

Financial Information for the Third Quarter of FY2014

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks for the 3rd quarter (April 1, 2014 to December 31, 2014) of the fiscal year ending March 31, 2015.

[Contents]

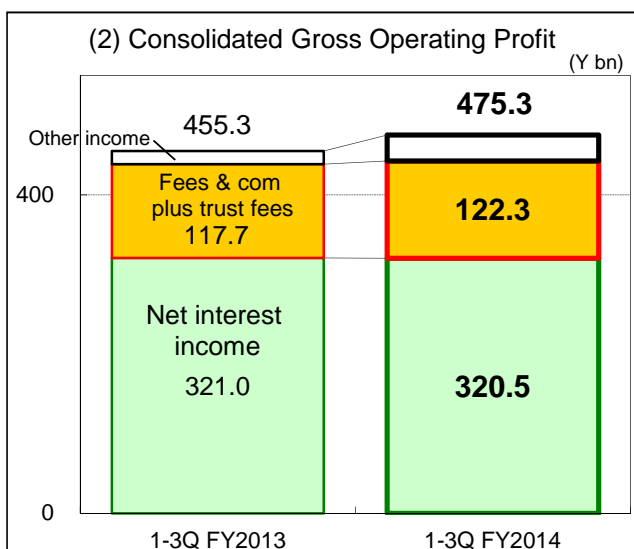
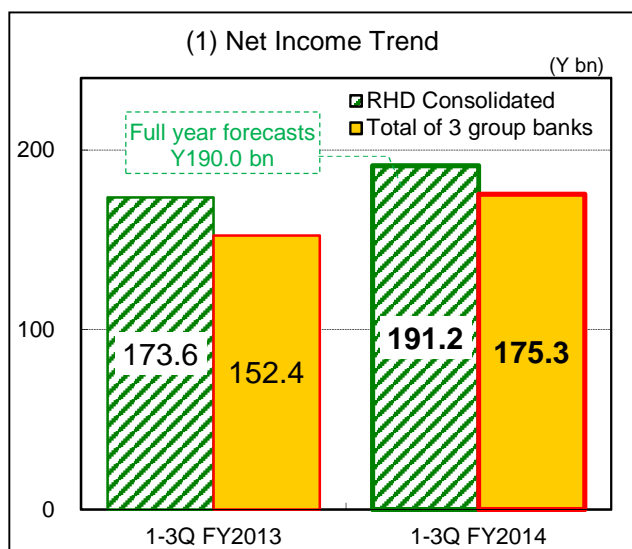
1.	Financial Highlights	Page 1-2
2.	Operating Results	Page 3-5
3.	Claims Disclosed under the Financial Reconstruction Act Criteria	Page 6
4.	Unrealized Gains/(Losses) on Marketable Securities	Page 7
5.	Deposits, Loans and Bills Discounted	Page 8

Note.1 Figures reported herein are unaudited.

Note.2 Capital adequacy ratio will be announced soon after the calculation is completed.

1. Financial Highlights

- Resona Holdings on a consolidated basis posted a net income of Y191.2 bn for the 1-3Q of FY2014 (An increase of Y17.5 bn YoY). The three subsidiary banks on a non-consolidated combined basis registered a net income of Y175.3 bn (an increase of Y22.8 bn YoY).
- Actual net operating profit of the three subsidiary banks on a non-consolidated combined basis increased by Y18.3 bn YoY. The decline in net interest income from loans and deposits owing to contraction of spread was covered by an increase in fees and commission income primarily supported by strong insurance products sale, real estate brokerage, and net gains on bonds.
- Income before income taxes of the three subsidiary banks on a non-consolidated combined basis increased by Y21.0 bn YoY due to an increase in net gains on stocks and continuation of net reversal in credit expenses.
- Resona Holdings does not revise the earnings forecasts announced in November 2014 at this point in time.



(3) Trend of Quarterly Results (Total of 3 group banks)

(Y bn)	FY2014		FY2014		FY2014	
	1Q (3 months)	YoY change	2Q (6 months)	YoY change	3Q (9 months)	YoY change
Gross operating profit	133.1	(12.1)	285.3	(0.4)	436.8	+21.3
Net interest income	100.1	(4.0)	206.2	(4.6)	313.7	(0.5)
Income from loans & deposits ^{*1}	87.9	(4.2)	175.9	(8.4)	263.4	(13.3)
Fees & com. plus trust fees	29.8	(1.2)	63.2	+2.2	91.2	+5.7
Other ^{*2}	3.1	(6.8)	15.9	+1.9	31.8	+16.1
Net gains/(losses) on bonds ^{*3}	2.2	(6.4)	9.4	(1.2)	20.8	+13.8
Operating expenses	(81.9)	+1.0	(165.8)	+1.8	(251.3)	(2.9)
Actual net operating profit ^{*4}	51.1	(11.1)	119.4	+1.3	185.5	+18.3
Other gains/(losses)	13.3	(0.8)	48.5	+10.0	61.1	+2.6
Net gains/(losses) on stocks	4.7	(2.0)	23.4	+3.3	35.2	+8.3
Net gains/(losses) on equity ETFs	4.7	(1.5)	15.1	+4.0	26.5	+9.2
Total credit expenses	11.7	+4.5	23.1	+8.2	30.8	+0.4
Income before income taxes	64.5	(11.9)	168.0	+11.3	246.7	+21.0
Income taxes and other	(16.8)	+3.7	(45.7)	+2.9	(71.4)	+1.8
Net income	47.6	(8.2)	122.2	+14.3	175.3	+22.8

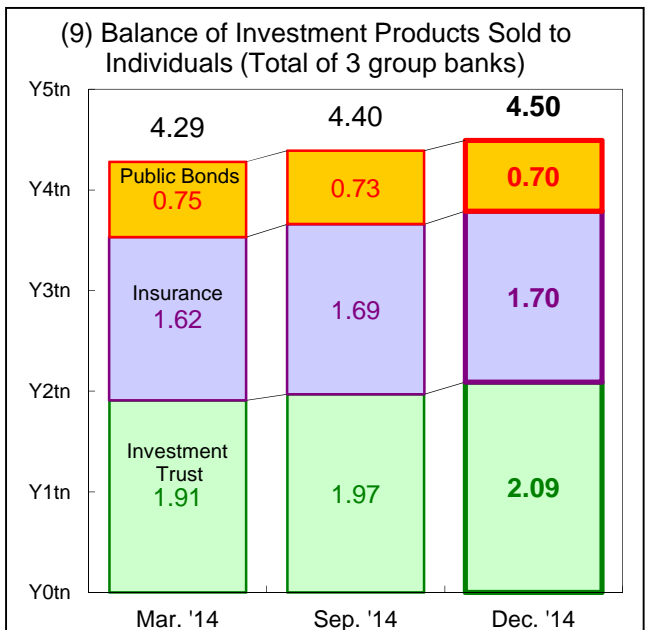
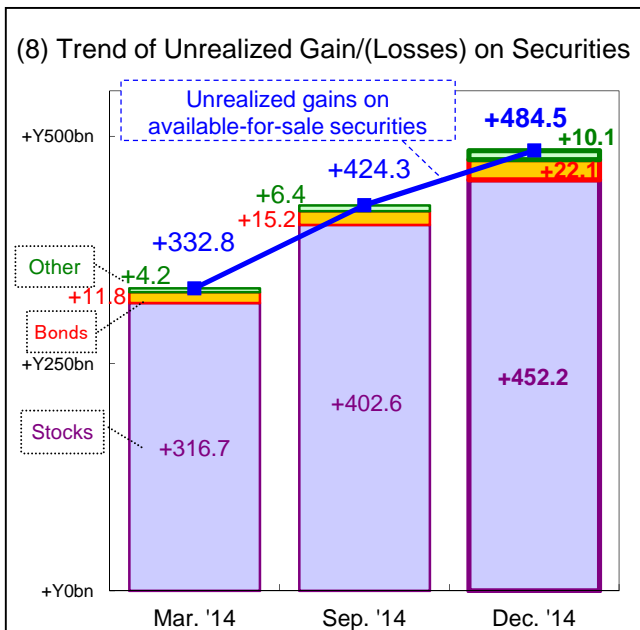
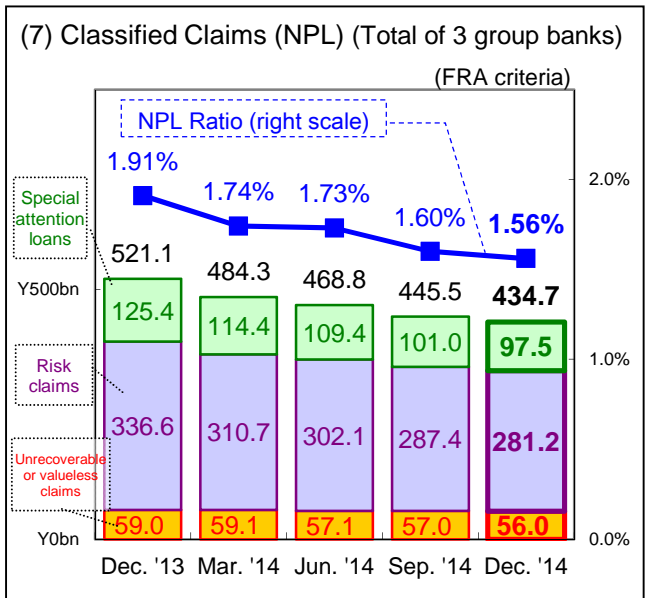
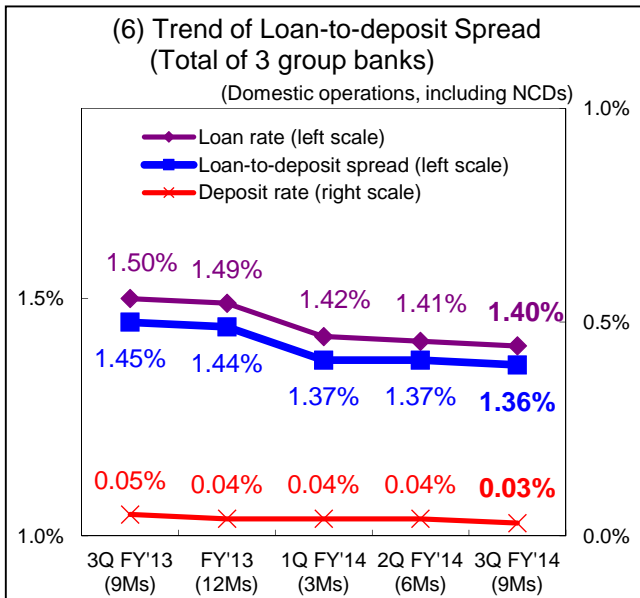
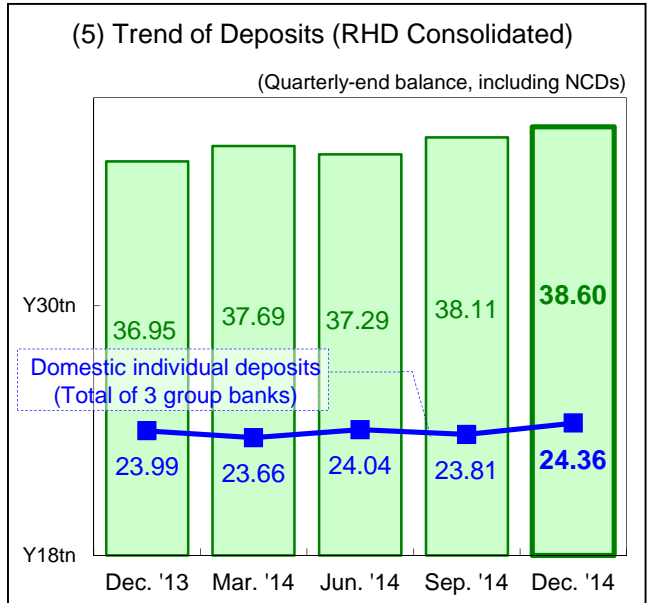
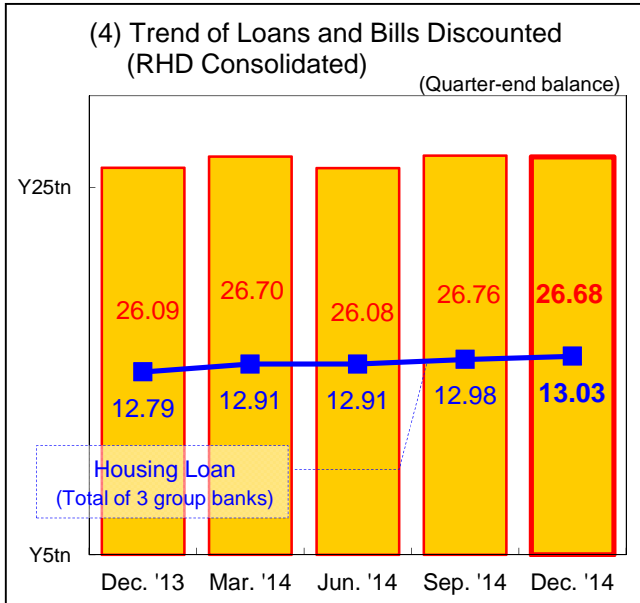
*1. Domestic banking account, deposits include NCDs. *2. Trading income and other operating income.

*3. Net gains/(losses) on bonds and bond-related derivative transactions

*4. Net operating profit before provision to general reserve and expenses related to problem loan disposal in the trust account.

Operating Results

Financial Position



2. Operating Results

(1) Resona Holdings (Consolidated)

(i) Statements of Income

(Billions of yen)

		1-3Q FY 2014	Change	1-3Q FY 2013
Ordinary income	1	662.9	25.7	637.2
Consolidated gross operating profit	2	475.3	19.9	455.3
Interest income	3	320.5	(0.5)	321.0
Trust fees (after disposal of problem loans in the trust account)	4	16.9	(0.9)	17.8
<Disposal of problem loans in the trust account>	5	0.0	0.0	0.0
Fees and commissions	6	105.3	5.4	99.8
Trading income	7	1.5	5.8	(4.3)
Other operating income	8	30.9	10.1	20.8
Provision to general reserve for possible loan losses	9	-	-	-
General and administrative expenses	10	(268.1)	(8.3)	(259.8)
Other gains/(losses), net	11	71.1	9.2	61.8
Net gains/(losses) on stocks	12	35.3	8.1	27.1
Disposal of problem loans	13	(8.6)	5.1	(13.7)
Reversal of credit expenses	14	42.5	(4.1)	46.7
Equity in earnings of investments in affiliates	15	0.0	(0.0)	0.1
Ordinary profit	16	278.2	20.9	257.3
Extraordinary gains	17	0.0	(2.6)	2.7
Extraordinary losses	18	(2.4)	(0.2)	(2.1)
Income before income taxes and minority interests	19	275.9	18.0	257.9
Income taxes - current	20	(55.9)	(8.1)	(47.8)
Income taxes - deferred	21	(23.7)	6.7	(30.4)
Minority interests in net income	22	(4.9)	0.9	(5.9)
Net income	23	191.2	17.5	173.6
Credit expense (5, 9, 13, 14)	24	33.9	0.9	32.9
Disposal of problem loans in the trust account	25	0.0	0.0	0.0
Provision to general reserve for possible loan losses	26	34.5	(3.0)	37.6
Write-off of loans	27	(8.0)	4.4	(12.5)
Provision to specific reserve for possible loan losses	28	(2.8)	5.7	(8.5)
Provision to special reserve for certain overseas loans	29	0.0	0.0	0.0
Other disposal of problem loans	30	(0.5)	0.6	(1.2)
Gains on recoveries of written-off loans	31	10.7	(6.8)	17.5

(ii) ROE

(%)

	1-3Q FY 2014	Change	1-3Q FY 2013
Net income ROE	13.98	3.04	10.94

(Note)

$$\text{ROE} = \frac{\text{Net income}(1-3\text{Q}) \times 365/275}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$$

(Consolidated ROE): Excluding minority interests

(2) Total of three banks, Non-consolidated figures of each bank

(i) Statements of Income

(Billions of yen)

		Total of three banks [Non-consolidated]			Resona Bank		
		1-3Q		1-3Q	1-3Q		1-3Q
		FY 2014	Change	FY 2013	FY 2014	Change	FY 2013
Gross operating profit	1	436.8	21.3	415.5	293.5	19.5	274.0
Interest income	2	313.7	(0.5)	314.3	200.5	3.7	196.8
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	263.4	(13.3)	276.8	165.5	(8.0)	173.6
Trust fees (after disposal of problem loans in trust account)	4	16.9	(0.9)	17.8	16.9	(0.9)	17.8
<Disposal of problem loans in the trust account>	5	0.0	0.0	0.0	0.0	0.0	0.0
Fees and commissions	6	74.3	6.6	67.7	52.0	3.6	48.4
Trading income	7	0.7	5.1	(4.4)	0.7	5.1	(4.4)
Other operating income	8	31.1	10.9	20.1	23.2	7.8	15.3
Expenses (excluding non-recurring items)	9	(251.3)	(2.9)	(248.3)	(164.7)	(1.5)	(163.2)
Personnel expenses	10	(99.2)	(2.5)	(96.6)	(63.8)	(1.4)	(62.3)
Non-personnel expenses	11	(137.7)	1.7	(139.4)	(91.6)	1.4	(93.1)
Taxes	12	(14.3)	(2.1)	(12.2)	(9.2)	(1.5)	(7.7)
Provision to general reserve for possible loan losses	13	-	(2.8)	2.8	-	-	-
Actual net operating profit	14	185.5	18.3	167.1	128.7	17.9	110.7
Core net operating profit	15	159.2	(3.6)	162.8	110.9	0.0	110.9
Net operating profit	16	185.5	15.5	170.0	128.7	18.0	110.7
Net gains/(losses) on bonds	17	26.2	21.9	4.2	17.7	17.9	(0.1)
Other gains/(losses), net	18	63.5	5.6	57.9	61.5	0.7	60.8
Net gains/(losses) on stocks	19	35.2	8.3	26.9	34.1	7.9	26.2
Gains on sale	20	37.8	10.2	27.6	36.2	9.2	26.9
Losses on sale	21	(1.9)	(1.7)	(0.2)	(1.9)	(1.7)	(0.2)
Losses on devaluation	22	(0.6)	(0.1)	(0.4)	(0.1)	0.3	(0.4)
Disposal of problem loans	23	(7.1)	7.4	(14.6)	(2.6)	3.8	(6.4)
Reversal of credit expenses	24	38.0	(4.2)	42.2	30.3	(5.6)	36.0
Other	25	(2.5)	(5.9)	3.4	(0.3)	(5.3)	5.0
Ordinary profit	26	249.1	21.2	227.9	190.3	18.7	171.5
Extraordinary gains/(losses), net	27	(2.3)	(0.1)	(2.1)	(1.9)	(0.1)	(1.8)
Net gains/(losses) on disposal of fixed assets	28	(0.8)	0.0	(0.9)	(0.7)	0.0	(0.7)
Impairment losses on fixed assets	29	(1.4)	(0.2)	(1.2)	(1.2)	(0.1)	(1.0)
Income before income taxes	30	246.7	21.0	225.7	188.3	18.6	169.6
Income taxes-current	31	(49.5)	(7.8)	(41.6)	(36.2)	(9.5)	(26.7)
Income taxes-deferred	32	(21.9)	9.7	(31.6)	(17.3)	7.8	(25.1)
Net income	33	175.3	22.8	152.4	134.6	16.9	117.7
Credit expense (5, 13, 23, 24)	34	30.8	0.4	30.3	27.7	(1.8)	29.5
Disposal of problem loans in the trust account	35	0.0	0.0	0.0	0.0	0.0	0.0
Provision to general reserve for possible loan losses	36	25.0	(2.0)	27.1	19.2	(1.4)	20.6
Write-off of loans	37	(6.6)	3.7	(10.3)	(2.6)	3.2	(5.8)
Provision to specific reserve for possible loan losses	38	2.4	5.1	(2.6)	3.8	1.4	2.3
Provision to special reserve for certain overseas loans	39	0.0	0.0	0.0	0.0	0.0	0.0
Other disposal of problem loans	40	(0.5)	0.5	(1.1)	0.0	0.6	(0.5)
Gains on recoveries of written-off claims	41	10.4	(6.9)	17.3	7.2	(5.7)	12.9

(Notes)

1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans.

2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Total of three banks [Non-consolidated]			Resona Bank		
	1-3Q		1-3Q	1-3Q		1-3Q
	FY 2014	Change	FY 2013	FY 2014	Change	FY 2013
Average interest rate of loans and bills discounted (A)	1.40	(0.10)	1.50	1.35	(0.09)	1.45
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.01)	0.05	0.03	(0.01)	0.05
Loan-to-deposit spread (A) - (B)	1.36	(0.08)	1.45	1.31	(0.08)	1.39

(i) Statements of Income

(Billions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1-3Q		1-3Q	1-3Q		1-3Q
		FY 2014	Change	FY 2013	FY 2014	Change	FY 2013
Gross operating profit	1	103.0	1.1	101.8	40.3	0.6	39.6
Interest income	2	83.9	(3.7)	87.6	29.3	(0.5)	29.8
<Net interest income from loans and deposits (Domestic operations, including NCDs)>	3	72.1	(3.8)	75.9	25.8	(1.4)	27.2
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	14.6	1.2	13.4	7.6	1.8	5.8
Trading income	7	-	-	-	-	-	-
Other operating income	8	4.4	3.6	0.7	3.4	(0.6)	4.0
Expenses (excluding non-recurring items)	9	(57.7)	(1.0)	(56.7)	(28.7)	(0.4)	(28.3)
Personnel expenses	10	(22.1)	(0.7)	(21.3)	(13.2)	(0.3)	(12.9)
Non-personnel expenses	11	(32.1)	0.1	(32.2)	(13.9)	0.1	(14.0)
Taxes	12	(3.4)	(0.4)	(3.0)	(1.6)	(0.2)	(1.3)
Provision to general reserve for possible loan losses	13	-	-	-	-	(2.8)	2.8
Actual net operating profit	14	45.2	0.1	45.1	11.5	0.2	11.3
Core net operating profit	15	39.9	(4.5)	44.4	8.3	0.8	7.5
Net operating profit	16	45.2	0.1	45.1	11.5	(2.5)	14.1
Net gains/(losses) on bonds	17	5.3	4.6	0.7	3.1	(0.5)	3.7
Other gains/(losses), net	18	(0.1)	(2.6)	2.5	2.0	7.5	(5.4)
Net gains/(losses) on stocks	19	0.2	0.0	0.2	0.8	0.3	0.4
Gains on sale	20	0.7	0.5	0.2	0.8	0.3	0.4
Losses on sale	21	(0.0)	0.0	(0.0)	(0.0)	(0.0)	-
Losses on devaluation	22	(0.5)	(0.5)	-	-	0.0	(0.0)
Disposal of problem loans	23	(3.3)	(1.5)	(1.7)	(1.2)	5.1	(6.4)
Reversal of credit expenses	24	3.8	(1.1)	4.9	3.8	2.5	1.2
Other	25	(0.9)	0.0	(0.9)	(1.2)	(0.6)	(0.6)
Ordinary profit	26	45.1	(2.5)	47.6	13.6	4.9	8.7
Extraordinary gains/(losses), net	27	(0.2)	(0.0)	(0.1)	(0.1)	0.0	(0.1)
Net gains/(losses) on disposal of fixed assets	28	(0.0)	0.1	(0.1)	(0.0)	(0.0)	(0.0)
Impairment losses on fixed assets	29	(0.1)	(0.1)	(0.0)	(0.0)	0.0	(0.1)
Income before income taxes	30	44.9	(2.6)	47.5	13.5	4.9	8.5
Income taxes-current	31	(12.3)	1.2	(13.5)	(0.9)	0.3	(1.3)
Income taxes-deferred	32	(3.1)	0.8	(3.9)	(1.4)	1.0	(2.4)
Net income	33	29.4	(0.5)	29.9	11.1	6.4	4.7
Credit expense (5, 13, 23, 24)	34	0.5	(2.6)	3.2	2.5	4.9	(2.4)
Disposal of problem loans in the trust account	35	-	-	-	-	-	-
Provision to general reserve for possible loan losses	36	2.6	(1.0)	3.6	3.2	0.4	2.8
Write-off of loans	37	(2.6)	(1.2)	(1.4)	(1.3)	1.7	(3.0)
Provision to specific reserve for possible loan losses	38	(1.0)	0.8	(1.8)	(0.3)	2.8	(3.1)
Provision to special reserve for certain overseas loans	39	-	-	-	-	-	-
Other disposal of problem loans	40	(0.6)	(0.3)	(0.2)	0.0	0.3	(0.2)
Gains on recoveries of written-off claims	41	2.2	(0.8)	3.1	0.9	(0.3)	1.2

(Notes)

- Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans.
- Core net operating profit: Actual net operating profit less net gains/(losses) on bonds.

(ii) Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Kinki Osaka Bank		
	1-3Q		1-3Q	1-3Q		1-3Q
	FY 2014	Change	FY 2013	FY 2014	Change	FY 2013
Average interest rate of loans and bills discounted (A)	1.48	(0.10)	1.59	1.50	(0.08)	1.59
Average interest rate of deposits and negotiable CDs (B)	0.03	(0.00)	0.03	0.06	(0.02)	0.08
Loan-to-deposit spread (A) - (B)	1.45	(0.10)	1.56	1.43	(0.06)	1.50

3. Claims Disclosed under the Financial Reconstruction Act Criteria

(Billions of yen,%)

		End of December		End of September 2014 [B]	End of March 2014	
		2014 [A]	[A]-[B]			
Total of three banks [Non-consolidated] (Banking and Trust Account)	Unrecoverable or valueless claims	56.0	(1.0)	57.0	59.1	
	Risk claims	281.2	(6.1)	287.4	310.7	
	Special attention loans	97.5	(3.5)	101.0	114.4	
	Subtotal (A)	434.7	(10.7)	445.5	484.3	
	Normal Claims	27,302.6	(44.7)	27,347.4	27,222.6	
	Total (B)	27,737.4	(55.4)	27,792.9	27,707.0	
	NPL Ratio (A) / (B)	1.56	(0.03)	1.60	1.74	
	Resona Bank (Banking and Trust Account)	Unrecoverable or valueless claims	32.1	(0.9)	33.1	38.8
		Risk claims	156.3	(3.0)	159.3	177.3
		Special attention loans	63.9	(0.1)	64.1	69.4
Subtotal (A)		252.4	(4.1)	256.6	285.6	
Normal Claims		18,184.7	(41.1)	18,225.9	18,110.8	
Total (B)		18,437.2	(45.3)	18,482.5	18,396.4	
NPL Ratio (A) / (B)		1.36	(0.01)	1.38	1.55	
Saitama Resona Bank	Unrecoverable or valueless claims	14.6	(0.0)	14.6	11.1	
	Risk claims	70.5	(1.8)	72.4	74.8	
	Special attention loans	20.4	(2.9)	23.3	24.3	
	Subtotal (A)	105.6	(4.8)	110.4	110.3	
	Normal Claims	6,726.6	42.5	6,684.1	6,623.7	
	Total (B)	6,832.3	37.7	6,794.6	6,734.1	
	NPL Ratio (A) / (B)	1.54	(0.08)	1.62	1.63	
Kinki Osaka Bank	Unrecoverable or valueless claims	9.2	(0.0)	9.2	9.1	
	Risk claims	54.2	(1.3)	55.5	58.5	
	Special attention loans	13.1	(0.4)	13.5	20.6	
	Subtotal (A)	76.6	(1.7)	78.4	88.3	
	Normal Claims	2,391.2	(46.1)	2,437.3	2,487.9	
	Total (B)	2,467.8	(47.8)	2,515.7	2,576.3	
	NPL Ratio (A) / (B)	3.10	(0.01)	3.11	3.42	

(Note)

The presented figures as of the end of December 2014 are classified in accordance with the categories, which are defined under the provisions of the Article 4 of the Implementing Regulations for the Law Concerning Emergency Measures to Revitalize Financial System. Presented figures are based on the following criteria:

[Classification for disclosure]

Based on the Guidelines for Self-assessment of Asset Quality which was established in accordance with the FSA's Financial Inspection Manual, each of subsidiary banks implemented self-assessment of asset quality as of the end of December 2014. Based on the results of such self-assessments, claims were classified into the disclosure categories.

[Disclosed amount]

Amount reported for each disclosure category is based on the outstanding exposure amount as of the end of December 2014. Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable is deducted as an equivalent for partial direct write-offs.

4. Unrealized Gains/(Losses) on Marketable Securities

(1) Unrealized gains/(losses) on available-for-sale securities

(Billions of Yen)

		End of December 2014				End of September 2014				End of March 2014			
		B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss	
Total of three banks [Non-consolidated]	Available-for-sale Securities	4,375.7	484.5	488.8	(4.2)	5,834.2	424.3	429.8	(5.5)	6,531.5	332.8	341.6	(8.8)
	Stocks	783.2	452.2	454.6	(2.3)	734.5	402.6	405.3	(2.7)	648.3	316.7	320.0	(3.3)
	Bonds	3,258.1	22.1	22.4	(0.2)	4,778.5	15.2	16.1	(0.8)	5,565.4	11.8	15.1	(3.2)
	Other	334.3	10.1	11.8	(1.7)	321.0	6.4	8.4	(1.9)	317.7	4.2	6.4	(2.2)
Resona Bank	Available-for-sale Securities	2,028.5	376.3	380.2	(3.8)	2,745.9	326.1	330.9	(4.8)	3,593.6	251.3	258.9	(7.5)
	Stocks	631.0	367.7	369.9	(2.1)	585.6	321.6	324.1	(2.5)	514.3	249.4	252.5	(3.0)
	Bonds	1,214.9	5.5	5.7	(0.2)	2,003.8	3.0	3.7	(0.7)	2,898.0	0.4	3.3	(2.9)
	Other	182.5	3.0	4.5	(1.4)	156.5	1.3	3.0	(1.6)	181.2	1.4	2.9	(1.5)
Saitama Resona Bank	Available-for-sale Securities	1,724.6	90.5	90.6	(0.1)	2,342.6	83.0	83.3	(0.3)	2,253.2	70.3	71.1	(0.8)
	Stocks	140.4	77.1	77.3	(0.1)	137.2	73.7	73.8	(0.1)	123.8	61.4	61.7	(0.2)
	Bonds	1,534.7	11.7	11.8	(0.0)	2,161.2	8.6	8.7	(0.1)	2,085.9	8.8	9.0	(0.1)
	Other	49.3	1.5	1.5	(0.0)	44.1	0.6	0.7	(0.0)	43.5	(0.0)	0.3	(0.3)
Kinki Osaka Bank	Available-for-sale Securities	622.5	17.7	17.9	(0.2)	745.6	15.2	15.5	(0.3)	684.6	11.1	11.6	(0.4)
	Stocks	11.7	7.3	7.3	(0.0)	11.6	7.2	7.3	(0.0)	10.1	5.7	5.7	(0.0)
	Bonds	508.3	4.8	4.8	(0.0)	613.5	3.5	3.5	(0.0)	581.4	2.5	2.6	(0.1)
	Other	102.4	5.4	5.6	(0.2)	120.4	4.4	4.6	(0.2)	93.0	2.8	3.1	(0.2)

(2) Unrealized gains/(losses) on held-to-maturity bonds

(Billions of Yen)

		End of December 2014				End of September 2014				End of March 2014			
		B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)			B/S Amount	Unrealized gains/(losses)		
			Gain	Loss			Gain	Loss			Gain	Loss	
Total of three banks [Non-consolidated]		2,334.6	84.3	84.3	(0.0)	2,324.9	69.1	69.1	(0.0)	2,150.7	67.8	67.9	(0.1)
Resona Bank		1,521.2	53.8	53.8	-	1,522.0	41.0	41.0	-	1,368.4	39.0	39.0	-
Saitama Resona Bank		652.7	24.2	24.2	-	644.1	21.6	21.6	(0.0)	627.8	21.5	21.7	(0.1)
Kinki Osaka Bank		160.6	6.2	6.2	(0.0)	158.7	6.4	6.4	(0.0)	154.3	7.1	7.1	(0.0)

(3) Stocks of subsidiaries and affiliates

There is no applicable information.

(Notes)

- Figures in the above table includes "securities", negotiable certificates of deposit included in "cash and due from banks", and trust beneficiary certificates included in "monetary claims bought" stated on the balance sheet.
- The presented amounts do not include the securities of which it is extremely difficult to estimate fair values.
- For stocks, market values are based on the average price during the one month prior to the quarter and fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the relevant period.

5. Deposits, Loans and Bills Discounted

(Billions of yen)

		End of December			End of March 2014 [B]	End of December 2013 [C]	
		2014 [A]	[A]-[B]	[A]-[C]			
Total of three banks [Non-consolidated]	Deposits (Term-end)	35,921.4	127.7	935.6	35,793.7	34,985.8	
	Domestic individual deposits	24,362.4	701.9	369.2	23,660.5	23,993.1	
	Liquid deposits	15,737.8	974.4	740.8	14,763.4	14,996.9	
	Time deposits	8,441.5	(259.8)	(366.1)	8,701.4	8,807.6	
	Domestic corporate deposits	10,077.5	(55.1)	341.1	10,132.7	9,736.4	
	Liquid deposits	7,359.9	196.7	568.3	7,163.1	6,791.5	
	Time deposits	2,361.5	(166.5)	(229.7)	2,528.0	2,591.2	
	Trust principal (Term-end)	602.4	44.1	(35.7)	558.3	638.2	
	Loans and bills discounted (Term-end)	26,973.8	(12.1)	573.5	26,986.0	26,400.2	
	Banking account	26,935.5	(6.6)	582.1	26,942.2	26,353.4	
	Trust account	38.3	(5.5)	(8.5)	43.8	46.8	
	Resona Bank	Deposits (Term-end)	21,219.4	32.8	644.8	21,186.6	20,574.5
		Domestic individual deposits	12,818.4	323.1	160.4	12,495.3	12,657.9
Liquid deposits		8,405.4	511.5	405.8	7,893.8	7,999.5	
Time deposits		4,267.3	(183.0)	(246.8)	4,450.3	4,514.1	
Domestic corporate deposits		7,455.5	(39.1)	223.9	7,494.6	7,231.6	
Liquid deposits		5,518.4	156.2	441.5	5,362.1	5,076.8	
Time deposits		1,629.3	(118.2)	(235.8)	1,747.5	1,865.2	
Trust principal (Term-end)		602.4	44.1	(35.7)	558.3	638.2	
Loans and bills discounted (Term-end)		17,754.1	16.3	478.1	17,737.8	17,276.0	
Banking account		17,715.8	21.8	486.6	17,693.9	17,229.1	
Trust account		38.3	(5.5)	(8.5)	43.8	46.8	
Saitama Resona Bank		Deposits (Term-end)	11,421.2	100.1	320.7	11,321.1	11,100.5
		Domestic individual deposits	8,963.8	366.2	233.9	8,597.5	8,729.9
	Liquid deposits	5,975.3	394.2	287.9	5,581.0	5,687.3	
	Time deposits	2,957.9	(22.4)	(48.7)	2,980.4	3,006.7	
	Domestic corporate deposits	1,965.7	30.3	113.7	1,935.4	1,851.9	
	Liquid deposits	1,406.5	72.7	107.8	1,333.7	1,298.6	
	Time deposits	533.3	(34.8)	18.3	568.1	514.9	
	Loans and bills discounted (Term-end)	6,780.2	87.7	141.4	6,692.4	6,638.7	
	Kinki Osaka Bank	Deposits (Term-end)	3,280.8	(5.1)	(29.9)	3,285.9	3,310.7
		Domestic individual deposits	2,580.1	12.5	(25.1)	2,567.5	2,605.2
Liquid deposits		1,357.1	68.5	47.0	1,288.5	1,310.0	
Time deposits		1,216.2	(54.3)	(70.4)	1,270.6	1,286.7	
Domestic corporate deposits		656.2	(46.3)	3.4	702.6	652.8	
Liquid deposits		435.0	(32.2)	18.8	467.2	416.1	
Time deposits		198.8	(13.4)	(12.2)	212.3	211.0	
Loans and bills discounted (Term-end)		2,439.4	(116.3)	(46.0)	2,555.7	2,485.4	

(Notes)

1. Trust account is a trust for which the principal is guaranteed.

2. The above figures are based on the figures reported to Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

Liquid deposits = current deposits + ordinary deposits + savings deposits + deposits at notice