January 30, 2026

Resona Holdings, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2025
(Nine months ended December 31, 2025/ 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
Contact: Kenichi Sugano, General Manager, Finance and Accounting Division Telephone: +81-3-6704-3111
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 Third Quarter of Fiscal Year 2025 (April 1, 2025- December 31, 2025)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	*%*	*Million yen*	*%*	*Million yen*	*%*
1-3Q of FY2025	965,597	19.3	312,517	31.6	222,131	31.3
1-3Q of FY2024	809,548	21.2	237,543	49.1	169,181	48.2

Note: Comprehensive Income: 1-3Q of FY2025: 299,868 million yen, 285.6% 1-3Q of FY2024: 77,775 million yen, (60.1)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	*Yen*
1-3Q of FY2025	97.46	97.45
1-3Q of FY2024	73.15	73.14

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	*Million yen*	*%*
December 31, 2025	77,578,195	2,935,701	3.8
March 31, 2025	77,370,816	2,752,815	3.5

(Reference) Net Assets Attributable to Stockholders: December 31, 2025: 2,913,325 million yen March 31, 2025: 2,729,157 million yen
Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at period-end minus Share award rights at period-end minus Stock acquisition rights at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not capital adequacy ratio defined in the “Notification on Consolidated Capital Adequacy.”

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	*Yen*	*Yen*	*Yen*	*Yen*
FY2024	-	11.50	-	13.50	25.00
FY2025	-	14.50	-		
FY2025 (Forecast)				14.50	29.00

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

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

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	*%*	*Yen*
FY2025 (Full year)	250,000	17.2	109.93

Notes: 1. Revision of earnings targets from the latest announcement: Yes
2. The Group provides financial services, including credit card administration and leasing business, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment exists in the financial operation. Therefore, the Company discloses “Earnings targets” instead of “Earnings forecasts.”

※ Notes

(1) Significant changes in the scope of consolidation during the period : No

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

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

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

(4) Number of Shares of Common Stock Outstanding

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

December 31, 2025	:	2,307,136,666 shares
March 31, 2025	:	2,307,136,666 shares

B) Treasury stock at the end of the period

December 31, 2025	:	47,865,483 shares
March 31, 2025	:	11,233,569 shares

C) Average outstanding shares during the period

1-3Q of FY2025	:	2,279,073,615 shares
1-3Q of FY2024	:	2,312,785,027 shares

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

December 31, 2025	:	9,476,000 shares
March 31, 2025	:	10,482,200 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,274,190,825 shares

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

Note: Disclaimer regarding Forward-looking Statements

Based on the results for the third quarter of fiscal year 2025, Resona Holdings revises the earnings targets for fiscal year 2025, which were announced on May 13, 2025. For details, please refer to the supplementary information for the financial results (Financial Highlights P.3) disclosed separately.
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.

Contents of Attachment

1. Overview of Operating Results 1
2. Consolidated Financial Statements and Notes 2
(1) Consolidated Balance Sheets 2
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income 3
Note on Segment Information 4
Note for Significant Changes in the Amount of Stockholders' Equity 5
Note on Going-Concern Assumption 5
Note on Consolidated Statements of Cash Flows 5
3. Other 6
Statements of Trust Assets and Liabilities (Reference) 6

(Supplementary Explanatory Material)
Reference Material for the Third Quarter of FY2025

1. Overview of Operating Results

The subject matter is described in the "Financial Highlights for the Third Quarter of Fiscal Year 2025," disclosed on January 30, 2026 (Friday),which is available on our website at
https://www.resona-gr.co.jp/holdings/english/investors/financial/results_c/index.html.
The information is posted under the Financial Results Report, FY2025 (Fiscal Year Ending March 31, 2026), Third Quarter, on the above website.

2. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2025	December 31, 2025
Assets		
Cash and due from banks	¥ 19,548,812	¥ 16,272,555
Call loans and bills bought	236,180	365,090
Deposits paid for bonds borrowing transactions	1,529	4,193
Monetary claims bought	600,860	554,088
Trading assets	443,299	758,074
Money held in trust	336	5,038
Securities	10,307,505	11,706,204
Loans and bills discounted	44,534,541	46,102,128
Foreign exchange assets	204,928	154,908
Lease receivables and investments in leases	200,177	218,377
Other assets	628,979	732,525
Tangible fixed assets	311,967	307,534
Intangible fixed assets	50,012	51,727
Net defined benefit asset	109,224	112,748
Deferred tax assets	9,877	7,353
Customers' liabilities for acceptances and guarantees	373,013	399,636
Reserve for possible loan losses	(190,421)	(173,982)
Reserve for possible losses on investments	(8)	(8)
Total Assets	¥ 77,370,816	¥ 77,578,195
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,418,436	¥ 62,674,924
Negotiable certificates of deposit	654,990	672,060
Call money and bills sold	1,678,718	519,927
Payables under securities lending transactions	2,201,282	3,918,630
Trading liabilities	181,100	324,937
Borrowed money	3,908,005	3,452,143
Foreign exchange liabilities	7,819	15,396
Bonds	195,859	237,959
Due to trust account	1,026,603	1,296,766
Other liabilities	883,550	1,008,792
Reserve for employees' bonuses	21,983	12,424
Net defined benefit liability	5,440	4,749
Other reserves	23,338	22,261
Deferred tax liabilities	22,122	66,243
Deferred tax liabilities for land revaluation	15,735	15,640
Acceptances and guarantees	373,013	399,636
Total Liabilities	74,618,000	74,642,493
Net Assets		
Capital stock	50,552	50,552
Capital surplus	69,813	69,949
Retained earnings	2,238,761	2,396,857
Treasury stock	(6,622)	(59,363)
Total stockholders' equity	2,352,504	2,457,996
Net unrealized gains on available-for-sale securities	344,603	437,762
Net deferred gains on hedges	(32,804)	(42,543)
Revaluation reserve for land	32,614	32,405
Foreign currency translation adjustments	6,505	2,241
Remeasurements of defined benefit plans	25,732	25,463
Total accumulated other comprehensive income	376,652	455,329
Stock acquisition rights	126	112
Non-controlling interests	23,532	22,262
Total Net Assets	2,752,815	2,935,701
Total Liabilities and Net Assets	¥ 77,370,816	¥ 77,578,195

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

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2025 From April 1, 2025 to December 31, 2025
Ordinary income	¥ 809,548	¥ 965,597
Interest income	439,098	589,170
Interest on loans and bills discounted	300,470	402,939
Interest and dividends on securities	78,956	96,885
Trust fees	19,214	19,818
Fees and commissions	203,829	207,946
Trading income	2,321	2,982
Other operating income	55,825	52,875
Other ordinary income	89,258	92,803
Ordinary expenses	572,004	653,080
Interest expenses	95,968	163,261
Interest on deposits	45,600	99,699
Fees and commissions	58,893	63,478
Trading expenses	—	61
Other operating expenses	50,129	48,356
General and administrative expenses	331,527	343,629
Other ordinary expenses	35,485	34,292
Ordinary profits	237,543	312,517
Extraordinary gains	1,543	937
Gains on disposal of fixed assets	1,543	937
Extraordinary losses	4,501	1,436
Losses on disposal of fixed assets	1,086	1,046
Impairment losses on fixed assets	3,415	390
Income before income taxes	234,585	312,018
Income taxes – current	58,899	83,162
Income taxes – deferred	5,135	5,296
Total income taxes	64,035	88,459
Net income	170,550	223,559
Net income attributable to non-controlling interests	1,369	1,427
Net income attributable to owners of parent	¥ 169,181	¥ 222,131

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2025 From April 1, 2025 to December 31, 2025
Net income	¥ 170,550	¥ 223,559
Other comprehensive income	(92,774)	76,309
Net unrealized gains on available-for-sale securities	(77,651)	93,361
Net deferred gains on hedges	(20,052)	(9,739)
Foreign currency translation adjustments	3,494	(7,112)
Remeasurements of defined benefit plans	1,472	(221)
Share of other comprehensive income of affiliates accounted for using the equity method	(38)	22
Total comprehensive income	¥ 77,775	¥ 299,868
Total comprehensive income attributable to:		
Owners of parent	¥ 75,353	¥ 301,016
Non-controlling interests	¥ 2,422	¥ (1,148)

Note on Segment Information

1. Profit and loss of each segment

For the Third Quarter of Fiscal Year 2024 (April 1, 2024- December 31, 2024)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 268,013	¥ 331,303	¥ (74,472)	¥ 524,843	¥ (9,111)	¥ 515,731
Operating expenses	(170,728)	(157,525)	(3,571)	(331,826)	3,004	(328,822)
Actual net operating profit	97,284	174,419	(78,044)	193,660	(5,904)	187,755
Credit costs	610	(6,601)	—	(5,990)	431	(5,558)
Net operating profit less credit costs	¥ 97,894	¥ 167,818	¥ (78,044)	¥ 187,669	¥ (5,472)	¥ 182,197

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 JPY662 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(98,153) million due to change in the internal transfer rate.
4. “Other” includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY203 million.
5. Depreciation expense is included in operating expenses.

For the Third Quarter of Fiscal Year 2025 (April 1, 2025- December 31, 2025)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 304,558	¥ 351,699	¥ (55,904)	¥ 600,354	¥ (379)	¥ 599,975
Operating expenses	(177,078)	(164,323)	(4,006)	(345,408)	2,008	(343,400)
Actual net operating profit	127,480	187,300	(59,911)	254,869	1,816	256,685
Credit costs	(3,201)	(1,321)	—	(4,523)	625	(3,898)
Net operating profit less credit costs	¥ 124,278	¥ 185,978	¥ (59,911)	¥ 250,345	¥ 2,441	¥ 252,787

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(66) million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(46,168) million due to change in the internal transfer rate.
4. “Other” includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY186 million.
5. Depreciation expense is included in operating expenses.

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

(Millions of yen)

Profit	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2025 From April 1, 2025 to December 31, 2025
Total amounts of segments	¥ 187,669	¥ 250,345
Net gains (losses) of “Other”	(5,472)	2,441
Net non-recurring gains (losses) other than credit costs	55,346	59,729
Net extraordinary gains (losses)	(2,957)	(498)
Income before income taxes	¥ 234,585	¥ 312,018

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

Note for Significant Changes in the Amount of Stockholders' Equity
Not applicable

Note on Going-Concern Assumption
Not applicable

Note on Consolidated Statements of Cash Flows
We have not prepared the Consolidated Statements of Cash Flows for the third quarter of fiscal year 2025.
However, the depreciation and amortization for the third quarter of fiscal year 2025 (excluding goodwill) are as follows.

	Third Quarter of FY2024 From April 1, 2024 to December 31, 2024	Third Quarter of FY2025 From April 1, 2025 to December 31, 2025
	Million yen	*Million yen*
Depreciation and amortization	29,281	27,709

3. Other

Statement of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2025		December 31, 2025	
	Million yen	*%*	*Million yen*	*%*
Loans and bills discounted	¥ 5,065	0.02	¥ 3,970	0.01
Securities	20	0.00	30	0.00
Beneficiary rights	25,896,644	91.38	26,905,333	89.39
Securities held in custody account	20,843	0.07	20,711	0.07
Monetary claims	795,206	2.80	1,334,429	4.44
Tangible fixed assets	390,981	1.38	389,106	1.29
Intangible fixed assets	13,068	0.05	13,068	0.04
Other claims	10,218	0.04	3,062	0.01
Due from banking account	1,026,603	3.62	1,296,766	4.31
Cash and due from banks	180,658	0.64	132,228	0.44
Total assets	¥ 28,339,310	100.00	¥ 30,098,707	100.00

Liabilities

	March 31, 2025		December 31, 2025	
	Million yen	*%*	*Million yen*	*%*
Money trusts	¥ 12,503,211	44.12	¥ 13,556,323	45.04
Pension trusts	2,769,102	9.77	2,612,904	8.68
Property formation benefit trusts	1,079	0.01	1,052	0.00
Securities investment trusts	11,206,438	39.54	11,529,170	38.30
Money entrusted, other than money trusts	391,617	1.38	376,473	1.25
Securities trusts	20,845	0.07	20,713	0.07
Monetary claims trusts	798,442	2.82	1,338,220	4.45
Composite trusts	648,573	2.29	663,847	2.21
Total liabilities	¥ 28,339,310	100.00	¥ 30,098,707	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 Third Quarter of FY2025

< Contents >

I. Highlights of Financial Results for the Third Quarter of FY2025

1. Statements of income I 1-4

2. Claims based on the Banking Act (“BA”) and the Financial Reconstruction Act (“FRA”) I 5-6

3. Unrealized gains/(losses) on marketable securities I 7

4. Balance of deposits and loans I 8

5. Domestic breakdown of individual, corporate and other deposits I 9

6. Balance of investment trust and other investment products for individual customers I 10

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)

		1-3Q FY 2025	Change	1-3Q FY 2024
Ordinary income	*1*	965,597	156,048	809,548
Gross operating profit	*2*	597,682	82,385	515,297
Interest income	*3*	425,955	82,825	343,129
Trust fees（after disposal of problem loans in the trust account）	*4*	19,818	603	19,214
<Disposal of problem loans in the trust account>	*5*	10	(10)	20
Fees and commissions	*6*	144,468	(467)	144,935
Trading income	*7*	2,921	600	2,321
Other operating income	*8*	4,519	(1,176)	5,695
Expenses(excluding non-recurring items)	*9*	(343,400)	(14,578)	(328,822)
Personnel expenses	*10*	(160,666)	(5,528)	(155,137)
Non-personnel expenses	*11*	(158,534)	(6,988)	(151,545)
Taxes	*12*	(24,199)	(2,060)	(22,138)
Actual net operating profit (2-5+9+19)	*13*	254,393	67,072	187,321
Provision to general reserve for possible loan losses	*14*	-	-	-
Other gains/(losses), net	*15*	58,234	7,165	51,068
Net gains/(losses) on stocks	*16*	69,956	9,486	60,470
Disposal of problem loans	*17*	(17,843)	7,499	(25,342)
Reversal of credit expenses	*18*	13,935	(5,828)	19,764
Equity in earnings of investments in affiliates	*19*	120	(745)	866
Ordinary profit	*20*	312,517	74,973	237,543
Extraordinary gains	*21*	937	(606)	1,543
Extraordinary losses	*22*	(1,436)	3,064	(4,501)
Income before income taxes	*23*	312,018	77,432	234,585
Income taxes - current	*24*	(83,162)	(24,262)	(58,899)
Income taxes - deferred	*25*	(5,296)	(160)	(5,135)
Net income	*26*	223,559	53,008	170,550
Net income attributable to non-controlling interests	*27*	(1,427)	(58)	(1,369)
Net income attributable to owners of parent	*28*	222,131	52,950	169,181

Credit expense (5+14+17+18)	*29*	(3,898)	1,660	(5,558)
Disposal of problem loans in the trust account	*30*	10	(10)	20
Provision to general reserve for possible loan losses	*31*	3,617	7,074	(3,456)
Write-off of loans	*32*	(16,890)	(751)	(16,139)
Provision to specific reserve for possible loan losses	*33*	3,310	(11,304)	14,615
Provision to special reserve for certain overseas loans	*34*	0	(0)	0
Other disposal of problem loans	*35*	(952)	8,251	(9,203)
Gains on recoveries of written-off claims	*36*	7,006	(1,598)	8,604

○ ROE

(%)

	1-3Q FY 2025	Change	1-3Q FY 2024
ROE(stockholders' equity) (Note1)	12.25	2.34	9.91
ROE(TSE standard) (Note2)	10.45	2.29	8.15

Note1: ROE= $\frac{\text{(Net income attributable to owners of parent (1-3Q))} \times 365/275}{\text{(Total stockholders' equity at beginning of period + Total stockholders' equity at end of period)/2}}$

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

Note2: ROE= $\frac{\text{(Net income attributable to owners of parent (1-3Q))} \times 365/275}{\text{(Total equity at beginning of period + Total equity at end of period)/2}}$

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

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

		1-3Q FY 2025	Change	1-3Q FY 2024
Gross operating profit (2+5+7+8+9)	1	549,851	85,740	464,110
Interest income	2	420,095	85,874	334,220
Net interest income from domestic loans and deposits	3	299,674	42,172	257,502
Net gains/(losses) on cancellation of investment trusts	4	286	(304)	590
Trust fees (after disposal of problem loans in trust account)	5	19,851	623	19,227
<Disposal of problem loans in the trust account>	6	10	(10)	20
Fees and commissions	7	105,704	(1,533)	107,238
Trading income	8	2,272	89	2,183
Other operating income	9	1,927	687	1,240
Net gains/(losses) on bonds	10	(9,158)	2,428	(11,587)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(314,160)	(11,902)	(302,258)
Personnel expenses	12	(134,167)	(3,461)	(130,705)
Non-personnel expenses	13	(157,107)	(6,429)	(150,677)
Taxes	14	(22,886)	(2,011)	(20,874)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	235,680	73,848	161,831
Core net operating profit (15-10)	16	244,839	71,419	173,419
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	244,552	71,724	172,828
Amortization of goodwill	18	(552)	-	(552)
Actual net operating profit (including amortization of goodwill) (15+18)	19	235,127	73,848	161,279
Provision to general reserve for possible loan losses	20	-	600	(600)
Net operating profit (1+11+18+20)	21	235,137	74,438	160,699
Other gains/(losses), net	22	61,275	8,586	52,688
Net gains/(losses) on stocks	23	69,889	8,522	61,366
Gains on sale	24	72,184	10,172	62,012
Losses on sale	25	(1,746)	(1,378)	(368)
Losses on devaluation	26	(548)	(271)	(276)
Disposal of problem loans	27	(14,837)	8,757	(23,594)
Reversal of credit expenses	28	13,331	(5,108)	18,439
Other	29	(7,108)	(3,585)	(3,523)
Ordinary profit (21+22)	30	296,413	83,025	213,388
Extraordinary gains/(losses), net	31	(534)	2,392	(2,926)
Net gains/(losses) on disposal of fixed assets	32	(119)	(569)	450
Impairment losses on fixed assets	33	(415)	2,961	(3,376)
Income before income taxes (30+31)	34	295,879	85,417	210,461
Income taxes-current	35	(77,307)	(24,520)	(52,787)
Income taxes-deferred	36	(5,110)	(724)	(4,385)
Net income (34+35+36)	37	213,461	60,172	153,288

Credit expense (6+20+27+28)	38	(1,495)	4,239	(5,734)
Disposal of problem loans in the trust account	39	10	(10)	20
Provision to general reserve for possible loan losses	40	3,672	8,593	(4,921)
Write-off of loans	41	(14,050)	574	(14,624)
Provision to specific reserve for possible loan losses	42	2,994	(12,155)	15,149
Provision to special reserve for certain overseas loans	43	0	(0)	0
Other disposal of problem loans	44	(786)	8,313	(9,099)
Gains on recoveries of written-off claims	45	6,665	(1,075)	7,741

○ Interest rate spreads (Domestic operations) (%)

		1-3Q FY 2025	Change	1-3Q FY 2024
Average interest rate of loans and bills discounted	(A)	1.13	0.27	0.86
Average interest rate of deposits and negotiable CDs	(B)	0.17	0.13	0.04
Loan-to-deposit spread	(A) - (B)	0.95	0.14	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted	(C)	1.16	0.26	0.89
Loan-to-deposit spread	(C) - (B)	0.98	0.13	0.85

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

		Resona Bank			Saitama Resona Bank		
		1-3Q FY 2025	Change	1-3Q FY 2024	1-3Q FY 2025	Change	1-3Q FY 2024
Gross operating profit (2+5+7+8+9)	1	325,834	53,095	272,739	104,462	14,253	90,208
Interest income	2	231,824	48,143	183,680	87,496	20,428	67,067
Net interest income from domestic loans and deposits	3	171,844	32,251	139,593	47,625	556	47,069
Net gains/(losses) on cancellation of investment trusts	4	(833)	(1,907)	1,073	-	639	(639)
Trust fees (after disposal of problem loans in trust account)	5	19,826	634	19,191	17	(10)	28
<Disposal of problem loans in the trust account>	6	10	(10)	20	-	-	-
Fees and commissions	7	65,028	(611)	65,640	22,240	(699)	22,939
Trading income	8	2,272	89	2,183	-	-	-
Other operating income	9	6,882	4,839	2,042	(5,291)	(5,464)	172
Net gains/(losses) on bonds	10	(2,341)	5,320	(7,662)	(6,136)	(4,260)	(1,875)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(174,882)	(5,610)	(169,271)	(62,919)	(2,905)	(60,013)
Personnel expenses	12	(70,810)	(1,345)	(69,465)	(26,863)	(1,044)	(25,818)
Non-personnel expenses	13	(91,309)	(2,728)	(88,580)	(31,668)	(1,755)	(29,912)
Taxes	14	(12,762)	(1,536)	(11,225)	(4,387)	(105)	(4,282)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	150,941	47,494	103,447	41,542	11,348	30,194
Core net operating profit (15-10)	16	153,283	42,173	111,109	47,679	15,609	32,070
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	154,116	44,080	110,035	47,679	14,969	32,709
Amortization of goodwill	18	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	150,941	47,494	103,447	41,542	11,348	30,194
Provision to general reserve for possible loan losses	20	-	-	-	-	-	-
Net operating profit (1+11+18+20)	21	150,951	47,484	103,467	41,542	11,348	30,194
Other gains/(losses), net	22	50,086	20,160	29,926	7,699	(264)	7,963
Net gains/(losses) on stocks	23	57,481	19,206	38,275	7,649	(3,201)	10,851
Gains on sale	24	58,210	19,622	38,587	8,751	(2,116)	10,868
Losses on sale	25	(312)	(161)	(151)	(970)	(967)	(2)
Losses on devaluation	26	(415)	(253)	(161)	(131)	(117)	(13)
Disposal of problem loans	27	(8,528)	10,408	(18,937)	(1,755)	1,153	(2,908)
Reversal of credit expenses	28	6,266	(5,270)	11,537	2,891	1,167	1,724
Other	29	(5,133)	(4,184)	(948)	(1,086)	616	(1,703)
Ordinary profit (21+22)	30	201,038	67,644	133,394	49,242	11,084	38,157
Extraordinary gains/(losses), net	31	(194)	2,755	(2,950)	(167)	93	(261)
Net gains/(losses) on disposal of fixed assets	32	(189)	342	(532)	(166)	90	(256)
Impairment losses on fixed assets	33	(5)	2,413	(2,418)	(0)	3	(4)
Income before income taxes (30+31)	34	200,843	70,400	130,443	49,074	11,178	37,896
Income taxes-current	35	(55,376)	(25,771)	(29,604)	(12,336)	(3,683)	(8,653)
Income taxes-deferred	36	(1,306)	5,672	(6,979)	(2,164)	(54)	(2,110)
Net income (34+35+36)	37	144,160	50,302	93,858	34,573	7,440	27,133

Credit expense (6+20+27+28)	38	(2,251)	5,128	(7,379)	1,136	2,321	(1,184)
Disposal of problem loans in the trust account	39	10	(10)	20	-	-	-
Provision to general reserve for possible loan losses	40	1,800	10,450	(8,650)	1,643	(466)	2,109
Write-off of loans	41	(8,464)	2,807	(11,271)	(1,558)	(485)	(1,072)
Provision to specific reserve for possible loan losses	42	124	(15,350)	15,474	305	1,696	(1,391)
Provision to special reserve for certain overseas loans	43	0	(0)	0	-	-	-
Other disposal of problem loans	44	(63)	7,601	(7,665)	(196)	1,639	(1,835)
Gains on recoveries of written-off claims	45	4,341	(370)	4,711	943	(62)	1,006

○ Interest rate spreads (Domestic operations) (%)

	Resona Bank			Saitama Resona Bank		
	1-3Q FY 2025	Change	1-3Q FY 2024	1-3Q FY 2025	Change	1-3Q FY 2024
Average interest rate of loans and bills discounted (A)	1.11	0.28	0.83	1.05	0.26	0.78
Average interest rate of deposits and negotiable CDs (B)	0.16	0.12	0.04	0.18	0.13	0.04
Loan-to-deposit spread (A) - (B)	0.95	0.16	0.79	0.86	0.12	0.73
(Reference) Excluding loans to the Japanese government and others						
Average interest rate of loans and bills discounted (C)	1.13	0.27	0.86	1.10	0.23	0.87
Loan-to-deposit spread (C) - (B)	0.97	0.15	0.82	0.92	0.09	0.82

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1-3Q FY 2025	Change	1-3Q FY 2024	1-3Q FY 2025	Change	1-3Q FY 2024
Gross operating profit (2+5+7+8+9)	1	80,434	11,652	68,782	39,120	6,739	32,380
Interest income	2	69,309	12,032	57,276	31,465	5,270	26,195
Net interest income from domestic loans and deposits	3	57,078	6,366	50,711	23,127	2,998	20,128
Net gains/(losses) on cancellation of investment trusts	4	1,125	1,023	101	(5)	(60)	54
Trust fees (after disposal of problem loans in trust account)	5	7	(0)	7	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	10,722	319	10,403	7,713	(541)	8,255
Trading income	8	-	-	-	-	-	-
Other operating income	9	396	(699)	1,095	(59)	2,011	(2,070)
Net gains/(losses) on bonds	10	(490)	(548)	57	(189)	1,916	(2,106)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(49,144)	(1,132)	(48,011)	(27,214)	(2,253)	(24,961)
Personnel expenses	12	(23,641)	(792)	(22,848)	(12,851)	(278)	(12,573)
Non-personnel expenses	13	(21,904)	(58)	(21,845)	(12,225)	(1,886)	(10,338)
Taxes	14	(3,598)	(281)	(3,317)	(2,137)	(88)	(2,049)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	31,290	10,519	20,771	11,905	4,486	7,418
Core net operating profit (15-10)	16	31,781	11,067	20,713	12,094	2,569	9,525
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	30,656	10,044	20,612	12,100	2,629	9,471
Amortization of goodwill	18	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	30,738	10,519	20,218	11,905	4,486	7,418
Provision to general reserve for possible loan losses	20	-	-	-	-	600	(600)
Net operating profit (1+11+18+20)	21	30,738	10,519	20,218	11,905	5,086	6,818
Other gains/(losses), net	22	(1,322)	(4,192)	2,869	4,811	(7,117)	11,928
Net gains/(losses) on stocks	23	332	(346)	678	4,425	(7,136)	11,561
Gains on sale	24	610	(224)	835	4,611	(7,108)	11,720
Losses on sale	25	(278)	(121)	(157)	(184)	(127)	(57)
Losses on devaluation	26	(0)	(0)	-	(1)	99	(101)
Disposal of problem loans	27	(3,109)	(1,521)	(1,588)	(1,444)	(1,283)	(160)
Reversal of credit expenses	28	2,991	(2,087)	5,078	1,182	1,082	99
Other	29	(1,536)	(236)	(1,299)	647	219	427
Ordinary profit (21+22)	30	29,415	6,327	23,088	16,716	(2,030)	18,747
Extraordinary gains/(losses), net	31	209	(127)	336	(381)	(330)	(51)
Net gains/(losses) on disposal of fixed assets	32	439	(823)	1,263	(202)	(178)	(23)
Impairment losses on fixed assets	33	(229)	696	(926)	(179)	(151)	(27)
Income before income taxes (30+31)	34	29,625	6,200	23,425	16,335	(2,361)	18,696
Income taxes-current	35	(7,332)	(2,291)	(5,040)	(2,263)	7,225	(9,488)
Income taxes-deferred	36	825	32	792	(2,464)	(6,376)	3,911
Net income (34+35+36)	37	23,118	3,941	19,177	11,608	(1,511)	13,119

Credit expense (6+20+27+28)	38	(118)	(3,609)	3,490	(261)	399	(660)
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	(756)	(2,976)	2,220	985	1,585	(600)
Write-off of loans	41	(2,821)	(540)	(2,280)	(1,206)	(1,206)	(0)
Provision to specific reserve for possible loan losses	42	2,542	1,606	935	21	(108)	130
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	(288)	(980)	692	(237)	53	(290)
Gains on recoveries of written-off claims	45	1,205	(718)	1,923	175	76	99

○ Interest rate spreads (Domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1-3Q FY 2025	Change	1-3Q FY 2024	1-3Q FY 2025	Change	1-3Q FY 2024
Average interest rate of loans and bills discounted (A)	1.30	0.27	1.03	1.17	0.25	0.92
Average interest rate of deposits and negotiable CDs (B)	0.23	0.16	0.06	0.18	0.13	0.05
Loan-to-deposit spread (A) - (B)	1.07	0.10	0.96	0.98	0.12	0.86
(Reference) Excluding loans to the Japanese government and others						
Average interest rate of loans and bills discounted (C)	1.30	0.27	1.03	1.17	0.25	0.92
Loan-to-deposit spread (C) - (B)	1.07	0.10	0.96	0.98	0.12	0.86

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

(Millions of yen, %)

<Consolidated>	End of Dec. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Dec. 2024 (C)
Unrecoverable or valueless claims	54,786	528	(6,620)	54,257	61,406
Risk claims	309,454	(24,838)	(20,473)	334,292	329,928
Special attention loans	215,374	(5,379)	(3,808)	220,754	219,182
Loans past due 3 months or more	4,015	2,405	1,975	1,610	2,040
Restructured loans	211,358	(7,785)	(5,783)	219,144	217,142
NPL, total [A]	579,614	(29,689)	(30,902)	609,304	610,517
Normal claims	46,546,012	1,530,296	2,154,365	45,015,715	44,391,646
Total claims [B]	47,125,627	1,500,607	2,123,463	45,625,020	45,002,163
NPL Ratio [A] / [B]	1.22	(0.10)	(0.12)	1.33	1.35
Partial direct write-offs	130,008	7,270	(8,806)	122,737	138,815

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	46,301	2,333	(4,709)	43,968	51,010
Risk claims	297,449	(28,781)	(22,793)	326,230	320,242
Special attention loans	169,065	1,169	3,859	167,896	165,206
Loans past due 3 months or more	3,991	2,468	1,990	1,522	2,001
Restructured loans	165,074	(1,299)	1,869	166,373	163,205
NPL, total [A]	512,816	(25,278)	(23,642)	538,095	536,459
Normal claims	46,857,744	1,592,721	2,192,791	45,265,022	44,664,952
Total claims [B]	47,370,561	1,567,443	2,169,148	45,803,118	45,201,412
NPL Ratio [A] / [B]	1.08	(0.09)	(0.10)	1.17	1.18
Partial direct write-offs	112,561	6,560	(7,954)	106,001	120,516

(Millions of yen, %)

<Resona Bank>	End of Dec. 2025 (A)	(A)-(B)	(A)-(C)	End of Mar. 2025 (B)	End of Dec. 2024 (C)
Unrecoverable or valueless claims	15,254	1,503	(72)	13,751	15,326
Risk claims	139,409	(7,281)	(6,490)	146,691	145,900
Special attention loans	100,015	3,852	7,285	96,163	92,729
Loans past due 3 months or more	2,655	1,757	1,671	897	983
Restructured loans	97,360	2,094	5,614	95,265	91,746
NPL, total [A]	254,679	(1,925)	722	256,605	253,956
Normal claims	26,597,149	525,552	709,215	26,071,597	25,887,933
Total claims [B]	26,851,829	523,626	709,938	26,328,203	26,141,890
NPL Ratio [A] / [B]	0.94	(0.02)	(0.02)	0.97	0.97
Partial direct write-offs	66,680	3,136	(4,192)	63,544	70,873

<Saitama Resona Bank>					
Unrecoverable or valueless claims	9,977	(1,551)	(1,278)	11,529	11,256
Risk claims	50,295	(4,264)	(2,561)	54,559	52,857
Special attention loans	37,612	(4,516)	(1,838)	42,128	39,450
Loans past due 3 months or more	211	131	2	79	208
Restructured loans	37,401	(4,647)	(1,840)	42,049	39,242
NPL, total [A]	97,885	(10,331)	(5,678)	108,217	103,564
Normal claims	9,610,006	824,509	1,179,697	8,785,496	8,430,309
Total claims [B]	9,707,892	814,178	1,174,019	8,893,714	8,533,873
NPL Ratio [A] / [B]	1.00	(0.20)	(0.20)	1.21	1.21
Partial direct write-offs	13,160	(746)	(3,193)	13,906	16,353

<Kansai Mirai Bank>					
Unrecoverable or valueless claims	10,646	1,585	1,848	9,060	8,797
Risk claims	74,501	(10,815)	(7,031)	85,316	81,533
Special attention loans	26,006	2,535	(776)	23,471	26,783
Loans past due 3 months or more	676	354	(61)	321	737
Restructured loans	25,330	2,181	(715)	23,149	26,046
NPL, total [A]	111,154	(6,693)	(5,960)	117,848	117,114
Normal claims	7,328,257	181,398	206,763	7,146,859	7,121,493
Total claims [B]	7,439,411	174,704	200,803	7,264,707	7,238,607
NPL Ratio [A] / [B]	1.49	(0.12)	(0.12)	1.62	1.61
Partial direct write-offs	19,423	3,093	(7,574)	16,329	26,997

<Minato Bank>					
Unrecoverable or valueless claims	10,422	795	(5,207)	9,627	15,629
Risk claims	33,243	(6,420)	(6,708)	39,663	39,952
Special attention loans	5,430	(701)	(811)	6,132	6,242
Loans past due 3 months or more	449	224	377	224	71
Restructured loans	4,981	(926)	(1,188)	5,908	6,170
NPL, total [A]	49,096	(6,326)	(12,727)	55,423	61,823
Normal claims	3,322,330	61,260	97,114	3,261,069	3,225,216
Total claims [B]	3,371,427	54,934	84,386	3,316,493	3,287,040
NPL Ratio [A] / [B]	1.45	(0.21)	(0.42)	1.67	1.88
Partial direct write-offs	13,297	1,077	7,006	12,220	6,291

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 Dec. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses) (End of Dec. 2025)	Gain	Loss	Change from End of Mar. 2025
Bonds held to maturity	5,603,311	509,100	(550,158)	52	(550,210)	(157,363)
Japanese government bonds	3,576,983	446,000	(386,234)	51	(386,286)	(101,363)
Japanese local government bonds	1,540,317	73,993	(78,381)	-	(78,381)	(17,572)
Japanese corporate bonds	470,357	(11,593)	(85,219)	0	(85,219)	(38,759)
Other	15,653	700	(322)	-	(322)	331
Available-for-sale securities	5,860,974	794,646	614,483	819,027	(204,543)	137,646
Stocks	959,296	82,129	740,562	744,131	(3,569)	119,698
Bonds	3,055,766	262,039	(181,757)	685	(182,443)	(60,368)
Japanese government bonds	1,829,804	446,506	(132,956)	15	(132,972)	(49,666)
Japanese local government bonds	526,266	(58,967)	(26,216)	-	(26,216)	(2,792)
Japanese corporate bonds	699,695	(125,498)	(22,584)	669	(23,254)	(7,909)
Other	1,845,912	450,476	55,679	74,209	(18,530)	78,316

<Total of group banks under Resona HD>	B/S Amount (End of Dec. 2025)	Change from End of Mar. 2025	Unrealized gains/(losses) (End of Dec. 2025)	Gain	Loss	Change from End of Mar. 2025
Bonds held to maturity	5,603,311	509,100	(550,158)	52	(550,210)	(157,363)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,844,014	824,714	617,268	821,416	(204,148)	141,180
Stocks	956,443	108,667	744,571	747,562	(2,990)	123,883
Bonds	3,055,763	262,039	(181,752)	685	(182,437)	(60,374)
Other	1,831,806	454,006	54,448	73,168	(18,719)	77,671

<Resona Bank>						
Bonds held to maturity	3,038,933	370,150	(312,726)	-	(312,726)	(81,667)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,213,838	460,711	553,811	663,094	(109,283)	116,146
Stocks	802,710	103,401	629,906	632,753	(2,847)	114,029
Bonds	1,236,184	65,560	(91,982)	581	(92,564)	(29,053)
Other	1,174,943	291,749	15,887	29,759	(13,872)	31,170

<Saitama Resona Bank>						
Bonds held to maturity	1,864,911	131,346	(99,581)	-	(99,581)	(27,595)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,645,127	159,735	44,382	101,446	(57,063)	14,701
Stocks	112,195	721	81,542	81,559	(16)	4,878
Bonds	1,072,368	39,011	(53,113)	5	(53,119)	(12,974)
Other	460,562	120,002	15,954	19,881	(3,927)	22,797

<Kansai Mirai Bank>						
Bonds held to maturity	299,283	7,928	(65,055)	52	(65,107)	(14,929)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	624,945	129,215	(1,974)	24,725	(26,700)	6,345
Stocks	9,654	2,058	6,700	6,779	(78)	2,214
Bonds	475,214	94,770	(25,871)	83	(25,954)	(13,098)
Other	140,076	32,386	17,195	17,862	(667)	17,228

<Minato Bank>						
Bonds held to maturity	400,182	(324)	(72,795)	-	(72,795)	(33,171)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	360,102	75,052	21,048	32,149	(11,101)	3,986
Stocks	31,883	2,486	26,421	26,470	(48)	2,760
Bonds	271,995	62,698	(10,784)	15	(10,799)	(5,247)
Other	56,224	9,867	5,411	5,664	(253)	6,474

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 Dec. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Dec. 2024 (C)
Deposits (Term-end)	62,832.7	(692.3)	(107.5)	63,525.0	62,940.2
Deposits (Average balance)	62,663.6	98.7	66.5	62,564.8	62,597.1
Trust principal (Term-end)	1,297.8	268.4	(84.9)	1,029.3	1,382.8
Trust principal (Average balance)	1,208.1	(48.0)	(53.6)	1,256.2	1,261.8
Loans and bills discounted (Term-end)	46,421.4	1,632.8	2,264.2	44,788.5	44,157.1
Banking account	46,417.4	1,633.9	2,265.8	44,783.4	44,151.6
Trust account	3.9	(1.0)	(1.5)	5.0	5.5
Loans and bills discounted (Average balance)	45,361.6	1,602.4	1,791.7	43,759.2	43,569.9
Banking account	45,357.1	1,603.9	1,793.4	43,753.2	43,563.7
Trust account	4.5	(1.5)	(1.7)	6.0	6.2

<Resona Bank>

Deposits (Term-end)	33,305.8	(1,002.9)	(685.6)	34,308.7	33,991.5
Deposits (Average balance)	33,296.0	(597.5)	(663.9)	33,893.6	33,960.0
Trust principal (Term-end)	1,297.8	268.4	(84.9)	1,029.3	1,382.8
Trust principal (Average balance)	1,208.1	(48.0)	(53.6)	1,256.2	1,261.8
Loans and bills discounted (Term-end)	26,156.4	584.4	790.9	25,572.0	25,365.4
Banking account	26,152.4	585.5	792.5	25,566.9	25,359.9
Trust account	3.9	(1.0)	(1.5)	5.0	5.5
Loans and bills discounted (Average balance)	25,663.3	1,095.8	1,342.2	24,567.4	24,321.0
Banking account	25,658.8	1,097.3	1,344.0	24,561.4	24,314.8
Trust account	4.5	(1.5)	(1.7)	6.0	6.2

<Saitama Resona Bank>

Deposits (Term-end)	17,764.6	20.7	260.1	17,743.8	17,504.5
Deposits (Average balance)	17,687.6	329.6	339.3	17,358.0	17,348.2
Loans and bills discounted (Term-end)	9,567.0	815.0	1,179.2	8,751.9	8,387.8
Loans and bills discounted (Average balance)	9,162.2	234.7	133.4	8,927.5	9,028.8

<Kansai Mirai Bank>

Deposits (Term-end)	7,814.7	209.7	297.0	7,605.0	7,517.6
Deposits (Average balance)	7,748.1	318.3	341.9	7,429.8	7,406.1
Loans and bills discounted (Term-end)	7,367.3	174.6	202.8	7,192.7	7,164.4
Loans and bills discounted (Average balance)	7,246.2	168.7	195.6	7,077.5	7,050.6

<Minato Bank>

Deposits (Term-end)	3,947.4	80.1	20.9	3,867.3	3,926.4
Deposits (Average balance)	3,931.7	48.4	49.1	3,883.3	3,882.6
Loans and bills discounted (Term-end)	3,330.5	58.7	91.1	3,271.7	3,239.3
Loans and bills discounted (Average balance)	3,289.8	103.1	120.3	3,186.6	3,169.4

5. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Dec. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Dec. 2024 (C)
Domestic individual deposits (Term-end)	39,902.5	932.7	357.5	38,969.7	39,545.0
Liquid deposits	31,405.2	739.7	246.2	30,665.5	31,159.0
Time deposits	8,358.8	178.8	107.2	8,180.0	8,251.6
Domestic corporate deposits (Term-end)	19,636.8	(175.7)	(0.8)	19,812.6	19,637.6
Liquid deposits	15,770.1	(102.4)	(193.4)	15,872.6	15,963.6
Time deposits	3,326.1	151.2	215.8	3,174.9	3,110.3

<Resona Bank>

Domestic individual deposits (Term-end)	18,228.7	396.4	125.5	17,832.3	18,103.2
Liquid deposits	14,894.2	302.4	73.2	14,591.8	14,821.0
Time deposits	3,220.3	77.6	44.4	3,142.7	3,175.9
Domestic corporate deposits (Term-end)	13,020.8	(374.8)	(287.1)	13,395.7	13,307.9
Liquid deposits	10,954.8	(198.3)	(173.3)	11,153.1	11,128.1
Time deposits	1,670.4	19.6	(74.4)	1,650.7	1,744.8

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	13,374.1	384.0	210.3	12,990.0	13,163.7
Liquid deposits	10,780.6	357.6	180.5	10,423.0	10,600.1
Time deposits	2,577.5	28.4	30.8	2,549.1	2,546.7
Domestic corporate deposits (Term-end)	3,524.5	26.9	51.3	3,497.6	3,473.1
Liquid deposits	2,592.3	(1.7)	(60.8)	2,594.1	2,653.2
Time deposits	867.3	44.1	109.1	823.1	758.2

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,357.7	126.3	40.5	5,231.3	5,317.2
Liquid deposits	3,445.1	45.2	(10.1)	3,399.8	3,455.3
Time deposits	1,906.8	81.2	50.5	1,825.6	1,856.3
Domestic corporate deposits (Term-end)	2,161.1	109.9	210.8	2,051.1	1,950.2
Liquid deposits	1,474.0	40.5	35.8	1,433.4	1,438.1
Time deposits	630.2	77.1	172.9	553.0	457.3

<Minato Bank>

Domestic individual deposits (Term-end)	2,941.9	25.9	(18.8)	2,916.0	2,960.8
Liquid deposits	2,285.1	34.2	2.6	2,250.8	2,282.5
Time deposits	654.0	(8.4)	(18.5)	662.5	672.6
Domestic corporate deposits (Term-end)	930.3	62.2	24.0	868.1	906.3
Liquid deposits	748.9	57.0	4.8	691.8	744.1
Time deposits	158.1	10.2	8.1	147.8	149.9

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

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

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Dec. 2025 (A)	(A) - (B)	(A) - (C)	End of Mar. 2025 (B)	End of Dec. 2024 (C)
Investment trust (Including fund wrap)	3,647.7	475.4	324.1	3,172.3	3,323.6
Public bond	382.7	94.0	110.7	288.6	271.9
Insurance	3,310.4	158.3	162.6	3,152.1	3,147.8
<Resona Bank>					
Investment trust (Including fund wrap)	1,612.8	212.0	142.5	1,400.7	1,470.3
Public bond	131.8	36.2	41.9	95.6	89.9
Insurance	1,053.1	18.7	26.0	1,034.4	1,027.0
<Saitama Resona Bank>					
Investment trust (Including fund wrap)	869.9	104.9	66.6	765.0	803.3
Public bond	235.7	53.3	63.2	182.3	172.4
Insurance	1,120.2	62.5	69.4	1,057.7	1,050.7
<Kansai Mirai Bank>					
Investment trust (Including fund wrap)	770.4	89.9	61.4	680.4	708.9
Public bond	8.4	2.3	3.1	6.1	5.3
Insurance	856.5	58.1	52.7	798.3	803.7
<Minato Bank>					
Investment trust (Including fund wrap)	394.5	68.4	53.5	326.0	341.0
Public bond	6.6	2.1	2.4	4.5	4.1
Insurance	280.4	18.9	14.2	261.5	266.2

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)