



※ **Other**

- (1) Changes in significant subsidiaries during the period : No  
     New : Not applicable  
     Excluded : Not applicable
- (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 : Yes  
     B) Changes due to other reasons : No  
     C) Changes in accounting estimates : No  
     D) Restatements : No  
     Note: For more details, please refer to “Consolidated Financial Statements (5) Changes in Accounting Policies” on page 4 of the attachment

- (4) Number of Shares of Common Stock Outstanding
- A) Total outstanding shares including treasury stock at the end of the period
- |                   |   |                      |
|-------------------|---|----------------------|
| December 31, 2021 | : | 2,424,042,866 shares |
| March 31, 2021    | : | 2,302,829,191 shares |
- B) Treasury stock at the end of the period
- |                   |   |                   |
|-------------------|---|-------------------|
| December 31, 2021 | : | 27,786,962 shares |
| March 31, 2021    | : | 5,837,458 shares  |
- C) Average outstanding shares during the period
- |                |   |                      |
|----------------|---|----------------------|
| 1-3Q of FY2021 | : | 2,431,656,262 shares |
| 1-3Q of FY2020 | : | 2,296,847,504 shares |

Note: Treasury stock at the end of Dec. 2021 included the stocks owned by Stock Benefit Trust for Officers.  
 Treasury stock at the end of Mar. 2021 included the stocks owned by ESOP-type Stock Benefit Trust for the Employee Shareholding Association and Stock Benefit Trust for Officers.

December 31, 2021	:	3,789,600 shares
March 31, 2021	:	4,840,100 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,422,927,407 shares

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

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements. Resona Holdings does not revise the full year targets announced in November 2021, at this point in time.

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(Supplementary Explanatory Material)

Reference Materials for the Third Quarter of FY2021

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2021	December 31, 2021
<b>Assets</b>		
Cash and due from banks	¥ 25,223,147	¥ 26,610,964
Call loans and bills bought	107,242	114,130
Monetary claims bought	221,739	248,926
Trading assets	231,695	190,121
Securities	7,147,733	7,940,507
Loans and bills discounted	38,978,959	39,346,078
Foreign exchange assets	139,436	211,628
Lease receivables and investments in leases	36,559	34,291
Other assets	965,192	910,969
Tangible fixed assets	361,178	358,176
Intangible fixed assets	53,339	56,017
Net defined benefit asset	43,949	35,190
Deferred tax assets	29,728	26,117
Customers' liabilities for acceptances and guarantees	347,904	369,645
Reserve for possible loan losses	(190,088)	(194,952)
Reserve for possible losses on investments	(36)	(13)
<b>Total Assets</b>	<b>¥ 73,697,682</b>	<b>¥ 76,257,801</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 58,691,223	¥ 59,037,977
Negotiable certificates of deposit	739,170	1,004,530
Call money and bills sold	630,895	1,574,232
Payables under repurchase agreements	3,000	5,000
Payables under securities lending transactions	1,064,481	1,492,088
Trading liabilities	39,626	28,925
Borrowed money	7,218,168	8,060,839
Foreign exchange liabilities	8,025	13,013
Bonds	326,000	261,000
Due to trust account	1,304,346	962,228
Other liabilities	663,699	791,161
Reserve for employees' bonuses	18,650	10,171
Net defined benefit liability	15,371	14,148
Other reserves	34,643	33,153
Deferred tax liabilities	54,613	49,228
Deferred tax liabilities for land revaluation	18,216	18,206
Acceptances and guarantees	347,904	369,645
<b>Total Liabilities</b>	<b>71,178,037</b>	<b>73,725,549</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	15,769	159,293
Retained earnings	1,796,476	1,869,869
Treasury stock	(2,478)	(11,848)
<b>Total stockholders' equity</b>	<b>1,860,319</b>	<b>2,067,867</b>
Net unrealized gains on available-for-sale securities	442,901	434,017
Net deferred gains on hedges	10,671	5,469
Revaluation reserve for land	39,702	39,679
Foreign currency translation adjustments	(5,851)	(4,346)
Remeasurements of defined benefit plans	(30,478)	(27,132)
<b>Total accumulated other comprehensive income</b>	<b>456,946</b>	<b>447,688</b>
Stock acquisition rights	279	240
Non-controlling interests	202,099	16,455
<b>Total Net Assets</b>	<b>2,519,645</b>	<b>2,532,252</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 73,697,682</b>	<b>¥ 76,257,801</b>

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

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2020 From April 1, 2020 to December 31, 2020	Third Quarter of FY2021 From April 1, 2021 to December 31 2021
<b>Ordinary income</b>	¥ 595,867	¥ 620,422
Interest income	321,951	327,252
Interest on loans and bills discounted	268,753	265,799
Interest and dividends on securities	33,476	36,891
Trust fees	14,092	15,380
Fees and commissions	170,643	185,128
Trading income	4,000	1,842
Other operating income	35,731	29,888
Other ordinary income	49,447	60,929
<b>Ordinary expenses</b>	448,994	439,699
Interest expenses	14,250	9,512
Interest on deposits	7,539	5,743
Fees and commissions	48,269	50,627
Trading expenses	63	—
Other operating expenses	11,930	23,186
General and administrative expenses	318,856	317,356
Other ordinary expenses	55,625	39,016
<b>Ordinary profits</b>	146,872	180,723
<b>Extraordinary gains</b>	1,726	1,032
Gains on disposal of fixed assets	1,726	1,032
<b>Extraordinary losses</b>	3,811	2,483
Losses on disposal of fixed assets	1,316	1,012
Impairment losses on fixed assets	2,495	1,471
<b>Income before income taxes</b>	144,787	179,271
Income taxes – current	41,814	50,650
Income taxes – deferred	565	1,744
Total income taxes	42,380	52,395
<b>Net income</b>	102,407	126,875
<b>Net income attributable to non-controlling interests</b>	5,246	326
<b>Net income attributable to owners of parent</b>	¥ 97,160	¥ 126,549

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2020 From April 1, 2020 to December 31, 2020	Third Quarter of FY2021 From April 1, 2021 to December 31 2021
<b>Net income</b>	¥ 102,407	¥ 126,875
<b>Other comprehensive income</b>	143,810	(9,304)
Net unrealized gains (losses) on available-for-sale securities	148,078	(11,213)
Net deferred gains (losses) on hedges	(4,727)	(5,195)
Foreign currency translation adjustments	(5,936)	2,170
Remeasurements of defined benefit plans	6,350	4,904
Share of other comprehensive income of affiliates accounted for using the equity method	43	29
<b>Total comprehensive income</b>	¥ 246,217	¥ 117,571
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 236,968	¥ 116,597
Non-controlling interests	¥ 9,248	¥ 974

**(3) Note on Going-Concern Assumption**  
Not applicable

**(4) Note for Significant Changes in the Amount of Stockholders' Equity**  
For the Third Quarter of Fiscal Year 2021 (April 1, 2021- December 31, 2021)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 15,769	¥ 1,796,476	¥ (2,478)	¥ 1,860,319
Cumulative effects of changes in accounting policies			(2,094)		(2,094)
Restated balance	50,552	15,769	1,794,381	(2,478)	1,858,224
Changes during the term					
Increase by share exchanges		184,556			184,556
Dividends paid			(51,084)		(51,084)
Net income attributable to owners of parent			126,549		126,549
Purchase of treasury stock				(50,912)	(50,912)
Disposal of treasury stock		5		620	625
Cancellation of treasury stock		(40,923)		40,923	-
Reversal of revaluation reserve for land			22		22
Changes in ownership interest of parent due to transactions with non-controlling interests		(114)			(114)
Total changes during the term	-	143,524	75,487	(9,369)	209,642
Balance at the end of the term	¥ 50,552	¥ 159,293	¥ 1,869,869	¥ (11,848)	¥ 2,067,867

**(5) Changes in Accounting Policies**

**Application of "Accounting Standard for Revenue Recognition"**

The Group has applied "Accounting Standard for Revenue Recognition" (ASBJ Statement No. 29, March 31, 2020), etc. from the beginning of the third quarter of fiscal year 2021 and recognizes revenue when it transfers control of promised goods or services to a customer in the amount expected to receive upon exchange of the goods or services.

Regarding the application of the accounting standards, the Group follows the transitional treatments set forth in the supplementary provision of Paragraph 84 of the accounting standard. The cumulative effect in case the Group applies the new accounting policy retroactively prior to the third quarter of fiscal year 2021 was added to or subtracted from the beginning balance of retained earnings of the third quarter of fiscal year 2021.

The effect of this change is immaterial.

### Application of “Accounting Standard for Fair Value Measurement”

The Group has applied "Accounting Standard for Fair Value Measurement" (ASBJ Statement No.30 July 4, 2019), etc. from the beginning of the third quarter of fiscal year 2021. In accordance with Article 8 of the accounting standard, the fair value adjustment method used to determine the fair values of derivative transactions was revised to the method maximizing the use of relevant observable inputs estimated from derivatives and others traded in the market.

In accordance with the transitional measures set forth in provisions of Article 20 of the accounting standard, the cumulative effect in case the Group applies the new accounting policy retroactively prior to the third quarter of fiscal year 2021 was added to or subtracted from the beginning balance of retained earnings of the third quarter of fiscal year 2021.

As a result, retained earnings decreased by JPY1,541 million, trading assets decreased by JPY1,299 million, other assets decreased by JPY946 million, deferred tax assets increased by JPY102 million, trading liabilities decreased by JPY18 million, other liabilities decreased by JPY30 million, and deferred tax liabilities decreased by JPY554 million as of the beginning of the third quarter of fiscal year 2021.

In addition, in accordance with the transitional treatments set forth in Article 19 of the accounting standard and Article 44-2 of "Accounting Standard for Financial Instruments" (ASBJ Statement No. 10, July 4, 2019), the Group applies new accounting policies prescribed by "Accounting Standard for Fair Value Measurement", etc. prospectively.

As a result, fair values of Japanese stocks included in available-for-sale securities were previously measured based on the average quoted market price over the last month of the quarter, in principle, however, from the end of this quarter, those fair values are measured based on the quoted market price as of the last day of the quarter.

### (6) Significant Subsequent Event

#### Cancellation of treasury shares

Resona Holdings has implemented cancellation of treasury shares pursuant to Article 178 of the Companies Act decided in the meeting of the Board of Directors held on November 9, 2021 on January 11, 2022.

- |                                      |  |
|--------------------------------------|--|
| (1) Type of shares cancelled         | Common stock of Resona Holdings, inc.  |
| (2) Total number of shares cancelled | 23,062,500 shares<br>(Equivalent to 0.95% of the issued common shares before the cancellation) |

#### Introduction of an Employee Stock Ownership Plan (Stock Benefit Trust) for the Employee Shareholding Association

The Company decided to introduce ESOP-type Stock Benefit Trust for the Employee Shareholding Association (“the ESOP Trust”) on January 31, 2022 as an employee incentive plan with the intent of providing its employees with incentives to increase the Group’s corporate value over the medium-to long-term. And the ESOP trust details including the timing of establishing the trust, trust period, and amount of the share acquisitions have been decided . Outlines are as follows:

##### 1. Outline of the ESOP Trust

The Company creates a trust with certain eligible employees participating in the Resona Holdings and Kansai Mirai Financial Group Employee Shareholding Association (“ESA”) being beneficiaries. The designated trust account acquires, in a predetermined period for share acquisition, the equivalent number of its shares that the ESA is expected to purchase thereafter. The trust account will then sell the shares on a fixed day on a monthly basis to the ESA. If an increase in stock price or other related factors result in a profit for the trust by the end of the trust period, the excess amount will be distributed to the members of ESA that satisfy the beneficiary requirements in proportion to the number of shares they acquired during the trust period. If there remain borrowings owing to the loss on sale of shares to the ESA resulting from a fall in share price, the Company will act as a guarantor for the borrowing undertaken by the trust and repay the remaining loan balance in accordance with the indemnity clause stipulated in the loan agreement.

## 2. Outline of the Trust Agreement

(1) Trustor	Resona Holdings, Inc.
(2) Trustee	Resona Bank, Ltd
(3) Beneficiary	Certain eligible employees participating in the ESA
(4) Expected trust effective date	February 1, 2022
(5) Expected trust period	From February 1, 2022 to January 31, 2027
(6) Exercising of voting rights	The Trustee will exercise the voting rights in accordance with the instruction of the Trust Administrator, who will consider the ESA's execution of voting rights and the guidelines set forth by the ESA.

\*In case that the trust sells off all the share to the ESA, profits of trust will be distributed to the beneficiary, and the trust itself will terminate before the trust period ends.

## 3. Outline of Acquired Shares

(1) Type of acquired share	Common stock of Resona Holdings, Inc.
(2) Total amount of acquired shares	7,602 million yen
(3) Expected period of stock acquisition	From February 4, 2022 to February 18, 2022
(4) Method of stock acquisition	Acquired from the market



**[Reference]**

**Statement of Trust Assets and Liabilities**

<b>Assets</b>				
	<b>March 31, 2021</b>		<b>December 31, 2021</b>	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 16,195	0.05	¥ 13,411	0.04
Securities	20	0.00	20	0.00
Beneficiary rights	26,041,193	81.56	26,097,471	82.13
Securities held in custody account	18,410	0.06	18,385	0.06
Monetary claims	4,103,565	12.85	4,182,264	13.16
Tangible fixed assets	336,399	1.05	331,940	1.05
Intangible fixed assets	2,924	0.01	2,929	0.01
Other claims	5,986	0.02	4,286	0.01
Due from banking account	1,304,346	4.08	962,228	3.03
Cash and due from banks	101,282	0.32	162,654	0.51
<b>Total assets</b>	<b>¥ 31,930,324</b>	<b>100.00</b>	<b>¥ 31,775,593</b>	<b>100.00</b>

<b>Liabilities</b>				
	<b>March 31, 2021</b>		<b>December 31, 2021</b>	
	Million yen	%	Million yen	%
Money trusts	¥ 11,169,574	34.98	¥ 11,315,529	35.61
Pension trusts	2,428,957	7.61	2,696,671	8.49
Property formation benefit trusts	1,069	0.01	1,046	0.01
Securities investment trusts	13,302,145	41.66	12,645,105	39.79
Money entrusted, other than money trusts	330,984	1.03	340,999	1.07
Securities trusts	18,412	0.06	18,387	0.06
Monetary claims trusts	4,107,074	12.86	4,185,612	13.17
Land and fixtures trusts	4,837	0.01	4,637	0.01
Composite trusts	567,269	1.78	567,603	1.79
<b>Total liabilities</b>	<b>¥ 31,930,324</b>	<b>100.00</b>	<b>¥ 31,775,593</b>	<b>100.00</b>

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 FY2021

### [Contents]

#### I. Highlights of Financial Results for the Third Quarter of FY2021

1. Statements of income	I	1-4
2. Claims disclosure according to the Financial Reconstruction Act	I	5-6
3. Unrealized gains/(losses) on marketable securities	I	7
4. Balance of deposits and loans	I	8
<Reference> Domestic breakdown of individual, corporate and other deposits	I	9
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#### II. Reference Materials (Consolidated Financial Statements)

Kansai Mirai Financial Group	II	1-4
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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.

[Total of group banks under Resona Holdings (Resona HD)]

Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, and total of banks under Kansai Mirai Financial Group

[Total of banks under Kansai Mirai Financial Group (KMFG)]

Sum of non-consolidated figures for Kansai Mirai Bank and Minato Bank

## 1. Statements of income

(1)Resona Holdings (Consolidated)

(Millions of yen)

		1-3Q FY 2021	Change	1-3Q FY 2020
<b>Ordinary income</b>	<b>1</b>	<b>620,422</b>	<b>24,555</b>	<b>595,867</b>
Gross operating profit	2	476,166	4,260	471,906
Interest income	3	317,739	10,039	307,700
Trust fees (after disposal of problem loans in the trust account)	4	15,380	1,288	14,092
<Disposal of problem loans in the trust account>	5	10	-	10
Fees and commissions	6	134,501	12,126	122,374
Trading income	7	1,842	(2,094)	3,937
Other operating income	8	6,701	(17,099)	23,801
Expenses(excluding non-recurring items)	9	(309,493)	(241)	(309,252)
Personnel expenses	10	(147,962)	2,309	(150,272)
Non-personnel expenses	11	(138,220)	(2,285)	(135,935)
Taxes	12	(23,310)	(265)	(23,044)
Actual net operating profit (2-5+9+19)	13	167,155	4,122	163,032
Provision to general reserve for possible loan losses	14	(7,174)	1,774	(8,948)
Other gains/(losses), net	15	21,224	28,057	(6,832)
Net gains/(losses) on stocks	16	42,786	10,858	31,928
Disposal of problem loans	17	(21,037)	7,715	(28,753)
Reversal of credit expenses	18	7,659	1,347	6,311
Equity in earnings of investments in affiliates	19	492	103	389
<b>Ordinary profit</b>	<b>20</b>	<b>180,723</b>	<b>33,850</b>	<b>146,872</b>
Extraordinary gains	21	1,032	(694)	1,726
Extraordinary losses	22	(2,483)	1,327	(3,811)
Income before income taxes	23	179,271	34,484	144,787
Income taxes - current	24	(50,650)	(8,836)	(41,814)
Income taxes - deferred	25	(1,744)	(1,179)	(565)
Net income	26	126,875	24,468	102,407
Net income attributable to non-controlling interests	27	(326)	4,920	(5,246)
Kansai Mirai Financial Group	28	-	5,129	(5,129)
<b>Net income attributable to owners of parent</b>	<b>29</b>	<b>126,549</b>	<b>29,388</b>	<b>97,160</b>
<b>Credit expense (5+14+17+18)</b>	<b>30</b>	<b>(20,542)</b>	<b>10,837</b>	<b>(31,380)</b>
Disposal of problem loans in the trust account	31	10	-	10
Provision to general reserve for possible loan losses	32	(7,174)	1,774	(8,948)
Write-off of loans	33	(13,771)	(2,972)	(10,798)
Provision to specific reserve for possible loan losses	34	(6,042)	10,620	(16,663)
Provision to special reserve for certain overseas loans	35	(1)	(2)	1
Other disposal of problem loans	36	(1,221)	70	(1,292)
Gains on recoveries of written-off loans	37	7,659	1,347	6,311

○ ROE

(%)

	1-3Q FY 2021	Change	1-3Q FY 2020
ROE based on net income attributable to owners of parent	8.55	1.36	7.18

Note:

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

(2) Total of group banks under Resona HD, Non-consolidated figures of each bank (Millions of yen)

		Total of group banks under Resona HD [Non-consolidated]			Resona Bank		
		1-3Q		1-3Q	1-3Q		1-3Q
		FY 2021	Change	FY 2020	FY 2021	Change	FY 2020
Gross operating profit (2+5+7+8+9)	1	433,390	3,831	429,558	242,794	(3,480)	246,275
Interest income	2	312,326	9,921	302,405	167,900	7,386	160,514
Net interest income from domestic loans and deposits	3	254,915	(315)	255,230	131,752	1,670	130,081
Gains/(losses) on cancellation of investment trusts	4	1,035	(634)	1,670	-	1,912	(1,912)
Trust fees (after disposal of problem loans in trust account)	5	15,438	1,327	14,110	15,395	1,312	14,082
<Disposal of problem loans in the trust account>	6	10	-	10	10	-	10
Fees and commissions	7	98,043	11,568	86,474	56,793	5,364	51,429
Trading income	8	1,782	(2,056)	3,838	1,782	(2,056)	3,838
Other operating income	9	5,800	(16,930)	22,730	922	(15,487)	16,409
Net gains/(losses) on bonds	10	(2,593)	(15,936)	13,343	(5,530)	(16,672)	11,142
Expenses (excluding non-recurring items and amortization of goodwill)	11	(289,917)	845	(290,763)	(157,941)	(2,501)	(155,440)
Personnel expenses	12	(127,402)	3,415	(130,817)	(65,269)	841	(66,110)
Non-personnel expenses	13	(140,374)	(2,336)	(138,038)	(80,717)	(3,059)	(77,657)
Taxes	14	(22,139)	(232)	(21,907)	(11,954)	(283)	(11,671)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>143,463</b>	<b>4,677</b>	<b>138,785</b>	<b>84,843</b>	<b>(5,981)</b>	<b>90,825</b>
Core net operating profit (15-10)	16	146,056	20,614	125,442	90,373	10,690	79,683
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	145,020	21,248	123,771	90,373	8,778	81,595
Amortization of goodwill	18	(552)	-	(552)	-	-	-
<b>Actual net operating profit (including amortization of goodwill) (15+18)</b>	<b>19</b>	<b>142,910</b>	<b>4,677</b>	<b>138,232</b>	<b>84,843</b>	<b>(5,981)</b>	<b>90,825</b>
Provision to general reserve for possible loan losses	20	(9,933)	(2,674)	(7,259)	(8,731)	(5,198)	(3,533)
Net operating profit (1+11+18+20)	21	132,986	2,002	130,984	76,122	(11,180)	87,302
Other gains/(losses), net	22	25,302	26,436	(1,133)	28,537	34,009	(5,472)
Net gains/(losses) on stocks	23	42,649	8,743	33,906	39,166	20,315	18,850
Gains on sale	24	45,893	6,705	39,187	42,067	19,039	23,028
Losses on sale	25	(3,033)	1,639	(4,672)	(2,733)	963	(3,697)
Losses on devaluation	26	(209)	399	(609)	(167)	313	(480)
Disposal of problem loans	27	(18,448)	6,640	(25,089)	(12,042)	5,484	(17,526)
Reversal of credit expenses	28	8,116	2,732	5,384	5,023	2,838	2,184
Other	29	(7,015)	8,319	(15,334)	(3,610)	5,370	(8,980)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>158,289</b>	<b>28,438</b>	<b>129,850</b>	<b>104,659</b>	<b>22,829</b>	<b>81,830</b>
Extraordinary gains/(losses), net	31	(1,433)	99	(1,532)	(1,286)	1,141	(2,427)
Net gains/(losses) on disposal of fixed assets	32	74	(887)	961	(397)	(87)	(310)
Impairment losses on fixed assets	33	(1,507)	986	(2,494)	(888)	1,228	(2,116)
<b>Net income before income taxes (30+31)</b>	<b>34</b>	<b>156,856</b>	<b>28,538</b>	<b>128,317</b>	<b>103,373</b>	<b>23,970</b>	<b>79,402</b>
Income taxes-current	35	(44,942)	(3,412)	(41,530)	(31,918)	(2,813)	(29,104)
Income taxes-deferred	36	(609)	(4,896)	4,286	2,329	(4,059)	6,388
<b>Net income (34+35+36)</b>	<b>37</b>	<b>111,303</b>	<b>20,229</b>	<b>91,074</b>	<b>73,783</b>	<b>17,097</b>	<b>56,686</b>

<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(20,256)</b>	<b>6,698</b>	<b>(26,954)</b>	<b>(15,740)</b>	<b>3,124</b>	<b>(18,865)</b>
Disposal of problem loans in the trust account	39	10	-	10	10	-	10
Provision to general reserve for possible loan losses	40	(8,814)	(1,555)	(7,259)	(8,731)	(5,198)	(3,533)
Write-off of loans	41	(11,014)	(2,378)	(8,636)	(8,035)	(2,536)	(5,499)
Provision to specific reserve for possible loan losses	42	(6,229)	8,930	(15,159)	(3,395)	7,765	(11,161)
Provision to special reserve for certain overseas loans	43	(1)	(2)	1	(1)	(2)	1
Other disposal of problem loans	44	(1,211)	82	(1,294)	(609)	257	(867)
Gains on recoveries of written-off claims	45	7,004	1,620	5,384	5,023	2,838	2,184

Note: Net income does not exclude net income attributable to non-controlling interests

○ Interest rate spreads (domestic operations) (%)

		Total of group banks under Resona HD [Non-consolidated]			Resona Bank		
		1-3Q		1-3Q	1-3Q		1-3Q
		FY 2021	Change	FY 2020	FY 2021	Change	FY 2020
Average interest rate of loans and bills discounted (A)		0.89	(0.02)	0.91	0.85	(0.00)	0.85
Average interest rate of deposits and negotiable CDs (B)		0.00	(0.00)	0.00	0.00	(0.00)	0.00
Loan-to-deposit spread (A) - (B)		0.88	(0.02)	0.90	0.84	(0.00)	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)		0.92	(0.02)	0.94	0.88	(0.00)	0.88
Loan-to-deposit spread (C) - (B)		0.91	(0.02)	0.93	0.87	(0.00)	0.87

(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		1-3Q		1-3Q	1-3Q		1-3Q
		FY 2021	Change	FY 2020	FY 2021	Change	FY 2020
Gross operating profit (2+5+7+8+9)	1	86,093	1,185	84,908	104,501	6,127	98,374
Interest income	2	64,719	1,837	62,881	79,706	697	79,008
Net interest income from domestic loans and deposits	3	51,621	(1,103)	52,724	71,541	(883)	72,425
Gains/(losses) on cancellation of investment trusts	4	609	(739)	1,349	426	(1,806)	2,232
Trust fees (after disposal of problem loans in trust account)	5	34	7	27	8	8	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	19,900	1,082	18,818	21,348	5,122	16,226
Trading income	8	-	-	-	-	-	-
Other operating income	9	1,439	(1,741)	3,180	3,438	299	3,139
Net gains/(losses) on bonds	10	1,067	154	912	1,869	581	1,288
Expenses (excluding non-recurring items and amortization of goodwill)	11	(56,480)	(796)	(55,683)	(75,496)	4,143	(79,639)
Personnel expenses	12	(24,110)	(121)	(23,988)	(38,023)	2,695	(40,718)
Non-personnel expenses	13	(27,897)	(665)	(27,232)	(31,759)	1,388	(33,147)
Taxes	14	(4,472)	(8)	(4,463)	(5,713)	59	(5,772)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>29,613</b>	<b>388</b>	<b>29,224</b>	<b>29,005</b>	<b>10,270</b>	<b>18,735</b>
Core net operating profit (15-10)	16	28,546	234	28,312	27,136	9,689	17,446
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	27,937	974	26,962	26,709	11,496	15,213
Amortization of goodwill	18	-	-	-	(552)	-	(552)
<b>Actual net operating profit (including amortization of goodwill) (15+18)</b>	<b>19</b>	<b>29,613</b>	<b>388</b>	<b>29,224</b>	<b>28,453</b>	<b>10,270</b>	<b>18,182</b>
Provision to general reserve for possible loan losses	20	-	828	(828)	(1,202)	1,695	(2,898)
<b>Net operating profit (1+11+18+20)</b>	<b>21</b>	<b>29,613</b>	<b>1,216</b>	<b>28,396</b>	<b>27,250</b>	<b>11,965</b>	<b>15,284</b>
Other gains/(losses), net	22	1,192	(6,480)	7,673	(4,427)	(1,092)	(3,334)
Net gains/(losses) on stocks	23	2,514	(9,569)	12,083	968	(2,003)	2,971
Gains on sale	24	2,678	(9,420)	12,098	1,147	(2,912)	4,060
Losses on sale	25	(163)	(149)	(13)	(136)	824	(961)
Losses on devaluation	26	(0)	0	(1)	(41)	85	(126)
Disposal of problem loans	27	(2,093)	614	(2,708)	(4,312)	542	(4,854)
Reversal of credit expenses	28	1,692	80	1,612	1,400	(187)	1,587
Other	29	(920)	2,393	(3,313)	(2,483)	555	(3,039)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>30,806</b>	<b>(5,263)</b>	<b>36,070</b>	<b>22,823</b>	<b>10,873</b>	<b>11,950</b>
Extraordinary gains/(losses), net	31	(203)	344	(548)	56	(1,385)	1,442
Net gains/(losses) on disposal of fixed assets	32	(33)	248	(282)	506	(1,048)	1,555
Impairment losses on fixed assets	33	(170)	95	(265)	(449)	(337)	(112)
<b>Net income before income taxes (30+31)</b>	<b>34</b>	<b>30,602</b>	<b>(4,919)</b>	<b>35,521</b>	<b>22,880</b>	<b>9,487</b>	<b>13,393</b>
Income taxes-current	35	(8,229)	1,961	(10,190)	(4,794)	(2,560)	(2,234)
Income taxes-deferred	36	(753)	(473)	(280)	(2,185)	(363)	(1,821)
<b>Net income (34+35+36)</b>	<b>37</b>	<b>21,619</b>	<b>(3,431)</b>	<b>25,050</b>	<b>15,900</b>	<b>6,564</b>	<b>9,336</b>

<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(401)</b>	<b>1,522</b>	<b>(1,924)</b>	<b>(4,114)</b>	<b>2,050</b>	<b>(6,164)</b>
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	1,119	1,947	(828)	(1,202)	1,695	(2,898)
Write-off of loans	41	(1,967)	(621)	(1,345)	(1,011)	779	(1,790)
Provision to specific reserve for possible loan losses	42	(8)	1,255	(1,263)	(2,825)	(90)	(2,735)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	(126)	(27)	(98)	(475)	(146)	(328)
Gains on recoveries of written-off claims	45	580	(1,031)	1,612	1,400	(187)	1,587

Note: Net income does not exclude net income attributable to non-controlling interests

○ Interest rate spreads (domestic operations)

(%)

	Saitama Resona Bank			Total of banks under KMFG		
	1-3Q		1-3Q	1-3Q		1-3Q
	FY 2021	Change	FY 2020	FY 2021	Change	FY 2020
Average interest rate of loans and bills discounted (A)	0.84	(0.04)	0.89	1.01	(0.05)	1.07
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.02	(0.00)	0.03
Loan-to-deposit spread (A) - (B)	0.84	(0.04)	0.88	0.99	(0.05)	1.04

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.91	(0.03)	0.95	1.01	(0.05)	1.07
Loan-to-deposit spread (C) - (B)	0.91	(0.03)	0.94	0.99	(0.05)	1.04

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1-3Q FY 2021	Change	1-3Q FY 2020	1-3Q FY 2021	Change	1-3Q FY 2020
Gross operating profit (2+5+7+8+9)	1	74,329	4,475	69,853	30,172	1,651	28,521
Interest income	2	57,869	141	57,728	21,836	556	21,280
Net interest income from domestic loans and deposits	3	52,420	(696)	53,117	19,121	(186)	19,307
Gains/(losses) on cancellation of investment trusts	4	152	(1,768)	1,921	274	(37)	311
Trust fees (after disposal of problem loans in trust account)	5	8	8	-	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	14,377	3,918	10,459	6,970	1,204	5,766
Trading income	8	-	-	-	-	-	-
Other operating income	9	2,074	408	1,665	1,364	(109)	1,474
Net gains/(losses) on bonds	10	1,102	813	288	767	(232)	1,000
Expenses (excluding non-recurring items and amortization of goodwill)	11	(52,595)	3,327	(55,923)	(22,900)	816	(23,716)
Personnel expenses	12	(26,508)	1,795	(28,303)	(11,515)	899	(12,414)
Non-personnel expenses	13	(22,182)	1,349	(23,531)	(9,576)	39	(9,616)
Taxes	14	(3,905)	182	(4,087)	(1,808)	(123)	(1,685)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>21,733</b>	<b>7,803</b>	<b>13,930</b>	<b>7,272</b>	<b>2,467</b>	<b>4,805</b>
Core net operating profit (15-10)	16	20,631	6,989	13,641	6,505	2,700	3,804
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	20,478	8,758	11,720	6,230	2,737	3,493
Amortization of goodwill	18	(552)	-	(552)	-	-	-
<b>Actual net operating profit (including amortization of goodwill) (15+18)</b>	<b>19</b>	<b>21,180</b>	<b>7,803</b>	<b>13,377</b>	<b>7,272</b>	<b>2,467</b>	<b>4,805</b>
Provision to general reserve for possible loan losses	20	(579)	1,713	(2,293)	(623)	(18)	(605)
Net operating profit (1+11+18+20)	21	20,601	9,516	11,084	6,649	2,449	4,200
Other gains/(losses), net	22	(2,706)	(467)	(2,238)	(1,720)	(625)	(1,095)
Net gains/(losses) on stocks	23	317	(1,059)	1,376	651	(943)	1,594
Gains on sale	24	329	(1,590)	1,920	817	(1,322)	2,140
Losses on sale	25	(0)	541	(541)	(136)	283	(419)
Losses on devaluation	26	(12)	(10)	(1)	(29)	95	(125)
Disposal of problem loans	27	(2,392)	644	(3,036)	(1,919)	(102)	(1,817)
Reversal of credit expenses	28	1,249	(193)	1,442	151	6	144
Other	29	(1,880)	141	(2,021)	(603)	414	(1,017)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>17,895</b>	<b>9,049</b>	<b>8,846</b>	<b>4,928</b>	<b>1,823</b>	<b>3,104</b>
Extraordinary gains/(losses), net	31	45	(1,432)	1,478	11	46	(35)
Net gains/(losses) on disposal of fixed assets	32	446	(1,122)	1,569	59	73	(14)
Impairment losses on fixed assets	33	(401)	(310)	(90)	(48)	(27)	(21)
<b>Net income before income taxes (30+31)</b>	<b>34</b>	<b>17,941</b>	<b>7,617</b>	<b>10,324</b>	<b>4,939</b>	<b>1,870</b>	<b>3,068</b>
Income taxes-current	35	(3,027)	(1,201)	(1,826)	(1,766)	(1,358)	(408)
Income taxes-deferred	36	(2,480)	(1,081)	(1,398)	294	718	(423)
<b>Net income (34+35+36)</b>	<b>37</b>	<b>12,433</b>	<b>5,333</b>	<b>7,099</b>	<b>3,467</b>	<b>1,230</b>	<b>2,236</b>

<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(1,722)</b>	<b>2,164</b>	<b>(3,887)</b>	<b>(2,391)</b>	<b>(113)</b>	<b>(2,277)</b>
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	(579)	1,713	(2,293)	(623)	(18)	(605)
Write-off of loans	41	(1,011)	779	(1,790)	(0)	0	(0)
Provision to specific reserve for possible loan losses	42	(1,352)	(292)	(1,059)	(1,472)	202	(1,675)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	(28)	157	(186)	(446)	(304)	(142)
Gains on recoveries of written-off claims	45	1,249	(193)	1,442	151	6	144

Note: Net income does not exclude net income attributable to non-controlling interests

○ Interest rate spreads (domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1-3Q FY 2021	Change	1-3Q FY 2020	1-3Q FY 2021	Change	1-3Q FY 2020
Average interest rate of loans and bills discounted (A)	1.07	(0.04)	1.12	0.88	(0.07)	0.95
Average interest rate of deposits and negotiable CDs (B)	0.02	(0.00)	0.03	0.01	(0.00)	0.02
Loan-to-deposit spread (A) - (B)	1.04	(0.04)	1.08	0.86	(0.06)	0.93

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.07	(0.04)	1.12	0.88	(0.07)	0.96
Loan-to-deposit spread (C) - (B)	1.04	(0.04)	1.08	0.87	(0.07)	0.94

## 2. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of group banks under Resona HD>		End of Dec.			End of Mar.	End of Dec.
		2021 (A)	(A)-(B)	(A)-(C)	2021 (B)	2020 (C)
	Unrecoverable or valueless claims	56,025	(723)	(4,457)	56,749	60,483
	Risk claims	308,457	12,663	25,152	295,794	283,305
	Special attention loans	109,736	14,281	14,814	95,454	94,922
	Financial Reconstruction Act subtotal [A]	474,220	26,221	35,509	447,998	438,711
	Normal claims	39,930,280	418,117	582,365	39,512,162	39,347,914
	Financial Reconstruction Act total [B]	40,404,500	444,338	617,874	39,960,161	39,786,625
	Partial direct write-offs	163,692	656	(3,401)	163,036	167,094
	NPL Ratio [A] / [B]	1.17	0.05	0.07	1.12	1.10

### <Resona Bank>

	Unrecoverable or valueless claims	14,340	(1,800)	(3,206)	16,141	17,547
	Risk claims	138,819	10,443	11,712	128,375	127,107
	Special attention loans	59,612	13,761	14,342	45,850	45,269
	Financial Reconstruction Act subtotal [A]	212,772	22,405	22,848	190,367	189,924
	Normal claims	21,880,675	130,576	297,099	21,750,099	21,583,576
	Financial Reconstruction Act total [B]	22,093,447	152,981	319,947	21,940,466	21,773,500
	Partial direct write-offs	76,440	1,698	(778)	74,741	77,218
	NPL Ratio [A] / [B]	0.96	0.09	0.09	0.86	0.87

### <Saitama Resona Bank>

	Unrecoverable or valueless claims	15,456	1,128	234	14,328	15,222
	Risk claims	50,825	(4,320)	(1,790)	55,145	52,615
	Special attention loans	19,282	(964)	(800)	20,246	20,082
	Financial Reconstruction Act subtotal [A]	85,563	(4,156)	(2,356)	89,719	87,920
	Normal claims	8,257,599	41,246	47,891	8,216,353	8,209,708
	Financial Reconstruction Act total [B]	8,343,163	37,090	45,535	8,306,073	8,297,628
	Partial direct write-offs	17,463	2,265	3,519	15,198	13,944
	NPL Ratio [A] / [B]	1.02	(0.05)	(0.03)	1.08	1.05

(Millions of yen, %)

<Total of banks under KMFG>		End of Dec.			End of Mar.	End of Dec.
		2021 (A)	(A)-(B)	(A)-(C)	2021 (B)	2020 (C)
	Unrecoverable or valueless claims	26,228	(52)	(1,485)	26,280	27,713
	Risk claims	118,813	6,539	15,230	112,273	103,582
	Special attention loans	30,842	1,484	1,271	29,357	29,570
	Financial Reconstruction Act subtotal [A]	175,884	7,972	15,017	167,911	160,866
	Normal claims	9,792,004	246,295	237,374	9,545,709	9,554,630
	Financial Reconstruction Act total [B]	9,967,888	254,267	252,391	9,713,621	9,715,497
	Partial direct write-offs	69,788	(3,307)	(6,142)	73,096	75,930
	NPL Ratio [A] / [B]	1.76	0.03	0.10	1.72	1.65

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	10,774	(3,061)	(3,089)	13,836	13,863
	Risk claims	79,677	5,486	8,958	74,190	70,718
	Special attention loans	25,758	131	71	25,627	25,687
	Financial Reconstruction Act subtotal [A]	116,210	2,555	5,940	113,654	110,270
	Normal claims	6,741,939	105,176	122,964	6,636,762	6,618,975
	Financial Reconstruction Act total [B]	6,858,150	107,732	128,905	6,750,417	6,729,245
	Partial direct write-offs	64,323	(4,090)	(6,286)	68,414	70,609
	NPL Ratio [A] / [B]	1.69	0.01	0.05	1.68	1.63

<Minato Bank>

	Unrecoverable or valueless claims	15,453	3,009	1,604	12,444	13,849
	Risk claims	39,136	1,053	6,272	38,082	32,864
	Special attention loans	5,083	1,353	1,200	3,730	3,882
	Financial Reconstruction Act subtotal [A]	59,673	5,416	9,076	54,257	50,596
	Normal claims	3,050,065	141,118	114,409	2,908,946	2,935,655
	Financial Reconstruction Act total [B]	3,109,738	146,534	123,486	2,963,203	2,986,251
	Partial direct write-offs	5,465	783	143	4,682	5,321
	NPL Ratio [A] / [B]	1.91	0.08	0.22	1.83	1.69



**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. 2021)	Change from End of Mar. 2021	Unrealized gains/(losses)			Change from End of Mar. 2021
			(End of Dec. 2021)	Gain	Loss	
Bonds held to maturity	2,571,276	629,036	9,729	15,533	(5,803)	(1,774)
Available-for-sale securities	5,260,556	155,503	594,113	649,052	(54,938)	(13,904)
Stocks	932,482	(48,979)	615,379	625,829	(10,450)	(31,525)
Bonds	2,698,754	125,450	(8,029)	5,108	(13,137)	5,240
JGB	922,380	12,045	(9,917)	603	(10,520)	5,516
Other	1,629,319	79,032	(13,236)	18,113	(31,350)	12,380

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. The presented figures only include marketable securities.

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Dec. 2021)	Change from End of Mar. 2021	Unrealized gains/(losses)			Change from End of Mar. 2021
			(End of Dec. 2021)	Gain	Loss	
Bonds held to maturity	2,571,276	629,036	9,729	15,533	(5,803)	(1,774)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,253,130	157,010	601,508	654,358	(52,850)	(13,885)
Stocks	931,938	(48,941)	623,981	632,276	(8,295)	(31,657)
Bonds	2,698,751	125,450	(7,906)	5,224	(13,131)	5,212
Other	1,622,441	80,501	(14,566)	16,857	(31,423)	12,559

<Resona Bank>

Bonds held to maturity	1,301,556	457,508	4,839	9,111	(4,271)	(3,169)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,158,005	121,763	497,844	538,053	(40,208)	(13,108)
Stocks	761,994	(40,818)	520,188	527,753	(7,565)	(25,153)
Bonds	1,314,413	169,912	(4,715)	3,317	(8,032)	2,630
Other	1,081,596	(7,330)	(17,628)	6,982	(24,610)	9,413

<Saitama Resona Bank>

Bonds held to maturity	834,840	101,643	3,961	4,230	(269)	(305)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,228,328	76,454	84,064	93,185	(9,121)	(4,358)
Stocks	141,560	(9,135)	88,192	88,741	(549)	(7,676)
Bonds	705,684	22,565	(2,649)	939	(3,589)	1,852
Other	381,083	63,024	(1,478)	3,504	(4,982)	1,464

<Total of banks under KMFG>

Bonds held to maturity	434,879	69,884	928	2,191	(1,262)	1,701
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	866,797	(41,208)	19,599	23,119	(3,519)	3,581
Stocks	28,382	1,012	15,599	15,781	(181)	1,171
Bonds	678,653	(67,027)	(540)	968	(1,508)	729
Other	159,761	24,807	4,540	6,370	(1,829)	1,681

<Kansai Mirai Bank>

Bonds held to maturity	297,154	25,332	1,124	2,057	(932)	1,264
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	612,078	(21,054)	8,422	9,710	(1,288)	1,087
Stocks	8,616	(630)	4,359	4,412	(52)	(588)
Bonds	489,799	(44,610)	255	584	(329)	433
Other	113,662	24,186	3,808	4,713	(905)	1,242

<Minato Bank>

Bonds held to maturity	137,725	44,551	(195)	134	(330)	436
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	254,718	(20,153)	11,177	13,408	(2,231)	2,494
Stocks	19,766	1,642	11,240	11,368	(128)	1,760
Bonds	188,853	(22,416)	(795)	383	(1,179)	295
Other	46,098	620	732	1,656	(923)	438

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. The presented figures only include marketable securities.

#### 4. Balance of deposits and loans

(Millions of yen)

	End of Dec. 2021 (A)	(A)-(B)	(A)-(C)	End of Mar. 2021 (B)	End of Dec. 2020 (C)
<Total of group banks under Resona HD>					
Deposits (Term-end)	59,138,588	308,695	2,392,460	58,829,893	56,746,127
Deposits (Average balance)	58,499,589	2,938,618	3,382,611	55,560,970	55,116,977
Trust principal (Term-end)	972,072	(344,691)	(407,285)	1,316,764	1,379,358
Trust principal (Average balance)	1,048,179	(210,558)	(186,034)	1,258,738	1,234,214
Loans and bills discounted (Term-end)	39,340,266	397,881	561,085	38,942,384	38,779,180
Banking account	39,326,855	400,665	564,855	38,926,189	38,761,999
Trust account	13,411	(2,783)	(3,769)	16,195	17,180
Loans and bills discounted (Average balance)	38,997,265	778,914	933,925	38,218,351	38,063,339
Banking account	38,982,275	782,135	937,632	38,200,139	38,044,643
Trust account	14,989	(3,221)	(3,706)	18,211	18,696

#### <Resona Bank>

Deposits (Term-end)	31,670,149	(419,507)	1,388,550	32,089,656	30,281,599
Deposits (Average balance)	31,357,903	1,757,960	2,036,676	29,599,943	29,321,227
Trust principal (Term-end)	972,072	(344,691)	(407,285)	1,316,764	1,379,358
Trust principal (Average balance)	1,048,179	(210,558)	(186,034)	1,258,738	1,234,214
Loans and bills discounted (Term-end)	21,304,557	117,295	278,979	21,187,262	21,025,578
Banking account	21,291,146	120,079	282,748	21,171,067	21,008,397
Trust account	13,411	(2,783)	(3,769)	16,195	17,180
Loans and bills discounted (Average balance)	21,070,799	255,782	313,741	20,815,017	20,757,058
Banking account	21,055,810	259,004	317,447	20,796,805	20,738,362
Trust account	14,989	(3,221)	(3,706)	18,211	18,696

#### <Saitama Resona Bank>

Deposits (Term-end)	16,020,105	387,433	863,426	15,632,671	15,156,679
Deposits (Average balance)	15,814,011	835,615	917,274	14,978,396	14,896,737
Loans and bills discounted (Term-end)	8,199,000	29,711	33,382	8,169,288	8,165,618
Loans and bills discounted (Average balance)	8,224,675	227,562	277,865	7,997,112	7,946,810

#### <Total of banks under KMFG>

Deposits (Term-end)	11,448,332	340,768	140,484	11,107,564	11,307,848
Deposits (Average balance)	11,327,674	345,043	428,660	10,982,630	10,899,013
Loans and bills discounted (Term-end)	9,836,708	250,874	248,724	9,585,833	9,587,983
Loans and bills discounted (Average balance)	9,701,790	295,568	342,319	9,406,221	9,359,470

#### <Kansai Mirai Bank>

Deposits (Term-end)	7,597,601	185,235	23,694	7,412,365	7,573,906
Deposits (Average balance)	7,527,543	153,628	202,170	7,373,915	7,325,373
Loans and bills discounted (Term-end)	6,784,461	106,040	127,391	6,678,420	6,657,069
Loans and bills discounted (Average balance)	6,708,260	145,055	167,819	6,563,205	6,540,441

#### <Minato Bank>

Deposits (Term-end)	3,850,731	155,533	116,790	3,695,198	3,733,941
Deposits (Average balance)	3,800,130	191,414	226,490	3,608,715	3,573,639
Loans and bills discounted (Term-end)	3,052,246	144,833	121,333	2,907,413	2,930,913
Loans and bills discounted (Average balance)	2,993,529	150,513	174,499	2,843,015	2,819,029

<Reference> Domestic breakdown of individual, corporate and other deposits

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2021 (A)	(A)-(B)	(A)-(C)	End of Mar. 2021 (B)	End of Dec. 2020 (C)
Domestic individual deposits (Term-end)	37,188,915	1,532,532	1,547,500	35,656,383	35,641,414
Liquid deposits	27,487,078	1,785,025	1,892,543	25,702,052	25,594,535
Time deposits	9,482,349	(246,462)	(326,366)	9,728,811	9,808,716
Domestic corporate deposits (Term-end)	18,825,752	(87,158)	889,884	18,912,911	17,935,867
Liquid deposits	15,237,294	196,281	767,686	15,041,012	14,469,607
Time deposits	3,026,413	(150,328)	7,789	3,176,741	3,018,623

<Resona Bank>

Domestic individual deposits (Term-end)	16,747,889	785,330	825,259	15,962,558	15,922,629
Liquid deposits	13,017,559	829,473	898,947	12,188,085	12,118,611
Time deposits	3,559,742	(47,323)	(66,817)	3,607,066	3,626,560
Domestic corporate deposits (Term-end)	12,834,295	(261,646)	667,956	13,095,942	12,166,339
Liquid deposits	10,651,521	(102,539)	551,949	10,754,060	10,099,572
Time deposits	1,699,378	(73,988)	4,543	1,773,367	1,694,835

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,084,803	610,621	614,016	11,474,182	11,470,786
Liquid deposits	9,297,178	638,100	653,686	8,659,078	8,643,491
Time deposits	2,758,630	(23,657)	(34,957)	2,782,288	2,793,588
Domestic corporate deposits (Term-end)	3,160,249	84,925	168,324	3,075,323	2,991,924
Liquid deposits	2,441,203	161,614	135,932	2,279,588	2,305,270
Time deposits	682,323	(59,638)	29,924	741,962	652,398

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,356,222	136,580	108,224	8,219,641	8,247,998
Liquid deposits	5,172,340	317,451	339,909	4,854,889	4,832,431
Time deposits	3,163,975	(175,481)	(224,592)	3,339,456	3,388,567
Domestic corporate deposits (Term-end)	2,831,207	89,561	53,603	2,741,645	2,777,603
Liquid deposits	2,144,569	137,206	79,804	2,007,362	2,064,764
Time deposits	644,711	(16,700)	(26,678)	661,411	671,389

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,472,203	42,127	16,304	5,430,076	5,455,898
Liquid deposits	3,098,423	191,923	207,610	2,906,500	2,890,813
Time deposits	2,364,804	(148,201)	(189,505)	2,513,006	2,554,309
Domestic corporate deposits (Term-end)	1,910,744	5,158	18,206	1,905,586	1,892,538
Liquid deposits	1,387,798	40,428	39,325	1,347,370	1,348,473
Time deposits	495,634	(13,303)	(22,450)	508,938	518,085

<Minato Bank>

Domestic individual deposits (Term-end)	2,884,019	94,453	91,919	2,789,565	2,792,099
Liquid deposits	2,073,917	125,528	132,298	1,948,388	1,941,618
Time deposits	799,171	(27,279)	(35,086)	826,450	834,258
Domestic corporate deposits (Term-end)	920,462	84,403	35,397	836,058	885,065
Liquid deposits	756,770	96,777	40,479	659,992	716,291
Time deposits	149,076	(3,396)	(4,227)	152,473	153,303

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

<Reference> Balance of investment trust and other investment products for individual customers

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2021 (A)	(A)-(B)	(A)-(C)	End of Mar. 2021 (B)	End of Dec. 2020 (C)
Investment trust (Including fund wrap)	2,858,433	325,327	497,924	2,533,106	2,360,509
Public bond	284,845	(9,217)	(9,484)	294,062	294,329
Insurance	2,639,362	43,703	66,504	2,595,658	2,572,857

<Resona Bank>

Investment trust (Including fund wrap)	1,290,708	132,435	208,649	1,158,273	1,082,059
Public bond	99,220	(3,877)	(4,765)	103,098	103,986
Insurance	995,162	7,966	7,189	987,195	987,972

<Saitama Resona Bank>

Investment trust (Including fund wrap)	705,148	94,349	136,680	610,799	568,468
Public bond	177,920	(4,058)	(3,365)	181,978	181,286
Insurance	748,076	16,398	22,423	731,677	725,652

<Total of banks under KMFG>

Investment trust (Including fund wrap)	862,576	98,543	152,595	764,033	709,981
Public bond	7,703	(1,281)	(1,353)	8,985	9,056
Insurance	896,124	19,338	36,891	876,785	859,232

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	607,345	70,390	108,099	536,955	499,246
Public bond	3,492	(512)	(495)	4,005	3,988
Insurance	677,797	13,075	29,629	664,721	648,168

<Minato Bank>

Investment trust (Including fund wrap)	255,230	28,152	44,495	227,077	210,734
Public bond	4,210	(768)	(857)	4,979	5,068
Insurance	218,326	6,262	7,262	212,063	211,063

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)

**II. Reference Materials (Consolidated Financial Statements of Kansai Mirai FG)****【Consolidated Financial Results】**

(% represents the change from the same period in previous fiscal year)

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1-3Q of FY2021	140,468 million yen 4.2%	27,401 million yen 99.8%	19,298 million yen 84.1%
1-3Q of FY2020	134,767 million yen (3.5)%	13,715 million yen 40.1%	10,480 million yen 66.2%

	Total Assets	Net Assets
December 31, 2021	16,156,952 million yen	494,365 million yen
March 31, 2021	14,602,919 million yen	477,696 million yen

	Net Income per Share of Common Stock
1-3Q of FY2021	51.80 yen
1-3Q of FY2020	28.13 yen

**【Consolidated Balance Sheets】**

(Millions of yen)

	March 31, 2021	December 31, 2021
<b>Assets</b>		
Cash and due from banks	¥ 3,470,799	¥ 4,751,626
Monetary claims bought	679	65
Trading account securities	35	34
Securities	1,285,757	1,317,693
Loans and bills discounted	9,523,190	9,772,785
Foreign exchange assets	19,408	19,382
Lease receivables and investment in leases	34,007	32,041
Other assets	146,295	143,118
Tangible fixed assets	99,047	96,816
Intangible fixed assets	4,736	5,999
Net defined benefit asset	22,261	22,930
Deferred tax assets	27,756	24,206
Customers' liabilities for acceptances and guarantees	26,096	29,347
Reserve for possible loan losses	(57,155)	(59,096)
<b>Total Assets</b>	<b>¥ 14,602,919</b>	<b>¥ 16,156,952</b>

**【Consolidated Balance Sheets- Continued】**

(Millions of yen)

	March 31, 2021	December 31, 2021
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,087,191	¥ 11,426,967
Negotiable certificates of deposit	231,460	234,410
Call money and bills sold	1,032,030	1,728,291
Payable under securities lending transactions	20,109	167,894
Borrowed money	1,606,374	1,966,147
Foreign exchange liabilities	456	530
Other liabilities	100,724	90,854
Reserve for employees' bonuses	4,749	2,949
Net defined benefit liability	9,622	9,387
Other reserves	5,887	5,458
Deferred tax liabilities	520	348
Acceptances and guarantees	26,096	29,347
<b>Total Liabilities</b>	<b>14,125,222</b>	<b>15,662,586</b>
<b>Net Assets</b>		
Capital stock	29,589	29,589
Capital surplus	309,389	308,936
Retained earnings	135,806	151,013
Treasury stock	(339)	-
Total stockholders' equity	474,446	489,539
Net unrealized gains on available-for-sale securities	5,795	8,226
Net deferred gains on hedges	(15)	(12)
Remeasurements of defined benefit plans	(3,967)	(3,421)
Total accumulated other comprehensive income	1,812	4,792
Stock acquisition rights	279	-
Non-controlling interests	1,157	33
<b>Total Net Assets</b>	<b>477,696</b>	<b>494,365</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 14,602,919</b>	<b>¥ 16,156,952</b>

**【Consolidated Statements of Income】**

(Millions of yen)

	Third Quarter of FY2020 From April 1, 2020 to December 31, 2020	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021
<b>Ordinary income</b>	¥ 134,767	¥ 140,468
Interest income	82,848	82,712
Interest on loans and bills discounted	75,488	74,075
Interest and dividends on securities	5,196	4,308
Trust fees	-	8
Fees and commissions	32,950	37,576
Other operating income	14,232	16,795
Other ordinary income	4,736	3,375
<b>Ordinary expenses</b>	121,051	113,067
Interest expenses	2,717	2,147
Interest on deposits	2,574	2,189
Fees and commissions	10,983	10,602
Other operating expenses	10,520	12,752
General and administrative expenses	83,618	79,385
Other ordinary expenses	13,211	8,179
<b>Ordinary profits</b>	13,715	27,401
<b>Extraordinary gains</b>	1,659	1,259
<b>Extraordinary losses</b>	491	952
<b>Income before income taxes</b>	14,883	27,707
Income taxes – current	3,521	6,229
Income taxes – deferred	867	2,168
Total income taxes	4,388	8,398
<b>Net income</b>	10,494	19,308
<b>Net income attributable to non-controlling interests</b>	14	9
<b>Net income attributable to owners of parent</b>	¥ 10,480	¥ 19,298

**【Consolidated Statements of Comprehensive Income】**

(Millions of yen)

	Third Quarter of FY2020 From April 1, 2020 to December 31, 2020	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021
<b>Net income</b>	¥ 10,494	¥ 19,308
<b>Other comprehensive income</b>	12,632	2,979
Net unrealized gains /(losses) on available-for-sale securities	11,790	2,430
Net deferred gains /(losses) on hedges	3	3
Remeasurements of defined benefit plans	837	545
<b>Total comprehensive income</b>	¥ 23,127	¥ 22,287
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 23,082	¥ 22,277
Non-controlling interests	¥ 45	¥ 9