July 31, 2024

Resona Holdings, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2024
(Three months ended June 30, 2024/ Unaudited)
<under Japanese GAAP>

Code number: 8308 Stock exchange listings: Tokyo
URL: https://www.resona-gr.co.jp/holdings/english/
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Dividends payment date: -
Trading accounts: Established
Supplemental information for the financial results: Available
Investor meeting presentation: Scheduled (for institutional investors and analysts)

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

1. Consolidated Financial Results for the First Quarter of Fiscal Year 2024 (April 1, 2024- June 30, 2024)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	*%*	*Million yen*	*%*	*Million yen*	*%*
1Q of FY2024	250,912	21.1	77,038	64.5	55,377	56.4
1Q of FY2023	207,218	0.6	46,822	0.5	35,406	4.4

Note: Comprehensive Income: 1Q of FY2024: 5,637 million yen, (94.9)% 1Q of FY2023: 111,165 million yen, 648.7%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	*Yen*
1Q of FY2024	23.83	23.83
1Q of FY2023	15.01	15.01

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	*Million yen*	*%*
June 30, 2024	76,611,283	2,739,836	3.5
March 31, 2024	76,150,887	2,778,173	3.6

(Reference) Net Assets Attributable to Stockholders: June 30, 2024: 2,718,577 million yen March 31, 2024: 2,760,343 million yen
Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at period-end minus Share award rights at period-end minus Stock acquisition rights at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not capital adequacy ratio defined in the “Notification on Consolidated Capital Adequacy.”

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	*Yen*	*Yen*	*Yen*	*Yen*
FY2023	-	11.00	-	11.00	22.00
FY2024	-				
FY2024(Forecast)		11.50	-	11.50	23.00

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

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

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	*%*	*Yen*
FY2024 (Full year)	165,000	3.8	71.11

Notes: 1. Revision of earnings targets from the latest announcement: No
2. The Group provides financial services, including credit card administration and leasing business, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment exists in the financial operation. Therefore, the Company discloses “Earnings targets” instead of “Earnings forecasts.”

※ Other

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

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

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

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

(4) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period

June 30, 2024	:	2,342,989,566 shares
March 31, 2024	:	2,342,989,566 shares

B) Treasury stock at the end of the period

June 30, 2024	:	32,149,687 shares
March 31, 2024	:	13,119,982 shares

C) Average outstanding shares during the period

1Q of FY2024	:	2,323,180,729 shares
1Q of FY2023	:	2,357,341,023 shares

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

June 30, 2024	:	11,806,800 shares
March 31, 2024	:	12,359,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,320,247,708 shares

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

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.
Resona Holdings does not revise the full year targets announced in May 2024, at this point in time.

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(Supplementary Explanatory Material)
Reference Materials for the First Quarter of FY2024

1. Overview of Operating Results

(1) Overview of Operating Results

Gross operating profit for 1Q of FY2024 increased by JPY20.1 bn from the previous 1Q to JPY174.9 bn due to factors such as an increase in interest income on domestic deposits and loans resulting from an increase in average loan balance and rate, an increase in fee income from succession related business related to asset and business succession related trust, real estate, M&A, etc., AUM[*1] business and corporate solutions business, and an improvement in net gains on bonds.
Consolidated core income[*2] increased by JPY3.8 bn from the previous 1Q to JPY43.9 bn.
Credit costs improved by JPY6.8 bn from the previous 1Q to a gain of JPY0.2 bn, mainly due to a reactionary decline in general reserve in the previous fiscal year and an improvement in credit costs of overseas subsidiary.
As a result, ordinary income increased by JPY30.2 bn from the previous 1Q to JPY77.0 bn, and net income attributable to owners of parent increased by JPY19.9 bn from the previous 1Q to JPY55.3 bn.

*1. Insurance and investment trust (sales commission/ trust fees), fund wrap, securities trust and fee income earned by Resona Asset Management
*2. Net interest income from domestic loans and deposits + Interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + Fee income + Operating expenses, actual basis excluding operating expenses of Resona Leasing (JPY(1.1) bn)

(2) Overview of Financial Conditions

Total assets at the end of the 1Q of the current fiscal year increased by JPY460.3 bn from the end of the previous fiscal year to JPY76,611.2 bn. With regard to major account balances, loans and bills discounted increased by JPY503.3 bn from the end of the previous fiscal year to JPY43,249.1 bn. Deposits decreased by JPY990.1 bn from the end of the previous fiscal year to JPY62,570.2 bn.
Total net assets at the end of the 1Q of the current fiscal year decreased by JPY38.3 bn from the end of the previous fiscal year to JPY2,739.8 bn mainly due to a decrease in net unrealized gains on available-for-sale securities, despite an increase in retained earnings.

2. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2024	June 30, 2024
Assets		
Cash and due from banks	¥ 20,924,259	¥ 20,143,988
Call loans and bills bought	105,851	177,788
Deposits paid for bonds borrowing transactions	8,448	23,824
Monetary claims bought	498,298	487,436
Trading assets	350,467	446,010
Securities	9,381,654	10,083,503
Loans and bills discounted	42,745,789	43,249,169
Foreign exchange assets	149,963	170,704
Lease receivables and investments in leases	181,335	188,494
Other assets	1,140,181	961,412
Tangible fixed assets	349,780	351,369
Intangible fixed assets	45,565	47,586
Net defined benefit asset	87,769	89,664
Deferred tax assets	3,844	2,806
Customers' liabilities for acceptances and guarantees	397,178	401,781
Reserve for possible loan losses	(219,490)	(214,249)
Reserve for possible losses on investments	(12)	(8)
Total Assets	¥ 76,150,887	¥ 76,611,283
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,560,338	¥ 62,570,219
Negotiable certificates of deposit	831,250	1,001,130
Call money and bills sold	823,745	1,033,601
Payables under securities lending transactions	1,881,539	2,611,830
Trading liabilities	75,596	120,191
Borrowed money	3,299,144	3,750,178
Foreign exchange liabilities	7,783	10,154
Bonds	181,000	171,000
Due to trust account	1,314,105	1,275,951
Other liabilities	850,844	807,110
Reserve for employees' bonuses	21,014	8,788
Net defined benefit liability	8,035	7,810
Other reserves	24,926	23,019
Deferred tax liabilities	78,621	61,089
Deferred tax liabilities for land revaluation	17,589	17,589
Acceptances and guarantees	397,178	401,781
Total Liabilities	73,372,714	73,871,447
Net Assets		
Capital stock	50,552	50,552
Capital surplus	109,501	109,493
Retained earnings	2,072,691	2,102,303
Treasury stock	(7,322)	(27,024)
Total stockholders' equity	2,225,423	2,235,325
Net unrealized gains on available-for-sale securities	473,960	433,582
Net deferred gains on hedges	9,102	(5,140)
Revaluation reserve for land	38,280	38,280
Foreign currency translation adjustments	(137)	2,335
Remeasurements of defined benefit plans	13,714	14,194
Total accumulated other comprehensive income	534,920	483,252
Stock acquisition rights	137	137
Non-controlling interests	17,691	21,120
Total Net Assets	2,778,173	2,739,836
Total Liabilities and Net Assets	¥ 76,150,887	¥ 76,611,283

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

[Consolidated Statements of Income]

(Millions of yen)

	First Quarter of FY2023 From April 1, 2023 to June 30, 2023	First Quarter of FY2024 From April 1, 2024 to June 30, 2024
Ordinary income	¥ 207,218	¥ 250,912
Interest income	120,829	138,692
Interest on loans and bills discounted	90,333	95,992
Interest and dividends on securities	17,623	24,702
Trust fees	6,332	6,394
Fees and commissions	57,300	64,434
Trading income	61	598
Other operating income	13,015	19,654
Other ordinary income	9,679	21,138
Ordinary expenses	160,396	173,874
Interest expenses	19,956	29,739
Interest on deposits	6,705	12,561
Fees and commissions	9,976	11,140
Trading expenses	387	0
Other operating expenses	12,409	13,938
General and administrative expenses	104,847	112,029
Other ordinary expenses	12,818	7,026
Ordinary profits	46,822	77,038
Extraordinary gains	1,247	164
Gains on disposal of fixed assets	1,247	164
Extraordinary losses	1,129	807
Losses on disposal of fixed assets	294	767
Impairment losses on fixed assets	834	39
Income before income taxes	46,940	76,395
Income taxes – current	12,123	16,396
Income taxes – deferred	(408)	4,073
Total income taxes	11,715	20,469
Net income	35,225	55,926
Net income (loss) attributable to non-controlling interests	(180)	549
Net income attributable to owners of parent	¥ 35,406	¥ 55,377

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Quarter of FY2023 From April 1, 2023 to June 30, 2023	First Quarter of FY2024 From April 1, 2024 to June 30, 2024
Net income	¥ 35,225	¥ 55,926
Other comprehensive income	75,940	(50,288)
Net unrealized gains on available-for-sale securities	73,212	(40,370)
Net deferred gains on hedges	2,613	(14,243)
Foreign currency translation adjustments	(897)	3,849
Remeasurements of defined benefit plans	996	480
Share of other comprehensive income of affiliates accounted for using the equity method	14	(3)
Total comprehensive income	¥ 111,165	¥ 5,637
Total comprehensive income attributable to:		
Owners of parent	¥ 111,464	¥ 3,708
Non-controlling interests	¥ (298)	¥ 1,929

Note on Segment Information

For the First Quarter of Fiscal Year 2023 (April 1, 2023- June 30, 2023)

1. Profit and loss of each segment for the first quarter of fiscal year ended June 30, 2023 were as follows:

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 75,880	¥ 83,798	¥ (3,399)	¥ 156,278	¥ (1,730)	¥ 154,548
Operating expenses	(56,281)	(46,930)	(1,386)	(104,597)	1,460	(103,137)
Actual net operating profit	19,598	36,833	(4,785)	51,646	(171)	51,474
Credit costs	173	(6,847)	—	(6,673)	68	(6,604)
Net operating profit less credit costs	¥ 19,772	¥ 29,985	¥ (4,785)	¥ 44,972	¥ (102)	¥ 44,869

Notes:
1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY10 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY(24) million.
3. Gross operating profit of the Market trading unit contain some portion of gains (losses) on equity securities.
4. “Other” includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY98 million.
5. Depreciation expense is included in operating expenses.

2. Reconciliation between the segment information and the consolidated financial statement for the first quarter of fiscal year ended June 30, 2023 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 44,972
Net gains (losses) of “Other”	(102)
Net non-recurring gains (losses) other than credit costs	1,952
Net extraordinary gains (losses)	118
Income before income taxes	¥ 46,940

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

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

1. Profit and loss of each segment for the first quarter of fiscal year ended June 30, 2024 were as follows:

(Millions of yen)

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

Notes:
1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY20 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY62 million.
3. Gross operating profit of the Market trading unit contain some portion of gains (losses) on equity securities.
4. “Other” includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY38 million.
5. Depreciation expense is included in operating expenses.

2. Reconciliation between the segment information and the consolidated financial statement for the first quarter of fiscal year ended June 30, 2024 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 67,281
Net gains (losses) of “Other”	(2,672)
Net non-recurring gains (losses) other than credit costs	12,430
Net extraordinary gains (losses)	(642)
Income before income taxes	¥ 76,395

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

3. Changes in segment information

Effective April 1, 2024, we conducted an absorption-type merger with the Company as the surviving company and Kansai Mirai Financial Group, Inc. as the disappearing company. Consequently, from the first quarter of fiscal year 2024, we have revised the method of segment classification and changed the reporting segments from the previous "Personal banking," "Corporate banking," "Market trading," and "Kansai Mirai FG" to "Personal banking," "Corporate banking," and "Market trading."
Additionally, the segment information for the first quarter of fiscal year 2023 has been prepared based on the new classification method.

Note for Significant Changes in the Amount of Stockholders' Equity
For the First Quarter of Fiscal Year 2024 (April 1, 2024- June 30, 2024)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423
Changes during the term					
Dividends paid			(25,764)		(25,764)
Net income attributable to owners of parent			55,377		55,377
Purchase of treasury stock				(20,002)	(20,002)
Disposal of treasury stock		0		300	300
Change in ownership interest of parent due to transactions with non-controlling interests		(7)			(7)
Total changes during the term	—	(7)	29,612	(19,701)	9,902
Balance at the end of the term	¥ 50,552	¥ 109,493	¥ 2,102,303	¥ (27,024)	¥ 2,235,325

Note on Going-Concern Assumption
Not applicable

Note on Consolidated Statements of Cash Flows

We have not prepared the Consolidated Statements of Cash Flows for the first quarter of fiscal year 2024.
However, the depreciation and amortization for the first quarter of fiscal year 2024 (excluding goodwill) are as follows.

	First Quarter of FY2023 From April 1, 2023 to June 30, 2023	First Quarter of FY2024 From April 1, 2024 to June 30, 2024
	Million yen	*Million yen*
Depreciation and amortization	9,337	9,584

3. Other

Statements of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2024		June 30, 2024	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 6,981	0.02	¥ 6,527	0.02
Securities	20	0.00	20	0.00
Beneficiary rights	27,058,706	90.80	27,882,751	91.26
Securities held in custody account	20,523	0.07	21,018	0.07
Monetary claims	885,393	2.97	856,546	2.80
Tangible fixed assets	308,962	1.04	311,042	1.02
Intangible fixed assets	13,003	0.04	13,044	0.04
Other claims	4,101	0.01	4,080	0.01
Due from banking account	1,314,105	4.41	1,275,951	4.18
Cash and due from banks	189,771	0.64	184,361	0.60
Total assets	¥ 29,801,569	100.00	¥ 30,555,346	100.00

Liabilities

	March 31, 2024		June 30, 2024	
	Million yen	%	Million yen	%
Money trusts	¥ 12,364,468	41.49	¥ 13,249,114	43.36
Pension trusts	2,604,253	8.74	2,758,172	9.03
Property formation benefit trusts	1,073	0.00	1,091	0.00
Securities investment trusts	12,923,073	43.36	12,690,387	41.53
Money entrusted, other than money trusts	442,969	1.49	408,637	1.34
Securities trusts	20,525	0.07	21,020	0.07
Monetary claims trusts	887,273	2.98	865,795	2.83
Composite trusts	557,931	1.87	561,126	1.84
Total liabilities	¥ 29,801,569	100.00	¥ 30,555,346	100.00

Notes:1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.

2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

Reference Material for the First Quarter of FY2024

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I. Highlights of Financial Results for the First Quarter of FY2024

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Note 1: Figures reported herein are unaudited.
Note 2: Capital adequacy ratio will be announced soon after the calculation is completed.

[Consolidated]
Consolidated figures of Resona Holdings

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

Notes: Resona Bank's figures include trust account.

1. Statements of income

<Consolidated>

(Millions of yen)

		1Q FY 2024	Change	1Q FY 2023
Ordinary income	*1*	250,912	43,694	207,218
Gross operating profit	*2*	174,955	20,146	154,809
Interest income	*3*	108,953	8,080	100,873
Trust fees（after disposal of problem loans in the trust account）	*4*	6,394	61	6,332
<Disposal of problem loans in the trust account>	*5*	20	9	10
Fees and commissions	*6*	53,294	5,970	47,323
Trading income	*7*	597	923	(326)
Other operating income	*8*	5,716	5,110	605
Expenses(excluding non-recurring items)	*9*	(111,049)	(7,912)	(103,137)
Personnel expenses	*10*	(50,721)	(2,623)	(48,098)
Non-personnel expenses	*11*	(52,626)	(4,823)	(47,802)
Taxes	*12*	(7,702)	(465)	(7,236)
Actual net operating profit (2-5+9+19)	*13*	63,986	12,251	51,735
Provision to general reserve for possible loan losses	*14*	-	1,833	(1,833)
Other gains/(losses), net	*15*	13,132	16,147	(3,015)
Net gains/(losses) on stocks	*16*	13,891	8,941	4,949
Disposal of problem loans	*17*	(4,360)	2,049	(6,409)
Reversal of credit expenses	*18*	4	(1,624)	1,628
Equity in earnings of investments in affiliates	*19*	100	27	73
Ordinary profit	*20*	77,038	30,216	46,822
Extraordinary gains	*21*	164	(1,083)	1,247
Extraordinary losses	*22*	(807)	321	(1,129)
Income before income taxes	*23*	76,395	29,455	46,940
Income taxes - current	*24*	(16,396)	(4,272)	(12,123)
Income taxes - deferred	*25*	(4,073)	(4,481)	408
Net income	*26*	55,926	20,700	35,225
Net income attributable to non-controlling interests	*27*	(549)	(729)	180
Net income attributable to owners of parent	*28*	55,377	19,970	35,406

Credit expense (5+14+17+18)	*29*	241	6,846	(6,604)
Disposal of problem loans in the trust account	*30*	20	9	10
Provision to general reserve for possible loan losses	*31*	2,841	4,675	(1,833)
Write-off of loans	*32*	(3,790)	(2,021)	(1,769)
Provision to specific reserve for possible loan losses	*33*	(1,124)	3,621	(4,745)
Provision to special reserve for certain overseas loans	*34*	0	(0)	0
Other disposal of problem loans	*35*	(569)	(674)	104
Gains on recoveries of written-off claims	*36*	2,865	1,236	1,628

○ ROE

(%)

	1Q FY 2024	Change	1Q FY 2023
ROE based on net income attributable to owners of parent	9.95	3.32	6.63

Note:

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

＜Total of group banks under Resona HD＞ (Millions of yen)

		1Q FY 2024	Change	1Q FY 2023
Gross operating profit (2+5+7+8+9)	1	157,887	16,040	141,847
Interest income	2	105,284	5,277	100,007
Net interest income from domestic loans and deposits	3	85,265	2,978	82,286
Net gains/(losses) on cancellation of investment trusts	4	23	(737)	761
Trust fees (after disposal of problem loans in trust account)	5	6,398	66	6,332
<Disposal of problem loans in the trust account>	6	20	9	10
Fees and commissions	7	40,953	5,370	35,583
Trading income	8	539	869	(330)
Other operating income	9	4,710	4,456	254
Net gains/(losses) on bonds	10	(1,589)	3,292	(4,881)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(102,287)	(6,291)	(95,995)
Personnel expenses	12	(42,671)	(1,520)	(41,151)
Non-personnel expenses	13	(52,335)	(4,341)	(47,993)
Taxes	14	(7,280)	(429)	(6,850)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	55,579	9,738	45,841
Core net operating profit (15-10)	16	57,168	6,446	50,722
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	57,145	7,183	49,961
Amortization of goodwill	18	(184)	-	(184)
Actual net operating profit (including amortization of goodwill) (15+18)	19	55,395	9,738	45,657
Provision to general reserve for possible loan losses	20	(2,447)	1,035	(3,482)
Net operating profit (1+11+18+20)	21	52,968	10,783	42,185
Other gains/(losses), net	22	15,398	15,476	(77)
Net gains/(losses) on stocks	23	14,007	8,917	5,089
Gains on sale	24	14,041	8,127	5,914
Losses on sale	25	(15)	693	(709)
Losses on devaluation	26	(18)	96	(114)
Disposal of problem loans	27	(4,599)	(173)	(4,426)
Reversal of credit expenses	28	6,623	4,357	2,266
Other	29	(633)	2,374	(3,007)
Ordinary profit (21+22)	30	68,367	26,259	42,107
Extraordinary gains/(losses), net	31	(638)	(738)	100
Net gains/(losses) on disposal of fixed assets	32	(601)	(1,537)	935
Impairment losses on fixed assets	33	(36)	798	(834)
Income before income taxes (30+31)	34	67,729	25,521	42,208
Income taxes-current	35	(14,648)	(4,020)	(10,627)
Income taxes-deferred	36	(3,336)	(4,366)	1,030
Net income (34+35+36)	37	49,745	17,133	32,611

Credit expense (6+20+27+28)	38	(402)	5,229	(5,631)
Disposal of problem loans in the trust account	39	20	9	10
Provision to general reserve for possible loan losses	40	1,958	5,200	(3,242)
Write-off of loans	41	(3,790)	(2,041)	(1,749)
Provision to specific reserve for possible loan losses	42	(380)	1,945	(2,325)
Provision to special reserve for certain overseas loans	43	0	(0)	0
Other disposal of problem loans	44	(524)	(628)	104
Gains on recoveries of written-off claims	45	2,315	743	1,571

○ Interest rate spreads (Domestic operations) (%)

		1Q FY 2024	Change	1Q FY 2023
Average interest rate of loans and bills discounted	(A)	0.83	0.02	0.81
Average interest rate of deposits and negotiable CDs	(B)	0.01	0.01	0.00
Loan-to-deposit spread	(A) - (B)	0.81	0.00	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted	(C)	0.87	0.01	0.86
Loan-to-deposit spread	(C) - (B)	0.85	(0.00)	0.85

<Non-consolidated figures of each bank> (Millions of yen)

		Resona Bank			Saitama Resona Bank		
		1Q FY 2024	Change	1Q FY 2023	1Q FY 2024	Change	1Q FY 2023
Gross operating profit (2+5+7+8+9)	1	91,084	13,601	77,483	32,347	2,665	29,681
Interest income	2	56,636	5,195	51,440	21,266	1,218	20,047
Net interest income from domestic loans and deposits	3	45,654	2,913	42,740	16,221	(89)	16,311
Net gains/(losses) on cancellation of investment trusts	4	(77)	12	(90)	-	(17)	17
Trust fees (after disposal of problem loans in trust account)	5	6,390	69	6,320	8	4	4
<Disposal of problem loans in the trust account>	6	20	9	10	-	-	-
Fees and commissions	7	24,460	4,131	20,329	9,683	287	9,395
Trading income	8	539	869	(330)	-	-	-
Other operating income	9	3,057	3,335	(278)	1,389	1,154	234
Net gains/(losses) on bonds	10	(1,534)	2,344	(3,879)	(16)	605	(621)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(57,453)	(4,583)	(52,870)	(20,172)	(1,282)	(18,889)
Personnel expenses	12	(22,770)	(1,098)	(21,671)	(8,360)	(225)	(8,135)
Non-personnel expenses	13	(30,707)	(3,075)	(27,631)	(10,266)	(992)	(9,274)
Taxes	14	(3,976)	(409)	(3,566)	(1,545)	(65)	(1,480)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	33,611	9,008	24,602	12,175	1,383	10,792
Core net operating profit (15-10)	16	35,146	6,663	28,482	12,191	777	11,414
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	35,223	6,650	28,572	12,191	795	11,396
Amortization of goodwill	18	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	33,611	9,008	24,602	12,175	1,383	10,792
Provision to general reserve for possible loan losses	20	(2,045)	1,263	(3,308)	-	-	-
Net operating profit (1+11+18+20)	21	31,586	10,281	21,304	12,175	1,383	10,792
Other gains/(losses), net	22	10,084	11,414	(1,330)	3,154	1,062	2,091
Net gains/(losses) on stocks	23	12,360	10,730	1,630	763	(1,416)	2,180
Gains on sale	24	12,379	10,654	1,725	766	(2,125)	2,892
Losses on sale	25	-	-	-	(2)	689	(692)
Losses on devaluation	26	(18)	76	(94)	-	19	(19)
Disposal of problem loans	27	(3,842)	(395)	(3,446)	(219)	(111)	(107)
Reversal of credit expenses	28	1,636	418	1,218	2,781	2,057	724
Other	29	(70)	661	(731)	(171)	532	(704)
Ordinary profit (21+22)	30	41,671	21,696	19,974	15,329	2,445	12,884
Extraordinary gains/(losses), net	31	(480)	310	(790)	(169)	(96)	(73)
Net gains/(losses) on disposal of fixed assets	32	(480)	(373)	(106)	(168)	(97)	(71)
Impairment losses on fixed assets	33	-	683	(683)	(1)	0	(2)
Income before income taxes (30+31)	34	41,190	22,006	19,184	15,160	2,349	12,810
Income taxes-current	35	(11,106)	(4,768)	(6,337)	(2,645)	642	(3,287)
Income taxes-deferred	36	(921)	(2,315)	1,393	(1,930)	(1,540)	(390)
Net income (34+35+36)	37	29,162	14,922	14,239	10,584	1,452	9,132
Credit expense (6+20+27+28)	38	(4,230)	1,295	(5,526)	2,562	1,945	616
Disposal of problem loans in the trust account	39	20	9	10	-	-	-
Provision to general reserve for possible loan losses	40	(2,045)	1,263	(3,308)	2,892	3,043	(151)
Write-off of loans	41	(2,879)	(2,061)	(817)	(173)	(23)	(150)
Provision to specific reserve for possible loan losses	42	(479)	2,166	(2,645)	(654)	(1,422)	768
Provision to special reserve for certain overseas loans	43	0	(0)	0	-	-	-
Other disposal of problem loans	44	(484)	(500)	15	(45)	(87)	42
Gains on recoveries of written-off claims	45	1,636	418	1,218	543	436	106

○ Interest rate spreads (Domestic operations) (%)

	Resona Bank			Saitama Resona Bank		
	1Q FY 2024	Change	1Q FY 2023	1Q FY 2024	Change	1Q FY 2023
Average interest rate of loans and bills discounted (A)	0.80	0.03	0.77	0.75	0.00	0.74
Average interest rate of deposits and negotiable CDs (B)	0.01	0.01	0.00	0.01	0.01	0.00
Loan-to-deposit spread (A) - (B)	0.79	0.01	0.77	0.74	(0.00)	0.74
(Reference) Excluding loans to the Japanese government and others						
Average interest rate of loans and bills discounted (C)	0.83	0.01	0.81	0.85	(0.00)	0.86
Loan-to-deposit spread (C) - (B)	0.81	0.00	0.81	0.84	(0.01)	0.85

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1Q FY 2024	Change	1Q FY 2023	1Q FY 2024	Change	1Q FY 2023
Gross operating profit (2+5+7+8+9)	1	22,614	(1,559)	24,174	11,840	1,332	10,507
Interest income	2	18,984	(1,695)	20,680	8,396	558	7,838
Net interest income from domestic loans and deposits	3	16,797	(93)	16,890	6,592	248	6,344
Net gains/(losses) on cancellation of investment trusts	4	101	(677)	779	(0)	(55)	54
Trust fees (after disposal of problem loans in trust account)	5	0	(6)	7	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	3,507	403	3,103	3,301	546	2,754
Trading income	8	-	-	-	-	-	-
Other operating income	9	122	(261)	383	142	227	(85)
Net gains/(losses) on bonds	10	(47)	(89)	41	9	431	(421)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(16,405)	(451)	(15,954)	(8,255)	25	(8,281)
Personnel expenses	12	(7,536)	(369)	(7,167)	(4,004)	172	(4,177)
Non-personnel expenses	13	(7,757)	(224)	(7,533)	(3,603)	(48)	(3,555)
Taxes	14	(1,111)	142	(1,253)	(647)	(97)	(549)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	6,208	(2,011)	8,219	3,584	1,358	2,226
Core net operating profit (15-10)	16	6,256	(1,921)	8,177	3,575	926	2,648
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	6,154	(1,244)	7,398	3,575	981	2,593
Amortization of goodwill	18	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	6,024	(2,011)	8,035	3,584	1,358	2,226
Provision to general reserve for possible loan losses	20	-	-	-	(402)	(228)	(174)
Net operating profit (1+11+18+20)	21	6,024	(2,011)	8,035	3,182	1,130	2,052
Other gains/(losses), net	22	1,304	2,381	(1,076)	855	617	238
Net gains/(losses) on stocks	23	460	(351)	811	422	(45)	467
Gains on sale	24	471	(357)	829	423	(43)	467
Losses on sale	25	(11)	6	(17)	(1)	(1)	-
Losses on devaluation	26	-	-	-	-	-	-
Disposal of problem loans	27	(709)	1	(711)	172	332	(159)
Reversal of credit expenses	28	2,154	1,914	240	51	(32)	84
Other	29	(599)	817	(1,417)	208	362	(153)
Ordinary profit (21+22)	30	7,328	370	6,958	4,038	1,747	2,290
Extraordinary gains/(losses), net	31	26	(948)	975	(14)	(4)	(10)
Net gains/(losses) on disposal of fixed assets	32	47	(1,076)	1,123	(0)	10	(10)
Impairment losses on fixed assets	33	(20)	128	(148)	(14)	(14)	-
Income before income taxes (30+31)	34	7,355	(577)	7,933	4,023	1,742	2,280
Income taxes-current	35	(165)	681	(846)	(731)	(577)	(154)
Income taxes-deferred	36	(20)	(579)	559	(464)	68	(532)
Net income (34+35+36)	37	7,170	(475)	7,646	2,827	1,234	1,592

Credit expense (6+20+27+28)	38	1,444	1,915	(471)	(178)	71	(249)
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	1,513	1,122	390	(402)	(228)	(174)
Write-off of loans	41	(737)	43	(781)	(0)	0	(0)
Provision to specific reserve for possible loan losses	42	558	870	(312)	195	331	(135)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	27	(42)	70	(22)	1	(23)
Gains on recoveries of written-off claims	45	83	(78)	161	51	(32)	84

○ Interest rate spreads (Domestic operations) (%)

	Kansai Mirai Bank			Minato Bank		
	1Q FY 2024	Change	1Q FY 2023	1Q FY 2024	Change	1Q FY 2023
Average interest rate of loans and bills discounted (A)	1.00	(0.00)	1.00	0.88	0.02	0.86
Average interest rate of deposits and negotiable CDs (B)	0.03	0.01	0.01	0.02	0.01	0.01
Loan-to-deposit spread (A) - (B)	0.97	(0.01)	0.98	0.86	0.00	0.85
(Reference) Excluding loans to the Japanese government and others						
Average interest rate of loans and bills discounted (C)	1.00	(0.00)	1.00	0.88	0.02	0.86
Loan-to-deposit spread (C) - (B)	0.97	(0.01)	0.98	0.86	0.00	0.85

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

(Millions of yen, %)

<Consolidated>

	End of Jun. 2024 (A)	(A)-(B)	(A)-(C)	End of Mar. 2024 (B)	End of Jun. 2023 (C)
Unrecoverable or valueless claims	63,256	532	(3,088)	62,723	66,344
Risk claims	359,509	(21,661)	3,367	381,170	356,142
Special attention loans	230,363	(9,915)	(14,984)	240,279	245,348
Loans past due 3 months or more	3,327	1,377	284	1,949	3,043
Restructured loans	227,035	(11,293)	(15,268)	238,329	242,304
NPL, total [A]	653,129	(31,044)	(14,706)	684,173	667,835
Normal claims	43,762,944	541,279	1,869,168	43,221,665	41,893,776
Total claims [B]	44,416,074	510,234	1,854,462	43,905,839	42,561,612
Partial direct write-offs	135,596	4,726	(8,620)	130,870	144,217
NPL Ratio [A] / [B]	1.47	(0.08)	(0.09)	1.55	1.56

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	52,605	(170)	(4,690)	52,775	57,295
Risk claims	349,227	(22,404)	4,973	371,632	344,254
Special attention loans	162,688	(4,073)	3,311	166,762	159,377
Loans past due 3 months or more	3,305	1,384	292	1,920	3,013
Restructured loans	159,383	(5,458)	3,019	164,841	156,364
NPL, total [A]	564,521	(26,648)	3,593	591,170	560,927
Normal claims	44,058,924	557,110	2,043,453	43,501,813	42,015,471
Total claims [B]	44,623,445	530,461	2,047,046	44,092,984	42,576,398
Partial direct write-offs	117,621	4,305	(8,011)	113,315	125,632
NPL Ratio [A] / [B]	1.26	(0.07)	(0.05)	1.34	1.31

(Millions of yen, %)

<Resona Bank>	End of Jun. 2024 (A)	(A)-(B)	(A)-(C)	End of Mar. 2024 (B)	End of Jun. 2023 (C)
Unrecoverable or valueless claims	15,775	448	(899)	15,326	16,674
Risk claims	173,516	(21,184)	4,722	194,701	168,794
Special attention loans	93,096	2,925	(1,666)	90,171	94,763
Loans past due 3 months or more	450	(212)	(1,399)	662	1,849
Restructured loans	92,646	3,137	(267)	89,508	92,913
NPL, total [A]	282,388	(17,810)	2,156	300,199	280,231
Normal claims	24,571,700	214,259	1,336,934	24,357,441	23,234,765
Total claims [B]	24,854,089	196,448	1,339,091	24,657,640	23,514,997
Partial direct write-offs	68,673	3,033	1,618	65,639	67,055
NPL Ratio [A] / [B]	1.13	(0.08)	(0.05)	1.21	1.19

<Saitama Resona Bank>

Unrecoverable or valueless claims	12,374	146	(2,093)	12,227	14,467
Risk claims	51,188	992	3,442	50,195	47,745
Special attention loans	35,047	(4,653)	11,214	39,701	23,833
Loans past due 3 months or more	1,235	601	925	634	309
Restructured loans	33,812	(5,254)	10,289	39,067	23,523
NPL, total [A]	98,609	(3,514)	12,563	102,123	86,046
Normal claims	9,338,044	310,103	459,610	9,027,941	8,878,434
Total claims [B]	9,436,654	306,589	472,173	9,130,065	8,964,480
Partial direct write-offs	15,841	(459)	(1,445)	16,300	17,287
NPL Ratio [A] / [B]	1.04	(0.07)	0.08	1.11	0.95

<Kansai Mirai Bank>

Unrecoverable or valueless claims	9,571	2	(426)	9,568	9,997
Risk claims	82,610	(1,126)	(3,232)	83,737	85,843
Special attention loans	29,369	(2,928)	(4,041)	32,298	33,411
Loans past due 3 months or more	1,493	932	847	561	646
Restructured loans	27,876	(3,861)	(4,889)	31,737	32,765
NPL, total [A]	121,551	(4,052)	(7,701)	125,604	129,252
Normal claims	7,004,255	24,829	137,578	6,979,426	6,866,677
Total claims [B]	7,125,807	20,776	129,877	7,105,030	6,995,929
Partial direct write-offs	26,532	1,382	(9,927)	25,150	36,460
NPL Ratio [A] / [B]	1.70	(0.06)	(0.14)	1.76	1.84

<Minato Bank>

Unrecoverable or valueless claims	14,884	(768)	(1,271)	15,653	16,155
Risk claims	41,911	(1,086)	40	42,997	41,871
Special attention loans	5,174	583	(2,194)	4,591	7,369
Loans past due 3 months or more	126	63	(81)	63	208
Restructured loans	5,048	520	(2,112)	4,528	7,161
NPL, total [A]	61,971	(1,271)	(3,425)	63,242	65,396
Normal claims	3,144,923	7,918	109,329	3,137,004	3,035,594
Total claims [B]	3,206,895	6,647	105,904	3,200,247	3,100,990
Partial direct write-offs	6,573	349	1,743	6,223	4,829
NPL Ratio [A] / [B]	1.93	(0.04)	(0.17)	1.97	2.10

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Jun. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses) (End of Jun. 2024)	Gain	Loss	Change from End of Mar. 2024
Bonds held to maturity	4,843,592	234,335	(263,536)	725	(264,262)	(98,758)
Japanese government bonds	2,937,384	200,348	(202,916)	556	(203,472)	(71,977)
Japanese local government bonds	1,446,706	4,529	(31,585)	167	(31,753)	(15,811)
Japanese corporate bonds	443,387	28,485	(27,816)	2	(27,819)	(10,968)
Other	16,114	972	(1,218)	-	(1,218)	0
Available-for-sale securities	5,113,151	466,871	600,701	769,129	(168,427)	(54,926)
Stocks	1,030,284	(20,961)	742,135	753,981	(11,846)	(18,382)
Bonds	2,461,389	311,480	(97,602)	831	(98,434)	(31,779)
Japanese government bonds	835,899	336,355	(60,671)	139	(60,811)	(20,886)
Japanese local government bonds	606,682	(10,574)	(14,578)	-	(14,578)	(4,681)
Japanese corporate bonds	1,018,806	(14,300)	(22,352)	692	(23,044)	(6,211)
Other	1,621,477	176,353	(43,831)	14,315	(58,147)	(4,765)

<Total of group banks under Resona HD>	B/S Amount (End of Jun. 2024)	Change from End of Mar. 2024	Unrealized gains/(losses) (End of Jun. 2024)	Gain	Loss	Change from End of Mar. 2024
Bonds held to maturity	4,843,592	234,335	(263,536)	725	(264,262)	(98,758)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,083,136	470,840	613,327	773,597	(160,270)	(50,069)
Stocks	1,013,118	(17,307)	755,179	758,790	(3,610)	(13,580)
Bonds	2,461,486	311,480	(97,585)	834	(98,420)	(31,781)
Other	1,608,531	176,666	(44,267)	13,972	(58,239)	(4,707)

<Resona Bank>

Bonds held to maturity	2,538,730	209,116	(163,793)	334	(164,128)	(57,134)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,055,838	146,471	520,247	625,412	(105,164)	(37,580)
Stocks	815,978	(19,194)	612,959	616,485	(3,525)	(16,301)
Bonds	1,149,010	33,909	(62,294)	458	(62,752)	(18,289)
Other	1,090,849	131,755	(30,418)	8,469	(38,887)	(2,989)

<Saitama Resona Bank>

Bonds held to maturity	1,647,871	4,796	(35,228)	167	(35,396)	(20,488)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,275,688	241,731	73,324	106,022	(32,697)	(13,687)
Stocks	148,831	(4,855)	104,294	104,310	(16)	(4,268)
Bonds	802,872	200,298	(21,648)	145	(21,793)	(8,814)
Other	323,984	46,288	(9,320)	1,566	(10,887)	(604)

<Kansai Mirai Bank>

Bonds held to maturity	292,108	(277)	(40,210)	223	(40,434)	(11,863)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	511,201	55,688	(6,080)	8,691	(14,771)	(4,399)
Stocks	8,554	61	5,302	5,337	(35)	85
Bonds	364,953	63,800	(8,904)	176	(9,080)	(3,354)
Other	137,694	(8,173)	(2,479)	3,176	(5,655)	(1,130)

<Minato Bank>

Bonds held to maturity	364,882	20,700	(24,303)	-	(24,303)	(9,271)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	240,407	26,949	25,835	33,471	(7,636)	5,598
Stocks	39,754	6,681	32,622	32,656	(33)	6,903
Bonds	144,650	13,471	(4,738)	54	(4,793)	(1,321)
Other	56,002	6,796	(2,048)	760	(2,809)	17

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

4. Balance of deposits and loans

(Billions of yen)

<Total of group banks under Resona HD>	End of Jun. 2024 (A)	(A) - (B)	(A) - (C)	End of Mar. 2024 (B)	End of Jun. 2023 (C)
Deposits (Term-end)	62,607.3	(1,026.9)	205.5	63,634.3	62,401.8
Deposits (Average balance)	62,950.5	914.2	1,060.3	62,036.2	61,890.1
Trust principal (Term-end)	1,274.2	(46.0)	(58.6)	1,320.2	1,332.9
Trust principal (Average balance)	1,241.3	(4.7)	141.3	1,246.1	1,100.0
Loans and bills discounted (Term-end)	43,532.3	520.8	2,058.2	43,011.4	41,474.1
Banking account	43,525.8	521.3	2,060.3	43,004.5	41,465.4
Trust account	6.5	(0.4)	(2.1)	6.9	8.6
Loans and bills discounted (Average balance)	42,834.2	1,021.4	1,478.5	41,812.7	41,355.6
Banking account	42,827.4	1,022.8	1,480.8	41,804.6	41,346.6
Trust account	6.7	(1.3)	(2.2)	8.0	8.9

<Resona Bank>

Deposits (Term-end)	33,745.8	(1,350.7)	(372.0)	35,096.6	34,117.8
Deposits (Average balance)	34,391.5	465.9	536.2	33,925.6	33,855.3
Trust principal (Term-end)	1,274.2	(46.0)	(58.6)	1,320.2	1,332.9
Trust principal (Average balance)	1,241.3	(4.7)	141.3	1,246.1	1,100.0
Loans and bills discounted (Term-end)	24,044.5	183.8	1,350.8	23,860.7	22,693.7
Banking account	24,038.0	184.3	1,352.9	23,853.7	22,685.1
Trust account	6.5	(0.4)	(2.1)	6.9	8.6
Loans and bills discounted (Average balance)	23,710.0	723.3	1,094.1	22,986.7	22,615.8
Banking account	23,703.3	724.6	1,096.4	22,978.6	22,606.8
Trust account	6.7	(1.3)	(2.2)	8.0	8.9

<Saitama Resona Bank>

Deposits (Term-end)	17,473.4	97.2	497.7	17,376.2	16,975.7
Deposits (Average balance)	17,344.2	424.9	528.0	16,919.2	16,816.1
Loans and bills discounted (Term-end)	9,284.8	305.9	472.0	8,978.8	8,812.8
Loans and bills discounted (Average balance)	8,990.5	162.4	190.8	8,828.1	8,799.7

<Kansai Mirai Bank>

Deposits (Term-end)	7,460.1	162.2	80.2	7,297.8	7,379.8
Deposits (Average balance)	7,341.1	20.0	0.0	7,321.1	7,341.1
Loans and bills discounted (Term-end)	7,042.8	22.3	123.4	7,020.4	6,919.3
Loans and bills discounted (Average balance)	6,998.7	71.1	104.1	6,927.5	6,894.6

<Minato Bank>

Deposits (Term-end)	3,927.8	64.2	(0.5)	3,863.6	3,928.4
Deposits (Average balance)	3,873.6	3.3	(3.9)	3,870.2	3,877.5
Loans and bills discounted (Term-end)	3,160.0	8.6	111.9	3,151.4	3,048.1
Loans and bills discounted (Average balance)	3,134.8	64.5	89.3	3,070.2	3,045.4

5. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Jun. 2024 (A)	(A) - (B)	(A) - (C)	End of Mar. 2024 (B)	End of Jun. 2023 (C)
Domestic individual deposits (Term-end)	39,187.2	456.3	620.9	38,730.8	38,566.2
Liquid deposits	30,679.3	513.6	1,115.9	30,165.6	29,563.3
Time deposits	8,367.4	(59.2)	(489.9)	8,426.7	8,857.4
Domestic corporate deposits (Term-end)	19,430.8	(620.2)	(38.1)	20,051.0	19,468.9
Liquid deposits	15,772.2	(593.0)	49.5	16,365.3	15,722.7
Time deposits	3,095.7	65.8	180.4	3,029.9	2,915.3

<Resona Bank>

Domestic individual deposits (Term-end)	17,905.6	182.4	303.8	17,723.1	17,601.7
Liquid deposits	14,602.6	203.4	505.1	14,399.1	14,097.4
Time deposits	3,190.9	(21.8)	(200.8)	3,212.7	3,391.7
Domestic corporate deposits (Term-end)	13,075.9	(784.6)	(377.5)	13,860.5	13,453.5
Liquid deposits	10,906.0	(692.7)	(143.1)	11,598.8	11,049.2
Time deposits	1,746.6	40.0	(7.8)	1,706.6	1,754.4

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,981.6	200.3	313.5	12,781.3	12,668.0
Liquid deposits	10,408.5	215.4	417.3	10,193.1	9,991.2
Time deposits	2,555.8	(15.5)	(100.5)	2,571.4	2,656.4
Domestic corporate deposits (Term-end)	3,488.6	73.9	232.7	3,414.6	3,255.9
Liquid deposits	2,657.9	40.7	74.9	2,617.1	2,582.9
Time deposits	761.0	15.9	178.6	745.1	582.4

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,335.4	40.4	(18.3)	5,294.9	5,353.7
Liquid deposits	3,402.9	55.6	121.1	3,347.2	3,281.7
Time deposits	1,926.6	(15.6)	(138.5)	1,942.2	2,065.2
Domestic corporate deposits (Term-end)	1,951.3	40.5	79.1	1,910.8	1,872.2
Liquid deposits	1,451.0	16.2	77.7	1,434.7	1,373.2
Time deposits	448.1	6.7	14.0	441.3	434.0

<Minato Bank>

Domestic individual deposits (Term-end)	2,964.5	33.1	21.9	2,931.3	2,942.5
Liquid deposits	2,265.1	39.1	72.3	2,226.0	2,192.8
Time deposits	693.9	(6.3)	(49.9)	700.3	743.8
Domestic corporate deposits (Term-end)	914.8	49.8	27.5	864.9	887.2
Liquid deposits	757.2	42.6	39.9	714.5	717.2
Time deposits	139.9	3.1	(4.4)	136.8	144.4

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

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Jun. 2024 (A)	(A) - (B)	(A) - (C)	End of Mar. 2024 (B)	End of Jun. 2023 (C)
Investment trust (Including fund wrap)	3,280.1	168.6	405.9	3,111.4	2,874.2
Public bond	247.9	24.6	13.8	223.2	234.0
Insurance	3,132.5	50.9	179.4	3,081.5	2,953.0
<Resona Bank>					
Investment trust (Including fund wrap)	1,452.8	81.9	189.4	1,370.8	1,263.3
Public bond	80.8	18.6	14.8	62.1	65.9
Insurance	1,026.8	(9.7)	(6.8)	1,036.6	1,033.6
<Saitama Resona Bank>					
Investment trust (Including fund wrap)	795.4	37.8	69.3	757.5	726.0
Public bond	159.2	5.6	(1.9)	153.6	161.1
Insurance	1,041.0	37.1	138.5	1,003.9	902.4
<Kansai Mirai Bank>					
Investment trust (Including fund wrap)	698.4	26.8	87.2	671.6	611.2
Public bond	4.5	0.3	0.9	4.1	3.5
Insurance	810.4	20.4	29.7	789.9	780.7
<Minato Bank>					
Investment trust (Including fund wrap)	333.4	22.0	59.8	311.4	273.5
Public bond	3.3	0.0	0.0	3.3	3.3
Insurance	254.1	3.1	18.0	251.0	236.1

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

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

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