3.1	3.0	3.1	4.7	399.8	415.8	5.4	2.1	1.5	1.5	2.3	298.0	311.1
Other	-	15.1	-	-	-	-	15.1	-	-	13.3	-	-	-	13.3
Available-for-sale securities	345.9	639.0	557.8	545.9	317.0	1,170.5	3,576.3	255.7	666.5	522.6	420.9	559.8	1,035.8	3,461.5
Bonds	311.2	550.3	304.5	340.0	229.9	474.4	2,210.5	245.7	567.6	330.3	214.8	476.7	555.5	2,390.9
Japanese government bonds	-	-	5.0	105.0	123.0	302.9	535.9	-	-	-	-	256.0	383.4	639.4
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	48.4	166.7	122.2	201.3	86.1	0.9	625.8	22.1	135.8	131.6	165.6	197.1	1.1	653.6
Japanese corporate bonds	262.8	383.6	177.3	33.7	20.7	170.5	1,048.8	223.5	431.8	198.6	49.1	23.6	171.0	1,097.8
Other	34.6	88.7	253.3	205.8	87.1	696.1	1,365.8	9.9	98.8	192.3	206.1	83.0	480.2	1,070.5
Total	747.8	883.6	1,171.2	1,334.3	1,282.3	2,776.3	8,195.9	361.2	1,168.9	804.4	823.4	1,664.2	2,539.7	7,362.1

<Resona Bank>

Bonds held to maturity	351.2	18.1	303.1	408.1	269.7	976.4	2,326.8	50.7	351.4	14.9	81.5	592.3	956.0	2,046.9
Bonds	351.2	2.9	303.1	408.1	269.7	976.4	2,311.7	50.7	351.4	1.5	81.5	592.3	956.0	2,033.6
Japanese government bonds	350.0	-	300.0	405.0	265.0	940.0	2,260.0	50.0	350.0	-	80.0	590.0	940.0	2,010.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	0.1	-	-	0.3	0.4	-	-	0.1	-	-	0.2	0.3
Japanese corporate bonds	1.2	2.9	3.0	3.1	4.7	36.1	51.3	0.7	1.4	1.4	1.5	2.3	15.8	23.3
Other	-	15.1	-	-	-	-	15.1	-	-	13.3	-	-	-	13.3
Available-for-sale securities	212.5	376.9	323.1	275.2	69.6	883.4	2,141.0	167.5	405.0	314.7	187.5	213.4	735.4	2,023.7
Bonds	188.0	299.2	125.3	162.1	40.3	340.1	1,155.4	163.9	320.7	148.1	48.4	159.5	326.4	1,167.3
Japanese government bonds	-	-	-	90.0	-	254.0	344.0	-	-	-	-	90.0	234.0	324.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	15.6	42.1	14.9	50.7	26.4	-	149.9	16.9	37.3	33.3	23.2	53.5	-	164.3
Japanese corporate bonds	172.4	257.1	110.4	21.4	13.8	86.1	661.5	146.9	283.4	114.7	25.2	16.0	92.4	678.9
Other	24.4	77.6	197.7	113.1	29.3	543.2	985.5	3.5	84.2	166.5	139.1	53.8	408.9	856.3
Total	563.8	395.0	626.2	683.4	339.4	1,859.8	4,467.9	218.2	756.5	329.6	269.0	805.7	1,691.4	4,070.7

<Saitama Resona Bank>

Bonds held to maturity	50.1	226.2	310.1	377.3	691.0	-	1,654.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Bonds	50.1	226.2	310.1	377.3	691.0	-	1,654.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Japanese government bonds	-	-	-	-	215.0	-	215.0	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.1	226.2	310.1	377.3	476.0	-	1,439.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	72.8	98.6	139.2	167.0	191.6	196.3	865.8	33.2	131.9	74.2	145.3	191.7	205.0	781.5
Bonds	67.7	98.6	110.4	136.4	158.3	43.9	615.5	33.2	123.4	73.5	116.5	184.0	135.4	666.1
Japanese government bonds	-	-	-	-	108.0	43.9	151.9	-	-	-	-	60.0	135.4	195.4
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	18.8	42.6	83.6	130.6	47.0	-	322.7	1.1	43.5	47.6	111.0	120.5	-	323.8
Japanese corporate bonds	48.9	56.0	26.8	5.7	3.3	-	140.9	32.1	79.8	25.9	5.5	3.4	-	146.9
Other	5.0	0.0	28.8	30.5	33.2	152.4	250.3	0.0	8.4	0.6	28.8	7.6	69.6	115.4
Total	122.9	324.9	449.4	544.4	882.7	196.3	2,520.8	83.3	282.1	341.0	466.3	700.0	205.0	2,077.9

(Billions of yen)

<Kansai Mirai Bank>	End of Mar. 2024							End of Mar. 2023						
	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
Bonds held to maturity	0.5	0.1	0.0	3.0	-	288.7	292.4	4.7	0.6	0.0	-	3.0	289.1	297.7
Bonds	0.5	0.1	0.0	3.0	-	288.7	292.4	4.7	0.6	0.0	-	3.0	289.1	297.7
Japanese government bonds	-	-	-	3.0	-	236.1	239.1	-	-	-	-	3.0	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.5	3.5	-	-	-	-	-	3.5	3.5
Japanese corporate bonds	0.5	0.1	0.0	-	-	49.0	49.7	4.7	0.6	0.0	-	-	49.5	55.0
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	48.8	120.2	59.1	56.2	21.5	84.3	390.5	38.1	106.2	93.7	62.7	85.1	80.2	466.1
Bonds	44.8	113.7	44.3	3.0	15.3	84.3	305.6	36.2	100.8	74.9	28.5	80.7	78.5	399.8
Japanese government bonds	-	-	-	-	15.0	-	15.0	-	-	-	-	80.0	-	80.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	13.1	72.3	15.3	1.3	-	-	102.1	3.9	51.6	40.9	16.9	-	-	113.3
Japanese corporate bonds	31.6	41.3	28.9	1.7	0.3	84.3	188.4	32.3	49.2	33.9	11.6	0.7	78.5	206.4
Other	4.0	6.5	14.8	53.2	6.2	0.0	84.8	1.8	5.3	18.8	34.1	4.4	1.6	66.2
Total	49.4	120.4	59.1	59.2	21.5	373.0	682.9	42.8	106.9	93.8	62.7	88.1	369.4	763.8

<Minato Bank>														
Bonds held to maturity	-	-	-	-	4.5	340.7	345.2	-	-	-	-	0.8	258.7	259.5
Bonds	-	-	-	-	4.5	340.7	345.2	-	-	-	-	0.8	258.7	259.5
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	4.5	-	4.5	-	-	-	-	0.8	-	0.8
Japanese corporate bonds	-	-	-	-	-	314.7	314.7	-	-	-	-	-	232.7	232.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	11.6	43.2	36.2	47.2	34.0	6.3	178.9	16.8	23.3	39.8	25.2	69.5	15.1	190.0
Bonds	10.5	38.7	24.4	38.3	15.9	5.9	133.9	12.3	22.6	33.6	21.2	52.4	15.1	157.5
Japanese government bonds	-	-	5.0	15.0	-	5.0	25.0	-	-	-	-	26.0	14.0	40.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.8	9.5	8.2	18.6	12.6	0.9	50.9	0.2	3.3	9.6	14.5	23.0	1.1	52.0
Japanese corporate bonds	9.6	29.1	11.1	4.7	3.3	-	57.9	12.0	19.2	23.9	6.7	3.4	-	65.4
Other	1.1	4.4	11.8	8.9	18.1	0.4	45.0	4.4	0.7	6.2	3.9	17.0	0.0	32.5
Total	11.6	43.2	36.2	47.2	38.5	347.0	524.1	16.8	23.3	39.8	25.2	70.3	273.8	449.5

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Acquisition cost	261.6	(22.2)	283.8
Market value	1,030.4	168.4	861.9
Book value of stocks sold outright	22.0	0.1	21.9

<Non-cosolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024
Acquisition cost	205.9	45.1	3.2	7.3
Market value	835.1	153.6	8.4	33.0
Book value of stocks sold outright	17.0	4.2	0.3	0.3

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. 2024 (A)	(A)-(B)	(A)-(C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Unrecoverable or valueless claims	62,723	(5,703)	(2,101)	68,427	64,824
Risk claims	381,170	4,480	27,745	376,690	353,425
Special attention loans	240,279	(8,019)	(9,828)	248,298	250,107
Loans past due 3 months or more	1,949	(1,874)	290	3,824	1,659
Restructured loans	238,329	(6,144)	(10,119)	244,473	248,448
NPL, total [A]	684,173	(9,242)	15,815	693,416	668,357
Normal claims	43,221,665	1,119,924	1,355,271	42,101,741	41,866,394
Total claims [B]	43,905,839	1,110,682	1,371,087	42,795,157	42,534,752
Partial direct write-offs	130,870	(14,496)	(11,613)	145,366	142,483
NPL Ratio [A] / [B]	1.55	(0.06)	(0.01)	1.62	1.57

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	52,775	(5,376)	(4,502)	58,152	57,278
Risk claims	371,632	5,792	29,246	365,839	342,385
Special attention loans	166,762	563	16,127	166,199	150,635
Loans past due 3 months or more	1,920	(1,886)	285	3,806	1,635
Restructured loans	164,841	2,449	15,841	162,392	148,999
NPL, total [A]	591,170	978	40,870	590,191	550,299
Normal claims	43,501,813	1,299,699	1,523,227	42,202,114	41,978,586
Total claims [B]	44,092,984	1,300,678	1,564,098	42,792,305	42,528,885
Partial direct write-offs	113,315	(14,225)	(11,249)	127,540	124,564
NPL Ratio [A] / [B]	1.34	(0.03)	0.04	1.37	1.29

(Millions of yen, %)

<Resona Bank>	End of Mar. 2024 (A)	(A)-(B)	(A)-(C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Unrecoverable or valueless claims	15,326	(2,117)	(1,735)	17,444	17,062
Risk claims	194,701	2,367	30,313	192,333	164,387
Special attention loans	90,171	(4,301)	694	94,472	89,476
Loans past due 3 months or more	662	(1,938)	154	2,600	508
Restructured loans	89,508	(2,363)	539	91,871	88,968
NPL, total [A]	300,199	(4,051)	29,272	304,250	270,926
Normal claims	24,357,441	1,020,863	1,154,726	23,336,578	23,202,715
Total claims [B]	24,657,640	1,016,811	1,183,998	23,640,828	23,473,641
Partial direct write-offs	65,639	(3,611)	(1,639)	69,251	67,279
NPL Ratio [A] / [B]	1.21	(0.06)	0.06	1.28	1.15

<Saitama Resona Bank>

Unrecoverable or valueless claims	12,227	(1,460)	(2,057)	13,687	14,284
Risk claims	50,195	2,516	518	47,679	49,676
Special attention loans	39,701	7,014	17,159	32,687	22,541
Loans past due 3 months or more	634	413	302	220	331
Restructured loans	39,067	6,600	16,856	32,466	22,210
NPL, total [A]	102,123	8,070	15,620	94,053	86,502
Normal claims	9,027,941	144,600	148,987	8,883,340	8,878,954
Total claims [B]	9,130,065	152,670	164,607	8,977,394	8,965,457
Partial direct write-offs	16,300	(287)	(891)	16,588	17,192
NPL Ratio [A] / [B]	1.11	0.07	0.15	1.04	0.96

<Kansai Mirai Bank>

Unrecoverable or valueless claims	9,568	225	418	9,342	9,149
Risk claims	83,737	(925)	(1,611)	84,662	85,348
Special attention loans	32,298	(760)	582	33,059	31,716
Loans past due 3 months or more	561	(217)	(167)	778	728
Restructured loans	31,737	(543)	749	32,281	30,987
NPL, total [A]	125,604	(1,460)	(610)	127,064	126,214
Normal claims	6,979,426	72,886	121,904	6,906,539	6,857,521
Total claims [B]	7,105,030	71,426	121,294	7,033,604	6,983,736
Partial direct write-offs	25,150	(11,417)	(10,545)	36,568	35,696
NPL Ratio [A] / [B]	1.76	(0.03)	(0.03)	1.80	1.80

<Minato Bank>

Unrecoverable or valueless claims	15,653	(2,024)	(1,128)	17,677	16,782
Risk claims	42,997	1,833	25	41,164	42,972
Special attention loans	4,591	(1,388)	(2,308)	5,980	6,899
Loans past due 3 months or more	63	(144)	(3)	207	66
Restructured loans	4,528	(1,244)	(2,304)	5,773	6,832
NPL, total [A]	63,242	(1,579)	(3,411)	64,822	66,654
Normal claims	3,137,004	61,348	97,609	3,075,656	3,039,395
Total claims [B]	3,200,247	59,769	94,197	3,140,478	3,106,049
Partial direct write-offs	6,223	1,091	1,826	5,132	4,397
NPL Ratio [A] / [B]	1.97	(0.08)	(0.16)	2.06	2.14

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Mar. 2024 (A)	(A)-(B)	(A)-(C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
General reserve for possible loan losses	115,164	4,455	(946)	110,708	116,111
Specific reserve for possible loan losses	104,325	1,408	6,723	102,917	97,601
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	219,490	5,863	5,776	213,626	213,713
Reserve for write-off of loans in the trust account	21	(3)	(7)	24	28
Percentage of reserves, after partial direct write-off	32.08	1.27	0.10	30.81	31.98

<Total of group banks under Resona HD>

General reserve for possible loan losses	97,329	4,865	1,462	92,463	95,867
Specific reserve for possible loan losses	92,144	(621)	2,935	92,766	89,209
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	189,474	4,243	4,397	185,230	185,077
Reserve for write-off of loans in the trust account	21	(3)	(7)	24	28
Percentage of reserves, after partial direct write-off	32.05	0.66	(1.58)	31.38	33.63

<Resona Bank>

General reserve for possible loan losses	62,172	6,591	3,688	55,581	58,484
Specific reserve for possible loan losses	52,333	319	4,920	52,014	47,413
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	114,506	6,910	8,607	107,596	105,898
Reserve for write-off of loans in the trust account	21	(3)	(7)	24	28
Percentage of reserves, after partial direct write-off	38.15	2.77	(0.94)	35.37	39.09

<Saitama Resona Bank>

General reserve for possible loan losses	17,789	561	1,616	17,228	16,173
Specific reserve for possible loan losses	6,760	(126)	(1,176)	6,886	7,936
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	24,549	434	439	24,114	24,109
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	24.03	(1.60)	(3.83)	25.63	27.87

<Kansai Mirai Bank>

General reserve for possible loan losses	12,832	(1,956)	(2,427)	14,788	15,259
Specific reserve for possible loan losses	18,415	(571)	(708)	18,987	19,124
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	31,247	(2,528)	(3,135)	33,776	34,383
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	24.87	(1.70)	(2.36)	26.58	27.24

<Minato Bank>

General reserve for possible loan losses	4,536	(330)	(1,415)	4,866	5,951
Specific reserve for possible loan losses	14,634	(242)	(99)	14,877	14,734
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	19,170	(572)	(1,514)	19,743	20,685
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	30.31	(0.14)	(0.72)	30.45	31.03

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. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	87.84	1.72	86.11
Covered by reserves	12.15	(1.72)	13.88
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	84.77	0.07	84.69
Covered by collateral, guarantees, etc.	61.95	0.73	61.22
Covered by reserves	22.81	(0.65)	23.47
Reserve ratio against the portion not covered by collateral, guarantees, etc.	59.97	(0.55)	60.53
Special Attention Obligors	42.14	(3.09)	45.23
Covered by collateral, guarantees, etc.	26.73	(3.34)	30.08
Covered by reserves	15.40	0.25	15.14
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.02	(0.64)	21.66
Other Watch Obligors	70.40	(2.18)	72.59
Covered by collateral, guarantees, etc.	68.56	(2.44)	71.01
Covered by reserves	1.84	0.26	1.58
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.86	0.40	5.45
Normal Obligors	0.07	0.00	0.06

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.56	0.40	98.16	97.31	0.06	97.24
Covered by reserves	1.43	(0.40)	1.83	2.68	(0.06)	2.75
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	81.31	1.44	79.87	86.13	(2.03)	88.16
Covered by collateral, guarantees, etc.	54.89	3.43	51.45	73.41	(0.01)	73.43
Covered by reserves	26.42	(1.99)	28.41	12.71	(2.01)	14.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.	58.57	0.04	58.53	47.83	(7.62)	55.46
Special Attention Obligors	38.39	(1.64)	40.03	31.69	(3.76)	35.45
Covered by collateral, guarantees, etc.	22.82	(2.38)	25.21	16.27	(3.99)	20.26
Covered by reserves	15.56	0.74	14.81	15.42	0.23	15.18
Reserve ratio against the portion not covered by collateral, guarantees, etc.	20.16	0.35	19.81	18.41	(0.63)	19.05
Other Watch Obligors	62.40	(5.10)	67.51	74.74	1.67	73.06
Covered by collateral, guarantees, etc.	60.01	(5.74)	65.75	73.03	2.05	70.98
Covered by reserves	2.39	0.64	1.75	1.70	(0.37)	2.07
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.99	0.86	5.12	6.31	(0.85)	7.16
Normal Obligors	0.09	0.01	0.08	0.04	0.00	0.04

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.17	4.76	93.41	63.63	3.22	60.40
Covered by reserves	1.82	(4.76)	6.58	36.36	(3.22)	39.59
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.77	(0.41)	90.19	89.11	0.90	88.20
Covered by collateral, guarantees, etc.	68.05	(0.55)	68.61	68.69	(1.06)	69.75
Covered by reserves	21.72	0.14	21.57	20.41	1.96	18.44
Reserve ratio against the portion not covered by collateral, guarantees, etc.	67.99	(0.76)	68.75	65.21	4.21	60.99
Special Attention Obligors	65.83	1.22	64.60	67.04	(3.15)	70.19
Covered by collateral, guarantees, etc.	50.68	2.52	48.16	53.13	(3.65)	56.78
Covered by reserves	15.14	(1.29)	16.44	13.91	0.50	13.40
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.71	(1.00)	31.71	29.68	(1.34)	31.03
Other Watch Obligors	84.57	1.46	83.11	72.85	1.45	71.39
Covered by collateral, guarantees, etc.	83.54	1.47	82.06	71.68	1.72	69.96
Covered by reserves	1.03	(0.01)	1.04	1.16	(0.26)	1.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.26	0.43	5.83	4.12	(0.63)	4.75
Normal Obligors	0.03	(0.00)	0.03	0.04	(0.00)	0.05

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 52.7	Unrecoverable or Valueless Claims 52.7	30.3	22.4	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 6.4 Collateral /Guarantee 46.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 371.6	Risk Claims 371.6	234.9	81.3	55.2 **Reserve Ratio 59.97%**		Reserves 84.7 Collateral /Guarantee 230.2	Risk Claims 84.77%
Watch Obligors: Special Attention Obligors 222.8	Special Attention Loans 166.7	27.1	195.7			Reserves 25.8 Collateral /Guarantee 43.2	Special Attention Loans 41.45%
	Subtotal 591.1						
Watch Obligors: Other Watch Obligors 1,726.5	Normal Claims 43,501.8	386.1	1,340.3				
Normal Obligors 41,719.1		41,719.1					Total Coverage Ratio 73.91%
Total Exposures 44,092.9	Total 44,092.9	Normal 42,397.8	Category Ⅱ 1,639.8	Category Ⅲ 55.2	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.

(2) Resona Bank (Non-consolidated)

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 15.3	Unrecoverable or Valueless Claims 15.3	8.6	6.6	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 15.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 194.7	Risk Claims 194.7	127.1	32.4	35.0 **Reserve Ratio 58.57%**		Reserves 51.4 Collateral /Guarantee 106.8	Risk Claims 81.31%
Watch Obligors: Special Attention Obligors 112.9	Special Attention Loans 90.1 (Subtotal 300.1)	12.9	100.0			Reserves 14.0 Collateral /Guarantee 18.4	Special Attention Loans 35.99%
Watch Obligors: Other Watch Obligors 898.6	Normal Claims 24,357.4	176.5	722.0				
Normal Obligors 23,435.9		23,435.9					Total Coverage Ratio 68.65%
Total Exposures 24,657.6	Total 24,657.6	Normal 23,761.3	Category Ⅱ 861.2	Category Ⅲ 35.0	Category Ⅳ -		

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

(3) Saitama Resona Bank

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 12.2	Unrecoverable or Valueless Claims 12.2	7.6	4.5	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.3 Collateral /Guarantee 11.8	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 50.1	Risk Claims 50.1	25.4	17.7	6.9 **Reserve Ratio 47.83%**		Reserves 6.3 Collateral /Guarantee 36.8	Risk Claims 86.13%
Watch Obligors: Special Attention Obligors 64.0	Special Attention Loans 39.7 (Subtotal 102.1)	4.4	59.5			Reserves 6.1 Collateral /Guarantee 6.4	Special Attention Loans 31.69%
Watch Obligors: Other Watch Obligors 220.1	Normal Claims 9,027.9	48.9	171.1				
Normal Obligors 8,783.4		8,783.4					Total Coverage Ratio 66.63%
Total Exposures 9,130.0	Total 9,130.0	Normal 8,870.0	Category Ⅱ 253.0	Category Ⅲ 6.9	Category Ⅳ -		

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

(4) Kansai Mirai Bank

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 9.5	Unrecoverable or Valueless Claims 9.5	2.3	7.1	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.1 Collateral /Guarantee 9.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 83.7	Risk Claims 83.7	52.2	22.9	8.5 **Reserve Ratio 67.99%**		Reserves 18.1 Collateral /Guarantee 56.9	Risk Claims 89.77%
Watch Obligors: Special Attention Obligors 39.9	Special Attention Loans 32.2	7.4	32.5			Reserves 5.0 Collateral /Guarantee 16.2	Special Attention Loans 65.99%
	Subtotal 125.6						
Watch Obligors: Other Watch Obligors 405.1	Normal Claims 6,979.4	93.5	311.6				
Normal Obligors 6,566.6		6,566.6					Total Coverage Ratio 84.44%
Total Exposures 7,105.0	Total 7,105.0	Normal 6,722.2	Category Ⅱ 374.2	Category Ⅲ 8.5	Category Ⅳ -		

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

(5) Minato Bank

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category Ⅱ Exposures	Category Ⅲ Exposures	Category Ⅳ Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 15.6	Unrecoverable or Valueless Claims 15.6	11.6	3.9	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 5.6 Collateral /Guarantee 9.9	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 42.9	Risk Claims 42.9	30.1	8.1	4.6 **Reserve Ratio 65.21%**		Reserves 8.7 Collateral /Guarantee 29.5	Risk Claims 89.11%
Watch Obligors: Special Attention Obligors 5.9	Special Attention Loans 4.5	2.2	3.6			Reserves 0.6 Collateral /Guarantee 2.1	Special Attention Loans 60.59%
	Subtotal 63.2						
Watch Obligors: Other Watch Obligors 202.6	Normal Claims 3,137.0	67.1	135.5				
Normal Obligors 2,933.0		2,933.0					Total Coverage Ratio 89.73%
Total Exposures 3,200.2	Total 3,200.2	Normal 3,044.2	Category Ⅱ 151.2	Category Ⅲ 4.6	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. 2024 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2023 (B)
Unrecoverable or valueless claims	27.5	(3.7)	15.1	(18.9)	31.3
Risk claims	244.8	30.8	102.1	(71.3)	214.0
Total	272.4	27.0	117.3	(90.2)	245.4
Result of measures connected to off-balancing	22.8				24.1
<Resona Bank>					
Unrecoverable or valueless claims	15.3	(1.7)	12.2	(13.9)	17.0
Risk claims	194.7	30.3	86.1	(55.8)	164.3
Total	210.0	28.5	98.3	(69.8)	181.4
Result of measures connected to off-balancing	10.7				10.0
<Saitama Resona Bank>					
Unrecoverable or valueless claims	12.2	(2.0)	2.9	(4.9)	14.2
Risk claims	50.1	0.5	15.9	(15.4)	49.6
Total	62.4	(1.5)	18.9	(20.4)	63.9
Result of measures connected to off-balancing	12.0				14.1

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	FY 2023	FY 2023	FY 2023
Amount of off-balancing	(90.2)	(69.8)	(20.4)
Disposition by borrowers' liquidation	(0.0)	(0.0)	(0.0)
Reconstructive disposition	(1.7)	(1.4)	(0.2)
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(2.0)	(0.1)	(1.8)
Direct write-offs	(6.8)	(5.4)	(1.4)
Others	(79.5)	(62.7)	(16.8)
Collection/repayment, etc.	(55.7)	(45.3)	(10.4)
Improvement in debtors' performance	(23.8)	(17.3)	(6.4)

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

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

16. Loans and bills discounted by industry

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	3,679.1	288.3	3,390.7
Agriculture, forestry	17.5	(1.6)	19.1
Fishery	2.2	0.3	1.8
Mining, quarrying of stone, gravel extraction	12.7	(0.2)	13.0
Construction	1,075.4	77.0	998.4
Electricity, gas, heating, water	504.1	41.9	462.1
Information and communication	460.4	58.8	401.6
Transportation, postal service	1,037.4	63.8	973.5
Wholesale and retail trade	3,393.8	193.9	3,199.8
Finance and insurance	1,337.9	136.5	1,201.4
Real estate	9,569.4	208.7	9,360.6
Apartment loans	2,991.0	(76.6)	3,067.6
Real estate rental	5,051.6	150.7	4,900.8
Goods rental and leasing	767.3	264.0	503.3
Services	2,754.1	103.5	2,650.5
Government, local government	3,595.9	(64.9)	3,660.8
Others	14,802.5	204.1	14,598.3
Residential housing loans	13,897.9	174.8	13,723.1
Domestic total	43,010.3	1,574.6	41,435.6
Japan offshore banking account	-	-	-
Total	43,010.3	1,574.6	41,435.6

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	2,554.5	229.9	2,324.5	440.2	22.8	417.4
Agriculture, forestry	7.9	1.2	6.7	3.3	(2.1)	5.5
Fishery	1.5	0.2	1.2	0.3	0.1	0.2
Mining, quarrying of stone, gravel extraction	10.0	(0.5)	10.5	1.5	0.3	1.2
Construction	529.2	44.1	485.1	186.0	24.0	161.9
Electricity, gas, heating, water	395.0	38.7	356.3	32.5	1.7	30.7
Information and communication	386.7	52.3	334.4	27.4	3.9	23.5
Transportation, postal service	607.9	48.5	559.4	116.7	5.5	111.1
Wholesale and retail trade	2,319.6	177.4	2,142.2	325.9	(5.2)	331.2
Finance and insurance	1,052.1	87.2	964.8	81.8	23.2	58.6
Real estate	5,346.5	122.5	5,224.0	1,529.2	20.8	1,508.4
Apartment loans	1,551.5	(41.3)	1,592.8	807.4	(12.7)	820.1
Real estate rental	3,164.9	80.7	3,084.2	473.9	23.2	450.7
Goods rental and leasing	500.7	202.5	298.2	112.5	56.5	56.0
Services	1,620.7	114.3	1,506.3	373.9	(7.1)	381.1
Government, local government	1,328.3	(46.1)	1,374.5	1,917.2	(30.9)	1,948.2
Others	7,199.4	123.1	7,076.3	3,829.7	53.9	3,775.8
Residential housing loans	6,697.2	108.8	6,588.4	3,620.6	48.9	3,571.6
Domestic total	23,860.7	1,195.7	22,664.9	8,978.8	167.5	8,811.3
Japan offshore banking account	-	-	-	-	-	-
Total	23,860.7	1,195.7	22,664.9	8,978.8	167.5	8,811.3

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	388.7	20.4	368.2	295.6	15.0	280.5
Agriculture, forestry	3.7	(0.6)	4.3	2.3	(0.0)	2.4
Fishery	0.2	0.0	0.2	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	1.0	(0.0)	1.0	0.1	0.0	0.1
Construction	246.9	3.7	243.1	113.2	5.1	108.1
Electricity, gas, heating, water	38.4	(0.9)	39.3	38.1	2.3	35.7
Information and communication	27.9	1.8	26.0	18.2	0.6	17.5
Transportation, postal service	169.0	9.6	159.3	143.7	0.1	143.6
Wholesale and retail trade	474.4	14.5	459.8	273.7	7.2	266.4
Finance and insurance	78.6	13.2	65.4	125.3	12.7	112.6
Real estate	1,976.2	23.4	1,952.8	717.3	41.9	675.4
Apartment loans	452.3	(12.2)	464.5	179.7	(10.2)	190.0
Real estate rental	1,099.8	22.5	1,077.3	312.8	24.3	288.5
Goods rental and leasing	81.5	4.4	77.0	72.5	0.5	71.9
Services	502.7	(0.9)	503.6	256.6	(2.7)	259.4
Government, local government	91.9	5.1	86.8	258.4	7.1	251.2
Others	2,937.6	19.1	2,918.5	835.6	8.0	827.6
Residential housing loans	2,788.8	10.8	2,778.0	791.2	6.2	785.0
Domestic total	7,019.2	113.1	6,906.1	3,151.4	98.2	3,053.1
Japan offshore banking account	-	-	-	-	-	-
Total	7,019.2	113.1	6,906.1	3,151.4	98.2	3,053.1

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. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	158.5	23.8	134.6
Agriculture, forestry	0.3	(1.8)	2.1
Fishery	0.1	0.1	-
Mining, quarrying of stone, gravel extraction	0.8	(0.0)	0.8
Construction	23.7	1.9	21.8
Electricity, gas, heating, water	1.3	1.2	0.1
Information and communication	10.5	1.1	9.3
Transportation, postal service	26.6	2.2	24.4
Wholesale and retail trade	131.0	17.6	113.3
Finance and insurance	7.5	6.6	0.8
Real estate	48.9	(2.9)	51.9
Apartment loans	8.4	(1.4)	9.8
Real estate rental	34.4	(1.2)	35.7
Goods rental and leasing	2.4	0.5	1.9
Services	114.9	(7.6)	122.5
Government, local government	-	-	-
Others	63.9	(2.1)	66.0
Residential housing loans	51.6	(0.1)	51.8
Domestic total	591.1	40.8	550.2
Japan offshore banking account	-	-	-
Total	591.1	40.8	550.2

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	96.6	21.3	75.3	34.8	6.4	28.3
Agriculture, forestry	0.1	(0.0)	0.1	0.1	(1.7)	1.8
Fishery	0.1	0.1	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.5	-	0.5	-	-	-
Construction	8.4	1.9	6.5	4.2	0.5	3.7
Electricity, gas, heating, water	1.3	1.2	0.1	-	-	-
Information and communication	8.4	1.0	7.3	0.1	(0.0)	0.2
Transportation, postal service	11.5	2.6	8.9	5.2	0.3	4.8
Wholesale and retail trade	71.3	8.4	62.9	21.3	6.7	14.5
Finance and insurance	0.1	(0.0)	0.1	0.0	(0.0)	0.0
Real estate	23.7	(2.4)	26.1	4.7	(0.0)	4.8
Apartment loans	2.9	(0.6)	3.6	2.7	(0.7)	3.5
Real estate rental	18.2	(1.9)	20.1	1.7	0.7	1.0
Goods rental and leasing	1.8	0.4	1.4	0.1	(0.1)	0.2
Services	54.5	(3.6)	58.1	15.1	3.5	11.5
Government, local government	-	-	-	-	-	-
Others	21.3	(1.7)	23.1	16.1	0.0	16.1
Residential housing loans	12.2	(0.0)	12.2	15.4	0.0	15.4
Domestic total	300.1	29.2	270.9	102.1	15.6	86.5
Japan offshore banking account	-	-	-	-	-	-
Total	300.1	29.2	270.9	102.1	15.6	86.5

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	14.0	(3.4)	17.4	12.9	(0.5)	13.4
Agriculture, forestry	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.0)	0.3	-	-	-
Construction	7.0	(0.0)	7.0	4.0	(0.4)	4.5
Electricity, gas, heating, water	0.0	0.0	-	0.0	0.0	-
Information and communication	1.3	0.1	1.2	0.6	0.0	0.6
Transportation, postal service	6.2	(1.2)	7.4	3.7	0.5	3.2
Wholesale and retail trade	23.6	3.2	20.3	14.7	(0.7)	15.5
Finance and insurance	5.4	4.9	0.5	1.8	1.6	0.1
Real estate	17.0	0.6	16.4	3.4	(1.0)	4.5
Apartment loans	2.3	(0.0)	2.4	0.3	0.0	0.3
Real estate rental	12.3	0.9	11.3	2.1	(1.0)	3.1
Goods rental and leasing	0.4	0.2	0.1	0.1	0.0	0.0
Services	29.0	(5.4)	34.4	16.1	(2.2)	18.3
Government, local government	-	-	-	-	-	-
Others	20.9	0.2	20.6	5.5	(0.5)	6.0
Residential housing loans	19.1	0.3	18.7	4.8	(0.5)	5.3
Domestic total	125.6	(0.6)	126.2	63.2	(3.4)	66.6
Japan offshore banking account	-	-	-	-	-	-
Total	125.6	(0.6)	126.2	63.2	(3.4)	66.6

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. 2024 (A)	(A) - (B)	(A) - (C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Housing loans	16,889.0	76.4	98.2	16,812.5	16,790.8
Before securitization	17,051.2	67.5	81.2	16,983.7	16,969.9
Residential housing loans	13,897.9	103.3	174.8	13,794.6	13,723.1
Before securitization	14,053.0	95.0	159.2	13,957.9	13,893.7
Other consumer loans	452.5	12.3	26.4	440.1	426.1
Total loans to consumers	17,341.5	88.8	124.6	17,252.7	17,216.9
Before securitization of housing loans	17,503.7	79.9	107.7	17,423.8	17,396.0
<Resona Bank>					
Housing loans	8,248.8	45.4	67.4	8,203.4	8,181.3
Before securitization	8,398.3	37.5	52.8	8,360.8	8,345.5
Residential housing loans	6,697.2	61.6	108.8	6,635.6	6,588.4
Before securitization	6,839.6	54.5	95.5	6,785.1	6,744.1
Other consumer loans	162.8	4.5	9.4	158.3	153.4
Total loans to consumers	8,411.7	49.9	76.9	8,361.8	8,334.8
Before securitization of housing loans	8,561.2	42.0	62.2	8,519.2	8,499.0
<Saitama Resona Bank>					
Housing loans	4,428.0	23.7	36.2	4,404.2	4,391.8
Before securitization	4,440.6	22.6	33.9	4,418.0	4,406.7
Residential housing loans	3,620.6	26.9	48.9	3,593.6	3,571.6
Before securitization	3,633.2	25.8	46.6	3,607.3	3,586.5
Other consumer loans	138.5	2.2	5.3	136.2	133.2
Total loans to consumers	4,566.5	26.0	41.5	4,540.5	4,525.0
Before securitization of housing loans	4,579.2	24.9	39.2	4,554.3	4,539.9
<Kansai Mirai Bank>					
Housing loans	3,241.1	6.7	(1.4)	3,234.3	3,242.5
Residential housing loans	2,788.8	9.4	10.8	2,779.3	2,778.0
Other consumer loans	109.3	4.3	9.5	104.9	99.7
Total loans to consumers	3,350.4	11.1	8.1	3,339.3	3,342.3
<Minato Bank>					
Housing loans	971.0	0.5	(4.0)	970.4	975.0
Residential housing loans	791.2	5.1	6.2	786.0	785.0
Other consumer loans	41.8	1.2	2.1	40.5	39.6
Total loans to consumers	1,012.8	1.8	(1.9)	1,011.0	1,014.7

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

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

(Billions of yen, %)

<Total of group banks under Resona HD>	End of Mar. 2024 (A)	(A) - (B)	(A) - (C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Loans to SMEs and consumers	33,803.4	803.7	750.8	32,999.6	33,052.5
Ratio of loans to SMEs and consumers	78.59	(0.52)	(1.17)	79.12	79.76

<Resona Bank>

Loans to SMEs and consumers	18,290.3	651.2	498.5	17,639.1	17,791.8
Ratio of loans to SMEs and consumers	76.65	(0.55)	(1.84)	77.21	78.49

<Saitama Resona Bank>

Loans to SMEs and consumers	6,558.2	72.0	118.5	6,486.2	6,439.7
Ratio of loans to SMEs and consumers	73.04	(0.45)	(0.04)	73.49	73.08

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,461.0	40.9	64.1	6,420.0	6,396.9
Ratio of loans to SMEs and consumers	92.04	(0.35)	(0.57)	92.40	92.62

<Minato Bank>

Loans to SMEs and consumers	2,493.7	39.5	69.6	2,454.1	2,424.0
Ratio of loans to SMEs and consumers	79.12	(0.30)	(0.26)	79.43	79.39

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. 2024 (A)	(A) - (B)	(A) - (C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Deposits (Term-end)	63,634.3	1,524.8	1,556.1	62,109.5	62,078.2
Deposits (Average balance)	62,036.2	81.3	1,470.1	61,954.9	60,566.1
Trust principal (Term-end)	1,320.2	(84.3)	321.7	1,404.6	998.5
Trust principal (Average balance)	1,246.1	40.3	87.4	1,205.8	1,158.6
Loans and bills discounted (Term-end)	43,011.4	1,302.6	1,574.5	41,708.8	41,436.9
Banking account	43,004.5	1,303.7	1,576.8	41,700.7	41,427.6
Trust account	6.9	(1.1)	(2.3)	8.0	9.2
Loans and bills discounted (Average balance)	41,812.7	381.4	1,458.2	41,431.3	40,354.5
Banking account	41,804.6	382.0	1,460.8	41,422.6	40,343.8
Trust account	8.0	(0.5)	(2.6)	8.6	10.6
<Resona Bank>					
Deposits (Term-end)	35,096.6	1,118.2	1,001.5	33,978.3	34,095.0
Deposits (Average balance)	33,925.6	49.2	1,155.5	33,876.3	32,770.0
Trust principal (Term-end)	1,320.2	(84.3)	321.7	1,404.6	998.5
Trust principal (Average balance)	1,246.1	40.3	87.4	1,205.8	1,158.6
Loans and bills discounted (Term-end)	23,860.7	1,015.5	1,195.7	22,845.2	22,664.9
Banking account	23,853.7	1,016.6	1,198.0	22,837.1	22,655.7
Trust account	6.9	(1.1)	(2.3)	8.0	9.2
Loans and bills discounted (Average balance)	22,986.7	306.3	997.6	22,680.3	21,989.0
Banking account	22,978.6	306.9	1,000.2	22,671.6	21,978.3
Trust account	8.0	(0.5)	(2.6)	8.6	10.6
<Saitama Resona Bank>					
Deposits (Term-end)	17,376.2	505.8	485.7	16,870.3	16,890.4
Deposits (Average balance)	16,919.2	61.1	406.5	16,858.1	16,512.7
Loans and bills discounted (Term-end)	8,978.8	153.7	167.5	8,825.1	8,811.3
Loans and bills discounted (Average balance)	8,828.1	25.9	240.0	8,802.2	8,588.1
<Kansai Mirai Bank>					
Deposits (Term-end)	7,297.8	(73.9)	21.9	7,371.7	7,275.9
Deposits (Average balance)	7,321.1	(14.9)	(109.9)	7,336.1	7,431.1
Loans and bills discounted (Term-end)	7,020.4	71.5	113.0	6,948.8	6,907.4
Loans and bills discounted (Average balance)	6,927.5	25.7	127.4	6,901.8	6,800.1
<Minato Bank>					
Deposits (Term-end)	3,863.6	(25.3)	46.8	3,888.9	3,816.7
Deposits (Average balance)	3,870.2	(14.1)	17.9	3,884.3	3,852.2
Loans and bills discounted (Term-end)	3,151.4	61.8	98.2	3,089.6	3,053.1
Loans and bills discounted (Average balance)	3,070.2	23.3	93.1	3,046.8	2,977.1

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2024 (A)	(A) - (B)	(A) - (C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Domestic individual deposits (Term-end)	38,730.8	394.4	658.5	38,336.3	38,072.3
Liquid deposits	30,165.6	665.2	1,211.6	29,500.4	28,954.0
Time deposits	8,426.7	(265.4)	(546.3)	8,692.1	8,973.0
Domestic corporate deposits (Term-end)	20,051.0	352.8	941.4	19,698.2	19,109.6
Liquid deposits	16,365.3	55.4	950.4	16,309.8	15,414.9
Time deposits	3,029.9	140.5	109.6	2,889.3	2,920.2
<Resona Bank>					
Domestic individual deposits (Term-end)	17,723.1	247.9	357.2	17,475.1	17,365.8
Liquid deposits	14,399.1	343.9	568.4	14,055.2	13,830.7
Time deposits	3,212.7	(95.5)	(211.0)	3,308.3	3,423.7
Domestic corporate deposits (Term-end)	13,860.5	244.6	598.1	13,615.8	13,262.3
Liquid deposits	11,598.8	153.9	707.5	11,444.8	10,891.2
Time deposits	1,706.6	(58.9)	(52.8)	1,765.5	1,759.4
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	12,781.3	152.2	320.4	12,629.0	12,460.8
Liquid deposits	10,193.1	214.1	435.3	9,978.9	9,757.8
Time deposits	2,571.4	(59.5)	(110.9)	2,630.9	2,682.3
Domestic corporate deposits (Term-end)	3,414.6	106.1	254.7	3,308.5	3,159.9
Liquid deposits	2,617.1	(83.6)	111.2	2,700.8	2,505.8
Time deposits	745.1	183.8	168.5	561.2	576.5
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,294.9	(15.3)	(47.4)	5,310.3	5,342.4
Liquid deposits	3,347.2	64.7	128.0	3,282.4	3,219.2
Time deposits	1,942.2	(78.9)	(174.1)	2,021.2	2,116.4
Domestic corporate deposits (Term-end)	1,910.8	27.8	45.8	1,882.9	1,864.9
Liquid deposits	1,434.7	9.1	70.6	1,425.6	1,364.1
Time deposits	441.3	18.1	0.2	423.2	441.0
<Minato Bank>					
Domestic individual deposits (Term-end)	2,931.3	9.5	28.2	2,921.8	2,903.1
Liquid deposits	2,226.0	42.3	79.8	2,183.6	2,146.2
Time deposits	700.3	(31.2)	(50.2)	731.5	750.5
Domestic corporate deposits (Term-end)	864.9	(25.9)	42.5	890.8	822.4
Liquid deposits	714.5	(24.0)	60.9	738.5	653.5
Time deposits	136.8	(2.4)	(6.3)	139.2	143.1

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 + installment savings

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. 2024 (A)	(A) - (B)	(A) - (C)	End of Sep. 2023 (B)	End of Mar. 2023 (C)
Investment trust (Including fund wrap)	3,111.4	291.6	444.5	2,819.8	2,666.9
Public bond	237.1	9.0	(2.3)	228.1	239.4
Insurance	3,081.5	64.8	215.2	3,016.6	2,866.3
<Resona Bank>					
Investment trust (Including fund wrap)	1,370.8	129.0	196.0	1,241.8	1,174.8
Public bond	76.0	11.8	6.8	64.1	69.2
Insurance	1,036.6	5.4	1.2	1,031.1	1,035.3
<Saitama Resona Bank>					
Investment trust (Including fund wrap)	757.5	61.3	93.0	696.2	664.5
Public bond	153.6	(3.3)	(9.9)	156.9	163.5
Insurance	1,003.9	50.5	143.7	953.4	860.2
<Kansai Mirai Bank>					
Investment trust (Including fund wrap)	671.6	64.9	101.6	606.6	569.9
Public bond	4.1	0.5	0.7	3.6	3.3
Insurance	789.9	(0.6)	49.0	790.6	740.9
<Minato Bank>					
Investment trust (Including fund wrap)	311.4	36.3	53.7	275.0	257.6
Public bond	3.3	(0.0)	(0.0)	3.3	3.3
Insurance	251.0	9.6	21.2	241.3	229.8

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

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

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

20. Computation of deferred tax assets

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

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

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

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

(Billions of yen)

	FY2019	FY2020	FY2021	FY2022	FY 2023 (approx.)
Resona Bank	129.9	126.6	103.1	95.3	121.9
Saitama Resona Bank	30.1	42.3	21.2	31.2	35.3

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A) - (B)	End of Mar. 2023 (B)
Reserve for loan losses	44.2	1.6	42.5	11.6	0.0	11.6
Write-down on securities	25.3	(1.2)	26.6	4.6	(0.1)	4.8
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	8.6	(2.9)	11.6	3.8	(0.5)	4.4
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	-	-	-	-	-	-
Others	38.0	1.1	36.8	10.2	(0.0)	10.2
Subtotal of deferred tax assets	116.3	(1.3)	117.6	30.4	(0.6)	31.1
Valuation allowance	(43.7)	1.5	(45.2)	(7.5)	0.3	(7.8)
Deferred tax assets	72.6	0.1	72.4	22.9	(0.3)	23.3
Gains on placing trust for retirement benefits	2.4	(0.2)	2.6	-	-	-
Unrealized gains on available-for-sale securities	152.1	51.1	100.9	20.6	4.0	16.5
Deferred gains on hedges	1.4	0.8	0.6	2.4	0.7	1.6
Others	4.5	0.1	4.4	5.1	0.0	5.1
Deferred tax liabilities	160.5	51.8	108.6	28.1	4.8	23.3
Net deferred tax assets	(87.8)	(51.7)	(36.1)	(5.2)	(5.1)	(0.0)

21. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	12.85	0.37	12.48
Total qualifying capital (3-4)	*2*	2,140.7	39.6	2,101.0
Core Capital: instruments and reserves	*3*	2,241.0	61.5	2,179.5
Core Capital: regulatory adjustments	*4*	100.3	21.8	78.4
Risk weighted assets	*5*	16,654.7	(173.1)	16,827.9
Credit risk weighted assets	*6*	15,524.7	89.2	15,435.4
Amount equivalent to market risk / 8%	*7*	266.9	182.2	84.7
Amount equivalent to operational risk / 8%	*8*	863.1	(240.4)	1,103.5
Credit risk weighted assets adjustments	*9*	-	(204.1)	204.1
Total required capital (5×8%)	*10*	1,332.3	(13.8)	1,346.2
(Reference) International Standard				
Common Equity Tier 1 ratio	*11*	15.38	1.28	14.10
Excluding unrealized gain/loss on securities	*12*	12.58	0.49	12.09
Tier 1 ratio	*13*	15.41	1.30	14.11
Total capital adequacy ratio	*14*	15.56	1.21	14.35

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

(Billions of yen, %)

		Consolidated			Non-consolidated		
<Resona Bank>		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	12.40	0.52	11.88	12.23	0.51	11.72
Total qualifying capital (3-4)	*2*	1,193.1	(0.5)	1,193.7	1,181.1	0.5	1,180.6
Core Capital: instruments and reserves	*3*	1,254.3	10.2	1,244.1	1,235.4	(2.6)	1,238.0
Core Capital: regulatory adjustments	*4*	61.1	10.8	50.3	54.2	(3.1)	57.4
Risk weighted assets	*5*	9,617.6	(426.2)	10,043.8	9,651.9	(414.2)	10,066.2
Credit risk weighted assets	*6*	8,953.6	767.8	8,185.7	9,001.4	763.9	8,237.5
Amount equivalent to market risk / 8%	*7*	205.6	135.1	70.4	194.6	124.9	69.7
Amount equivalent to operational risk / 8%	*8*	458.4	(177.3)	635.7	455.8	(171.3)	627.2
Credit risk weighted assets adjustments	*9*	-	(1,151.9)	1,151.9	-	(1,131.7)	1,131.7
Total required capital (5×8%)	*10*	769.4	(34.0)	803.5	772.1	(33.1)	805.2

		Consolidated			Non-consolidated		
<Saitama Resona Bank>		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	16.55	1.55	15.00	16.55	1.46	15.09
Total qualifying capital (3-4)	*2*	368.4	(3.2)	371.7	368.4	(3.8)	372.3
Core Capital: instruments and reserves	*3*	387.1	12.0	375.1	388.8	9.2	379.6
Core Capital: regulatory adjustments	*4*	18.6	15.2	3.4	20.4	13.0	7.3
Risk weighted assets	*5*	2,225.9	(250.7)	2,476.7	2,226.2	(240.4)	2,466.7
Credit risk weighted assets	*6*	2,057.5	18.6	2,038.8	2,057.8	19.3	2,038.4
Amount equivalent to market risk / 8%	*7*	32.0	29.0	2.9	32.0	29.0	2.9
Amount equivalent to operational risk / 8%	*8*	136.4	(65.6)	202.0	136.3	(65.6)	201.9
Credit risk weighted assets adjustments	*9*	-	(232.9)	232.9	-	(223.3)	223.3
Total required capital (5×8%)	*10*	178.0	(20.0)	198.1	178.1	(19.2)	197.3

(Billions of yen, %)

<Kansai Mirai Financial Group>

		Consolidated		
		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	11.48	2.40	9.08
Total qualifying capital (3-4)	*2*	513.5	29.7	483.8
Core Capital: instruments and reserves	*3*	541.8	31.4	510.4
Core Capital: regulatory adjustments	*4*	28.3	1.7	26.5
Risk weighted assets	*5*	4,472.5	(852.3)	5,324.9
Credit risk weighted assets	*6*	4,260.1	(817.7)	5,077.8
Amount equivalent to market risk / 8%	*7*	29.1	18.3	10.8
Amount equivalent to operational risk / 8%	*8*	183.2	(53.0)	236.2
Credit risk weighted assets adjustments	*9*	-	-	-
Total required capital (5×8%)	*10*	357.8	(68.1)	425.9

(Billions of yen, %)

<Kansai Mirai Bank>

		Consolidated			Non-consolidated		
		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	12.71	3.31	9.40	11.41	2.73	8.68
Total qualifying capital (3-4)	*2*	366.5	16.0	350.5	331.6	14.9	316.7
Core Capital: instruments and reserves	*3*	384.1	16.9	367.2	356.7	10.2	346.4
Core Capital: regulatory adjustments	*4*	17.5	0.8	16.6	25.0	(4.6)	29.7
Risk weighted assets	*5*	2,882.3	(843.1)	3,725.5	2,905.8	(742.6)	3,648.5
Credit risk weighted assets	*6*	2,734.7	(634.9)	3,369.6	2,776.3	(633.8)	3,410.1
Amount equivalent to market risk / 8%	*7*	23.3	20.5	2.8	23.3	20.5	2.8
Amount equivalent to operational risk / 8%	*8*	124.2	(39.5)	163.8	106.1	(47.7)	153.9
Credit risk weighted assets adjustments	*9*	-	(189.1)	189.1	-	(81.5)	81.5
Total required capital (5×8%)	*10*	230.5	(67.4)	298.0	232.4	(59.4)	291.8

<Minato Bank>

		Consolidated			Non-consolidated		
		End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio (2/5)	*1*	10.32	1.58	8.74	9.83	1.51	8.32
Total qualifying capital (3-4)	*2*	166.0	7.6	158.4	158.0	6.9	151.1
Core Capital: instruments and reserves	*3*	182.6	8.9	173.7	165.2	3.1	162.1
Core Capital: regulatory adjustments	*4*	16.6	1.3	15.3	7.1	(3.8)	10.9
Risk weighted assets	*5*	1,607.7	(203.9)	1,811.6	1,607.9	(207.7)	1,815.6
Credit risk weighted assets	*6*	1,560.3	(179.4)	1,739.7	1,566.3	(181.3)	1,747.7
Amount equivalent to operational risk / 8%	*7*	47.4	(24.5)	71.9	41.6	(26.3)	67.9
Credit risk weighted assets adjustments	*8*	-	-	-	-	-	-
Total required capital (5×8%)	*9*	128.6	(16.3)	144.9	128.6	(16.6)	145.2

(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 Financial Group	Foundation Internal Ratings-Based Approach		
Kansai Mirai Bank			
Minato Bank			Not included

The above companies applied the finalized Basel 3 standards at the end of March 2024.

22. Number of directors and employees

(People)

<Resona Holdings, Non-consolidated>	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Directors	33	5	28
Executive officers	21	3	18

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

<Total of group banks under Resona HD>	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Directors	48	2	46
Non-board executive officers	78	(2)	80
Employees	17,558	(153)	17,711

<Non-cosolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024
Directors	12	12	12	12
Non-board executive officers	31	11	21	18
Employees	9,010	3,123	3,681	1,744

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

23. Number of offices

(Branch offices, locations)

<Total of group banks under Resona HD>	End of Mar. 2024 (A)	(A)-(B)	End of Mar. 2023 (B)
Manned domestic offices	818	(2)	820
Non-manned domestic offices	983	(20)	1,003
Total domestic offices	1,801	(22)	1,823
Total domestic offices (excluding joint business locations)	1,652	(42)	1,694

<Non-cosolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024	End of Mar. 2024
Manned domestic offices	324	127	264	103
Non-manned domestic offices	507	274	120	82
Total domestic offices	831	401	384	185
(Joint business locations within same banks)	16	7	75	9
(Joint business locations between group banks)	16	1	15	2

Notes: 1. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 17 Resona Bank offices, 5 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. The number of non-manned domestic offices for Resona Bank does not include 46 ATM locations of Bank Time.
3. Joint business locations include 34 locations where 3 or more branches are jointly operated and 8 locations where branches divided by businesses are jointly operated.

Ⅱ. Reference Materials（Consolidated Financial Statements of Kansai Mirai FG）

【Consolidated Financial Results】

(% represents the change from the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
Fiscal Year 2023	191,935 million yen	2.9 %	28,991 million yen	(0.5)%	21,947 million yen	(1.5)%
Fiscal Year 2022	186,542 million yen	(1.9)%	29,148 million yen	(0.4)%	22,272 million yen	30.3 %

	Total Assets	Net Assets
March 31, 2024	13,490,346 million yen	549,525 million yen
March 31, 2023	14,046,034 million yen	509,273 million yen

	Net Income per Share of Common Stock	Net Assets per Share of Common Stock
Fiscal Year 2023	58.91 yen	1,475.12 yen
Fiscal Year 2022	59.79 yen	1,367.07 yen

【Consolidated Balance Sheets】

(Millions of yen)

	March 31, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 2,522,708	¥ 1,724,389
Call loans and bills bought	2,670	3,258
Monetary claims bought	20	—
Trading account securities	25	—
Securities	1,308,436	1,320,264
Loans and bills discounted	9,894,721	10,100,304
Foreign exchange assets	15,327	16,303
Lease receivables and investment in leases	32,044	33,746
Other assets	159,504	166,089
Tangible fixed assets	90,348	87,701
Buildings	29,273	26,845
Land	53,275	28,823
Leased assets	587	374
Construction in progress	208	276
Other tangible fixed assets	7,003	31,381
Intangible fixed assets	5,891	4,446
Software	4,680	3,372
Leased assets	28	—
Other intangible fixed assets	1,183	1,074
Net defined benefit asset	24,184	36,105
Deferred tax assets	21,205	13,138
Customers' liabilities for acceptances and guarantees	31,004	41,533
Reserve for possible loan losses	(62,062)	(56,934)
Total Assets	¥ 14,046,034	¥ 13,490,346

【Consolidated Balance Sheets- Continued】

(Millions of yen)

	March 31, 2023	March 31, 2024
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,074,698	¥ 11,143,346
Negotiable certificates of deposit	235,120	403,710
Call money and bills sold	1,192,649	3,913
Payables under securities lending transactions	251,139	339,478
Borrowed money	648,810	889,804
Foreign exchange liabilities	889	798
Other liabilities	85,385	98,697
Reserve for employees' bonuses	5,461	5,419
Net defined benefit liability	6,843	5,597
Other reserves	4,759	4,551
Deferred tax liabilities	—	3,968
Acceptances and guarantees	31,004	41,533
Total Liabilities	13,536,760	12,940,821
Net Assets		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	171,080	193,024
Total stockholders' equity	509,607	531,551
Net unrealized gains on available-for-sale securities	(1,049)	8,547
Net deferred gains on hedges	411	337
Remeasurements of defined benefit plans	267	9,047
Total accumulated other comprehensive income	(370)	17,933
Non-controlling interests	36	40
Total Net Assets	509,273	549,525
Total Liabilities and Net Assets	¥ 14,046,034	¥ 13,490,346

【Consolidated Statements of Income】

(Millions of yen)

	FY2022 From April 1, 2022 to March 31, 2023	FY2023 From April 1, 2023 to March 31, 2024
Ordinary income	¥ 186,542	¥ 191,935
Interest income	110,101	115,145
Interest on loans and bills discounted	97,298	98,098
Interest and dividends on securities	7,771	12,170
Interest on call loans and bills bought	97	165
Interest on due from banks	3,264	2,344
Other interest income	1,670	2,366
Trust fees	10	14
Fees and commissions	48,146	46,615
Other operating income	23,338	25,333
Other ordinary income	4,946	4,827
Recoveries of written-off loans	1,065	718
Other	3,881	4,108
Ordinary expenses	157,394	162,943
Interest expenses	3,632	4,331
Interest on deposits	2,156	2,269
Interest on negotiable certificates of deposit	7	21
Interest on call money and bills sold	(112)	(136)
Interest on payables under securities lending transactions	1,538	3,505
Interest on borrowed money	11	(1,350)
Other interest expenses	31	21
Fees and commissions	16,685	17,504
Other operating expenses	26,362	27,440
General and administrative expenses	103,055	101,513
Other ordinary expenses	7,657	12,153
Provision to reserve for possible loan losses	2,851	2,678
Other	4,806	9,474
Ordinary profits	29,148	28,991
Extraordinary gains	2,569	2,092
Gains on disposal of fixed assets	1,717	2,092
Gain on return of assets from retirement benefits trust	852	—
Extraordinary losses	2,072	984
Losses on disposal of fixed assets	466	349
Impairment losses on fixed assets	1,606	635
Income before income taxes	29,644	30,099
Income taxes – current	4,565	4,211
Income taxes – deferred	2,803	3,935
Total income taxes	7,369	8,147
Net income	22,275	21,951
Net income attributable to non-controlling interests	2	4
Net income attributable to owners of parent	¥ 22,272	¥ 21,947

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY2022 From April 1, 2022 to March 31, 2023	FY2023 From April 1, 2023 to March 31, 2024
Net income	¥ 22,275	¥ 21,951
Other comprehensive income	1,856	18,303
Net unrealized gains on available-for-sale securities	(1,266)	9,596
Net deferred gains on hedges	413	(73)
Remeasurements of defined benefit plans	2,709	8,780
Total comprehensive income	¥ 24,131	¥ 40,255
Total comprehensive income attributable to:		
Owners of parent	¥ 24,128	¥ 40,251
Non-controlling interests	¥ 2	¥ 4

【Consolidated Statements of Changes in Net Assets】

For the fiscal year ended March 31, 2023

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 308,936	¥ 148,811	¥ 487,338
Changes during the fiscal year				
Dividends paid			(3)	(3)
Net income attributable to owners of parent			22,272	22,272
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	22,268	22,268
Balance at the end of the fiscal year	¥ 29,589	¥ 308,936	¥ 171,080	¥ 509,607

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥ 217	¥ (2)	¥ (2,442)	¥ (2,226)	¥ 33	¥ 485,145
Changes during the fiscal year						
Dividends paid						(3)
Net income attributable to owners of parent						22,272
Net changes except for stockholders' equity during the fiscal year	(1,266)	413	2,709	1,856	2	1,859
Total changes during the fiscal year	(1,266)	413	2,709	1,856	2	24,128
Balance at the end of the fiscal year	¥ (1,049)	¥ 411	¥ 267	¥ (370)	¥ 36	¥ 509,273

【Consolidated Statements of Changes in Net Assets- Continued】

For the fiscal year ended March 31, 2024

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 308,936	¥ 171,080	¥ 509,607
Changes during the fiscal year				
Dividends paid			(3)	(3)
Net income attributable to owners of parent			21,947	21,947
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	21,943	21,943
Balance at the end of the fiscal year	¥ 29,589	¥ 308,936	¥ 193,024	¥ 531,551

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥ (1,049)	¥ 411	¥ 267	¥ (370)	¥ 36	¥ 509,273
Changes during the fiscal year						
Dividends paid						(3)
Net income attributable to owners of parent						21,947
Net changes except for stockholders' equity during the fiscal year	9,596	(73)	8,780	18,303	4	18,307
Total changes during the fiscal year	9,596	(73)	8,780	18,303	4	40,251
Balance at the end of the fiscal year	¥ 8,547	¥ 337	¥ 9,047	¥ 17,933	¥ 40	¥ 549,525

Ⅲ. Reference Materials (Group Banks' Financial Statements)

<Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 12,967,906	¥ 12,437,022
Cash	307,189	274,453
Due from banks	12,660,716	12,162,569
Call loans	512,297	92,536
Monetary claims bought	275,343	279,652
Trading assets	217,537	344,944
Trading account securities	586	39
Derivatives of securities related to trading transactions	-	2
Trading-related financial derivatives	70,948	98,410
Other trading assets	146,003	246,492
Securities	4,806,206	5,346,628
Japanese government bonds	2,319,498	2,579,043
Local government bonds	162,493	147,888
Corporate bonds	696,162	702,640
Stocks	722,175	875,123
Other securities	905,876	1,041,932
Loans and bills discounted	22,655,707	23,853,760
Bills discounted	36,044	40,053
Loans on notes	145,310	144,924
Loans on deeds	20,012,102	21,089,584
Overdrafts	2,462,249	2,579,197
Foreign exchange assets	163,913	113,247
Due from foreign banks	115,419	68,780
Foreign bills of exchange bought	10,980	7,859
Foreign bills of exchange receivable	37,513	36,607
Other assets	665,098	764,911
Unsettled exchange receivable	1	31
Prepaid expenses	8,993	8,079
Accrued income	44,744	50,961
Initial margins for future transactions	38,416	39,362
Variation margins for future transactions	218	13
Financial derivatives, principally including option premiums and contracts under hedge accounting	62,525	87,238
Cash collateral paid for financial instruments	32,100	43,947
Other receivable on sales of securities	31,289	55,128
Other	446,808	480,147
Tangible fixed assets	207,044	203,184
Buildings	65,339	63,656
Land	118,591	116,731
Leased assets	14,225	13,284
Construction in progress	549	1,356
Other tangible fixed assets	8,339	8,155
Intangible fixed assets	41,394	36,276
Software	13,792	14,510
Leased assets	25,537	19,701
Other intangible fixed assets	2,064	2,064
Prepaid pension cost	34,618	35,109
Customers' liabilities for acceptances and guarantees	247,971	250,305
Reserve for possible loan losses	(105,898)	(114,506)
Total Assets	¥ 42,689,140	¥ 43,643,074

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2023	March 31, 2024
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 34,095,057	¥ 35,096,601
Current deposits	4,676,289	4,663,855
Ordinary deposits	22,448,380	23,637,674
Savings deposits	135,640	132,602
Notice deposits	56,246	46,868
Time deposits	5,705,001	5,428,139
Other deposits	1,073,498	1,187,460
Negotiable certificates of deposit	731,250	550,110
Call money	420,135	826,279
Payables under repurchase agreements	5,000	-
Payables under securities lending transactions	1,971,400	1,364,159
Trading liabilities	51,055	78,511
Derivatives of trading securities	11	-
Trading-related financial derivatives	51,044	78,511
Borrowed money	2,231,621	1,862,199
Borrowed money	2,231,621	1,862,199
Foreign exchange liabilities	11,581	12,220
Due to foreign banks	9,425	9,170
Foreign bills of exchange sold	208	145
Foreign bills of exchange payables	1,947	2,904
Bonds	36,000	36,000
Due to trust account	990,487	1,314,105
Other liabilities	284,286	425,249
Unsettled exchange payables	5	4
Accrued income taxes	15,374	26,070
Accrued expenses	18,391	21,837
Unearned income	5,648	4,911
Financial derivatives, principally including option premiums and contracts under hedge accounting	57,801	80,677
Cash collateral received for financial instruments	43,092	93,221
Lease obligation	46,141	39,391
Asset retirement obligations	2,379	2,056
Other payable on purchases of securities	4	30,178
Other	95,446	126,900
Reserve for employees' bonuses	8,995	9,180
Other reserves	12,585	12,206
Deferred tax liabilities	36,167	87,892
Deferred tax liabilities for land revaluation	18,094	17,589
Acceptances and guarantees	247,971	250,305
Total Liabilities	41,151,691	41,942,610
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	547,252	595,949
Other retained earnings	547,252	595,949
Retained earnings carried forward	547,252	595,949
Total stockholders' equity	1,204,360	1,253,056
Net unrealized gains on available-for-sale securities	292,329	405,914
Net deferred gains on hedges	1,374	3,252
Revaluation reserve for land	39,385	38,239
Total valuation and translation differences	333,089	447,406
Total Net Assets	1,537,449	1,700,463
Total Liabilities and Net Assets	¥ 42,689,140	¥ 43,643,074

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Ordinary income	¥ 503,449	¥ 543,233
Interest income	256,016	292,276
Interest on loans and bills discounted	186,582	192,351
Interest and dividends on securities	41,618	59,809
Interest on call loans	2,490	4,656
Interest on receivables under securities borrowing transactions	-	10
Interest on due from banks	12,254	13,346
Interest on interest rate-swaps	5,618	5,342
Other interest income	7,452	16,760
Trust fees	21,595	25,371
Fees and commissions	142,690	146,523
Exchange fees received	23,271	23,707
Other fees and commissions	119,418	122,815
Trading income	3,337	823
Income from securities related to trading transactions	-	19
Income from trading-related financial derivatives	3,183	692
Other trading income	153	111
Other operating income	17,566	18,487
Gains on foreign exchange transactions	9,729	11,951
Gains on sale of Japanese government bonds and other	6,400	3,896
Income from derivatives other than for trading or hedging	598	2,638
Other	837	0
Other ordinary income	62,243	59,751
Recoveries of written-off loans	5,227	5,884
Gains on sales of stocks and other securities	47,260	48,101
Other	9,756	5,764
Ordinary expenses	366,302	407,701
Interest expenses	31,361	74,253
Interest on deposits	11,021	27,539
Interest on negotiable certificates of deposit	35	26
Interest on call money	4,044	7,794
Interest on payables under repurchase agreement	0	0
Interest on payables under securities lending transactions	10,512	28,976
Interest on borrowed money	3,087	4,651
Interest on bonds	882	883
Other interest expenses	1,777	4,380
Fees and commissions	58,783	61,203
Commissions paid on exchange transactions	3,717	3,864
Other	55,066	57,339
Trading expenses	244	111
Expenses on trading securities	137	111
Expenses on securities related to trading transactions	106	-
Other operating expenses	40,955	21,073
Losses on sale of Japanese government bonds and other	39,709	19,909
Losses on redemption of Japanese government bonds and other	666	-
Impairment losses on Japanese government bonds and other	579	1,163
General and administrative expenses	211,612	215,833
Other ordinary expenses	23,345	35,226
Provision to reserve for possible loan losses	4,038	14,935
Write-off of loans	9,788	8,473
Losses on sales of stocks and other securities	2,508	1,765
Losses on devaluation of stocks and other securities	192	208
Other	6,816	9,843
Ordinary profits	137,147	135,532
Extraordinary gains	0	1,922
Gains on disposal of fixed assets	0	1,922
Extraordinary losses	1,895	2,612
Losses on disposal of fixed assets	1,144	725
Impairment losses on fixed assets	751	1,887
Income before income taxes	135,251	134,842
Income taxes – current	31,037	39,678
Income taxes – deferred	7,412	(762)
Total income taxes	38,449	38,915
Net income	¥ 96,802	¥ 95,926

<Saitama Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 6,889,740	¥ 6,712,467
Cash	93,141	81,651
Due from banks	6,796,599	6,630,816
Call loans	5,889	11,922
Monetary claims bought	57,335	53,995
Trading account securities	5,829	9,300
Trading Japanese government bonds	247	140
Trading local government bonds	5,581	5,660
Other trading account securities	-	3,498
Securities	2,268,207	2,684,895
Japanese government bonds	183,136	354,492
Local government bonds	1,611,288	1,751,021
Corporate bonds	146,228	140,134
Stocks	153,814	156,874
Other securities	173,738	282,372
Loans and bills discounted	8,811,325	8,978,865
Bills discounted	9,202	11,398
Loans on notes	56,918	62,191
Loans on deeds	8,348,910	8,451,142
Overdrafts	396,292	454,133
Foreign exchange assets	14,888	12,654
Due from foreign banks	14,640	12,410
Foreign bills of exchange bought	100	51
Foreign bills of exchange receivable	148	192
Other assets	221,089	245,465
Unsettled exchange receivable	0	0
Prepaid expenses	1,943	1,782
Accrued income	11,887	12,999
Initial margins for future transactions	57,398	57,454
Variation margins for future transactions	51	12
Financial derivatives, principally including option premiums and contracts under hedge accounting	18,606	24,234
Cash collateral paid for financial instruments	5,661	7,726
Other	125,539	141,255
Tangible fixed assets	51,551	51,433
Buildings	18,939	18,504
Land	29,943	29,929
Construction in progress	937	1,166
Other tangible fixed assets	1,730	1,832
Intangible fixed assets	2,644	2,653
Software	18	26
Other intangible fixed assets	2,626	2,626
Prepaid pension cost	7,691	9,698
Customers' liabilities for acceptances and guarantees	25,962	28,291
Reserve for possible loan losses	(24,109)	(24,549)
Total Assets	¥ 18,338,045	¥ 18,777,096

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2023	March 31, 2024
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 16,890,464	¥ 17,376,211
Current deposits	422,997	478,332
Ordinary deposits	12,775,450	13,217,514
Savings deposits	193,866	192,809
Notice deposits	5,064	4,539
Time deposits	3,351,643	3,406,464
Other deposits	141,441	76,551
Negotiable certificates of deposit	100,470	42,730
Call money	-	7,571
Payables under securities lending transactions	63,258	177,901
Borrowed money	727,950	539,443
Borrowed money	727,950	539,443
Foreign exchange liabilities	732	826
Foreign bills of exchange sold	40	10
Foreign bills of exchange payables	692	816
Other liabilities	78,826	122,773
Unsettled exchange payables	0	25
Accrued income taxes	7,220	7,150
Accrued expenses	9,307	10,170
Unearned income	855	730
Financial derivatives, principally including option premiums and contracts under hedge accounting	11,796	15,661
Cash collateral received for financial instruments	6,756	11,313
Asset retirement obligations	197	199
Other	42,692	77,521
Reserve for employees' bonuses	3,125	3,461
Other reserves	6,684	6,139
Deferred tax liabilities	60	5,248
Acceptances and guarantees	25,962	28,291
Total Liabilities	17,897,534	18,310,598
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	214,923	229,718
Legal reserve	20,012	20,012
Other retained earnings	194,910	209,705
Retained earnings carried forward	194,910	209,705
Total stockholders' equity	384,923	399,718
Net unrealized gains on available-for-sale securities	51,755	61,266
Net deferred gains on hedges	3,831	5,512
Total valuation and translation differences	55,587	66,778
Total Net Assets	440,510	466,497
Total Liabilities and Net Assets	¥ 18,338,045	¥ 18,777,096

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Ordinary income	¥ 152,771	¥ 168,102
Interest income	84,746	90,246
Interest on loans and bills discounted	68,377	67,811
Interest and dividends on securities	10,285	16,200
Interest on call loans	89	237
Interest on due from banks	5,836	4,240
Interest on interest rate-swaps	92	1,480
Other interest income	64	275
Trust fees	72	70
Fees and commissions	50,683	51,619
Exchange fees received	8,401	8,665
Other fees and commissions	42,282	42,953
Other operating income	4,938	6,466
Gains on foreign exchange transactions	1,961	1,438
Gains on sale of Japanese government bonds and other	2,976	3,368
Income from derivatives other than for trading or hedging	-	1,658
Other	0	0
Other ordinary income	12,329	19,699
Recoveries of written-off loans	562	728
Gains on sales of stocks and other securities	7,895	17,690
Other	3,870	1,280
Ordinary expenses	115,117	128,502
Interest expenses	2,983	6,878
Interest on deposits	704	1,079
Interest on negotiable certificates of deposit	5	4
Interest on call money	(78)	(120)
Interest on payables under securities lending transactions	2,279	6,268
Interest on borrowed money	72	(351)
Other interest expenses	0	(2)
Fees and commissions	20,290	21,193
Commissions paid on exchange transactions	952	958
Other	19,337	20,235
Other operating expenses	9,391	11,437
Losses on trading securities transactions	113	7
Losses on sale of Japanese government bonds and other	7,391	11,192
Losses on redemption of Japanese government bonds and other	823	-
Impairment losses on Japanese government bonds and other	80	236
Expenses from derivatives other than for trading or hedging	982	-
General and administrative expenses	75,993	78,153
Other ordinary expenses	6,458	10,839
Provision to reserve for possible loan losses	2,825	2,553
Write-off of loans	807	1,772
Losses on sales of stocks and other securities	280	1,179
Losses on devaluation of stocks and other securities	47	20
Other	2,497	5,313
Ordinary profits	37,653	39,599
Extraordinary losses	297	323
Losses on disposal of fixed assets	228	255
Impairment losses on fixed assets	68	68
Income before income taxes	37,355	39,275
Income taxes – current	10,084	11,170
Income taxes – deferred	1,310	390
Total income taxes	11,394	11,560
Net income	¥ 25,961	¥ 27,715

<Kansai Mirai Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 1,573,612	¥ 1,034,286
Cash	41,804	42,419
Due from banks	1,531,807	991,866
Monetary claims bought	20	-
Trading account securities	25	-
Trading Japanese government bonds	25	-
Securities	845,404	776,375
Japanese government bonds	317,809	253,621
Local government bonds	118,427	105,921
Corporate bonds	259,576	233,997
Stocks	34,064	35,349
Other securities	115,526	147,485
Loans and bills discounted	6,907,412	7,020,434
Bills discounted	13,637	15,016
Loans on notes	87,423	91,452
Loans on deeds	6,594,680	6,675,210
Overdrafts	211,670	238,754
Foreign exchange assets	7,955	8,927
Due from foreign banks	6,499	7,042
Foreign bills of exchange bought	761	895
Foreign bills of exchange receivable	694	989
Other assets	73,259	68,892
Unsettled exchange receivable	-	0
Prepaid expenses	598	580
Accrued income	5,405	6,650
Initial margins for future transactions	593	712
Financial derivatives, principally including option premiums and contracts under hedge accounting	9,140	10,917
Cash collateral paid for financial instruments	8,352	2,126
Other	49,170	47,905
Tangible fixed assets	65,445	63,542
Buildings	16,551	14,586
Land	44,872	21,463
Leased assets	488	279
Construction in progress	208	276
Other tangible fixed assets	3,323	26,936
Intangible fixed assets	6,174	5,185
Software	409	159
Goodwill	5,095	4,358
Leased assets	0	-
Other intangible fixed assets	669	667
Prepaid pension cost	23,397	22,254
Deferred tax assets	13,495	10,131
Customers' liabilities for acceptances and guarantees	19,875	28,006
Reserve for possible loan losses	(34,383)	(31,247)
Total Assets	¥ 9,501,695	¥ 9,006,789

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2023	March 31, 2024
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 7,275,913	¥ 7,297,865
Current deposits	328,580	347,679
Ordinary deposits	4,233,554	4,441,428
Savings deposits	31,778	31,206
Notice deposits	6,519	4,431
Time deposits	2,604,981	2,429,087
Other deposits	70,500	44,032
Negotiable certificates of deposit	276,980	444,170
Call money	962,649	3,913
Payables under securities lending transactions	175,088	275,042
Borrowed money	393,200	530,500
Borrowed money	393,200	530,500
Foreign exchange liabilities	487	259
Foreign bills of exchange sold	287	19
Foreign bills of exchange payables	199	240
Other liabilities	38,973	52,670
Unsettled exchange payables	0	6
Accrued income taxes	1,028	1,003
Accrued expenses	9,382	9,071
Unearned income	2,069	1,351
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,586	6,390
Cash collateral received for financial instruments	67	2,221
Lease obligation	553	319
Asset retirement obligations	736	721
Other	20,548	31,585
Reserve for employees' bonuses	3,594	3,203
Reserve for employees' retirement benefits	7,015	6,663
Other reserves	3,127	2,980
Deferred tax liabilities for land revaluation	209	209
Acceptances and guarantees	19,875	28,006
Total Liabilities	9,157,113	8,645,484
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	136,429	151,783
Other retained earnings	136,429	151,783
Retained earnings carried forward	136,429	151,783
Total stockholders' equity	346,399	361,753
Net unrealized gains on available-for-sale securities	(2,299)	(1,032)
Net deferred gains on hedges	5	107
Revaluation reserve for land	476	476
Total valuation and translation differences	(1,817)	(448)
Total Net Assets	344,582	361,304
Total Liabilities and Net Assets	¥ 9,501,695	¥ 9,006,789

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Ordinary income	¥ 113,759	¥ 114,426
Interest income	78,034	80,795
Interest on loans and bills discounted	70,693	70,293
Interest and dividends on securities	5,104	8,594
Interest on call loans	42	18
Interest on due from banks	2,030	1,319
Interest on interest rate-swaps	27	399
Other interest income	136	171
Trust fees	10	14
Fees and commissions	29,734	28,541
Exchange fees received	3,820	3,865
Other fees and commissions	25,913	24,676
Other operating income	2,442	1,741
Gains on foreign exchange transactions	1,306	792
Gains on trading account securities transactions	0	-
Gains on sale of Japanese government bonds and other	537	333
Income from derivatives other than for trading or hedging	599	616
Other ordinary income	3,537	3,333
Recoveries of written-off loans	867	400
Gains on sales of stocks and other securities	1,928	2,306
Other	741	626
Ordinary expenses	93,564	96,919
Interest expenses	2,652	3,261
Interest on deposits	1,566	1,563
Interest on negotiable certificates of deposit	8	21
Interest on call money	(102)	(73)
Interest on payables under securities lending transactions	1,147	2,505
Interest on borrowed money	(8)	(778)
Other interest expenses	40	22
Fees and commissions	14,775	15,276
Commissions paid on exchange transactions	466	487
Other	14,309	14,789
Other operating expenses	5,283	2,878
Losses on sale of Japanese government bonds and other	5,265	2,819
Impairment losses on Japanese government bonds and other	18	59
General and administrative expenses	67,799	66,665
Other ordinary expenses	3,053	8,835
Provision to reserve for possible loan losses	82	1,426
Write-off of loans	1,109	3,026
Losses on sales of stocks and other securities	186	86
Losses on devaluation of stocks and other securities	26	-
Other	1,648	4,296
Ordinary profits	20,195	17,507
Extraordinary gains	1,708	2,101
Gains on disposal of fixed assets	1,708	2,101
Extraordinary losses	1,523	689
Losses on disposal of fixed assets	391	259
Impairment losses on fixed assets	1,131	430
Income before income taxes	20,380	18,919
Income taxes – current	579	798
Income taxes – deferred	4,630	2,766
Total income taxes	5,210	3,565
Net income	¥ 15,169	¥ 15,353

<Minato Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	March 31, 2024
Assets		
Cash and due from banks	¥ 948,164	¥ 689,831
Cash	24,577	22,098
Due from banks	923,587	667,733
Call loans	2,670	3,258
Trading account securities	0	-
Trading local government bonds	0	-
Securities	492,175	572,930
Japanese government bonds	63,615	49,423
Local government bonds	52,326	54,601
Corporate bonds	297,933	371,334
Stocks	29,070	40,099
Other securities	49,228	57,471
Loans and bills discounted	3,053,187	3,151,451
Bills discounted	10,568	11,987
Loans on notes	35,197	34,918
Loans on deeds	2,755,109	2,837,948
Overdrafts	252,311	266,597
Foreign exchange assets	7,371	7,375
Due from foreign banks	3,704	4,400
Foreign bills of exchange bought	2,054	1,926
Foreign bills of exchange receivable	1,612	1,048
Other assets	52,402	60,729
Unsettled exchange receivable	619	1,516
Prepaid expenses	109	82
Accrued income	2,363	2,724
Initial margins for future transactions	661	763
Financial derivatives, principally including option premiums and contracts under hedge accounting	5,154	6,337
Cash collateral paid for financial instruments	462	1,726
Other	43,031	47,577
Tangible fixed assets	28,480	27,655
Buildings	12,681	12,238
Land	13,569	13,386
Leased assets	879	1,022
Other tangible fixed assets	1,350	1,006
Intangible fixed assets	4,968	3,833
Software	4,019	2,990
Other intangible fixed assets	948	842
Prepaid pension cost	2,050	3,016
Deferred tax assets	4,724	318
Customers' liabilities for acceptances and guarantees	10,971	13,414
Reserve for possible loan losses	(20,685)	(19,170)
Total Assets	¥ 4,586,483	¥ 4,514,643

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2023	March 31, 2024
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,816,790	¥ 3,863,663
Current deposits	201,692	227,019
Ordinary deposits	2,656,326	2,749,546
Savings deposits	17,490	16,961
Notice deposits	3,141	3,746
Time deposits	895,401	838,632
Installment savings	4	-
Other deposits	42,732	27,756
Negotiable certificates of deposit	13,340	12,740
Call money	230,000	-
Payables under securities lending transactions	76,051	64,435
Borrowed money	252,600	357,900
Borrowed money	252,600	357,900
Foreign exchange liabilities	402	539
Foreign bills of exchange sold	144	427
Foreign bills of exchange payables	257	111
Other liabilities	14,590	17,651
Unsettled exchange payables	750	1,999
Accrued income taxes	1,326	1,794
Accrued expenses	1,399	1,896
Unearned income	1,817	1,627
Reserve for interest on installment savings	0	-
Financial derivatives, principally including option premiums and contracts under hedge accounting	3,063	6,221
Cash collateral received for financial instruments	2	86
Lease obligation	925	1,059
Asset retirement obligations	579	513
Other	4,726	2,453
Reserve for employees' bonuses	1,433	1,780
Other reserves	1,475	1,355
Acceptances and guarantees	10,971	13,414
Total Liabilities	4,417,654	4,333,480
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	59,995	64,609
Legal reserve	53	53
Other retained earnings	59,942	64,555
General reserve	2,325	2,325
Retained earnings carried forward	57,617	62,230
Total stockholders' equity	162,089	166,703
Net unrealized gains on available-for-sale securities	6,364	14,233
Net deferred gains on hedges	374	227
Total valuation and translation differences	6,739	14,460
Total Net Assets	168,828	181,163
Total Liabilities and Net Assets	¥ 4,586,483	¥ 4,514,643

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2023	For the fiscal year ended March 31, 2024
Ordinary income	¥ 48,179	¥ 52,144
Interest income	32,146	34,779
Interest on loans and bills discounted	26,719	27,940
Interest and dividends on securities	3,877	5,148
Interest on call loans	54	147
Interest on due from banks	1,233	1,025
Interest on interest rate-swaps	124	326
Other interest income	136	191
Fees and commissions	14,234	14,647
Exchange fees received	2,445	2,380
Other fees and commissions	11,789	12,266
Other operating income	597	698
Gains on foreign exchange transactions	159	621
Gains on trading account securities transactions	0	0
Gains on sale of Japanese government bonds and other	224	70
Income from derivatives other than for trading or hedging	209	-
Other	5	6
Other ordinary income	1,201	2,018
Recoveries of written-off loans	169	315
Gains on sales of stocks and other securities	882	1,329
Other	149	373
Ordinary expenses	43,374	43,788
Interest expenses	1,018	1,101
Interest on deposits	593	705
Interest on negotiable certificates of deposit	0	0
Interest on call money	(11)	(63)
Interest on payables under securities lending transactions	390	999
Interest on borrowed money	3	(579)
Other interest expenses	41	38
Fees and commissions	4,553	4,512
Commissions paid on exchange transactions	308	304
Other	4,244	4,207
Other operating expenses	2,308	2,674
Losses on sale of Japanese government bonds and other	2,274	2,447
Impairment losses on Japanese government bonds and other	34	-
Expenses from derivatives other than for trading or hedging	-	227
General and administrative expenses	31,507	31,787
Other ordinary expenses	3,986	3,711
Provision to reserve for possible loan losses	2,773	1,697
Write-off of loans	2	1
Losses on sales of stocks and other securities	95	49
Losses on devaluation of stocks and other securities	167	-
Other	947	1,962
Ordinary profits	4,804	8,355
Extraordinary gains	1,097	-
Gains on disposal of fixed assets	0	-
Gain on return of assets from retirement benefits trust	1,096	-
Extraordinary losses	855	407
Losses on disposal of fixed assets	56	25
Impairment losses on fixed assets	799	381
Income before income taxes	5,046	7,948
Income taxes – current	2,024	2,374
Income taxes – deferred	(649)	960
Total income taxes	1,374	3,335
Net income	¥ 3,671	¥ 4,613