



# Resona Holdings, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2022  
(Three months ended June 30, 2022/ 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: Hiroshi Saito, General Manager, Finance and Accounting Division Telephone: +81-3-6704-3111

Quarterly securities report issuing date: August 5, 2022 Dividends payment date: -

Supplemental information for the financial results: Available Trading accounts: Established

Quarterly investor meeting presentation: Scheduled (for institutional investors and analysts)

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

## 1. Consolidated Financial Results for the First Quarter of Fiscal Year 2022 (April 1, 2022- June 30, 2022)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2022	205,959	3.5	46,584	(5.3)	33,910	(0.9)
1Q of FY2021	198,931	8.9	49,201	54.9	34,230	56.9

Note: Comprehensive Income: 1Q of FY2022: (20,260) million yen, (129.2)% 1Q of FY2021: 69,331 million yen, (37.6)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1Q of FY2022	14.23	14.22
1Q of FY2021	13.88	13.88

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
June 30, 2022	78,636,777	2,414,075	3.0
March 31, 2022	78,155,071	2,459,023	3.1

(Reference) Net Assets Attributable to Stockholders: June 30, 2022: 2,397,695 million yen March 31, 2022: 2,442,188 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
FY2021	-	10.50	-	10.50	21.00
FY2022	-	-	-	-	-
FY2022(Forecast)	-	10.50	-	10.50	21.00

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

## 3. Earnings Targets for Fiscal Year 2022 (April 1, 2022 - March 31, 2023)

(% 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
FY2022 (Full year)	150,000	36.4	62.94

Notes: 1. Revision of earnings targets from the latest announcement: No

2. The Group provides financial services, including credit card administration, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment, such as a negative interest rate introduced by the Bank of Japan, spread of COVID-19, exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

※ **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
- |                |   |                      |
|----------------|---|----------------------|
| June 30, 2022  | : | 2,400,980,366 shares |
| March 31, 2022 | : | 2,400,980,366 shares |
- B) Treasury stock at the end of the period
- |                |   |                   |
|----------------|---|-------------------|
| June 30, 2022  | : | 17,580,707 shares |
| March 31, 2022 | : | 18,392,224 shares |
- C) Average outstanding shares during the period
- |              |   |                      |
|--------------|---|----------------------|
| 1Q of FY2022 | : | 2,382,770,354 shares |
| 1Q of FY2021 | : | 2,464,922,530 shares |

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

June 30, 2022	:	16,672,000 shares
March 31, 2022	:	17,485,700 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,383,242,765 shares

Note: Status of the quarterly review process

This report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act."

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements. Resona Holdings does not revise the full year targets announced in May 2022, at this point in time.

《Contents of Attachment》

○ Consolidated Financial Statements	
(1) Consolidated Balance Sheets.....	2
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income....	3
(3) Note on Going-Concern Assumption.....	4
(4) Note for Significant Changes in the Amount of Stockholders' Equity.....	4
(5) Changes in Accounting Policies.....	4
 [Reference Sheet]	
Statements of Trust Assets and Liabilities.....	5

(Supplementary Explanatory Material)  
Reference Materials for the First Quarter of FY2022

○ Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2022	June 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 27,999,340	¥ 28,338,659
Call loans and bills bought	127,949	139,239
Deposits paid for bonds borrowing transactions	—	622
Monetary claims bought	414,616	412,289
Trading assets	238,340	279,918
Securities	7,732,548	7,898,375
Loans and bills discounted	39,597,906	39,755,599
Foreign exchange assets	159,859	173,429
Leasing receivables and investments in leases	34,640	33,864
Other assets	1,221,612	965,975
Tangible fixed assets	356,644	354,754
Intangible fixed assets	55,114	54,161
Net defined benefit asset	43,546	44,177
Deferred tax assets	27,151	28,179
Customers' liabilities for acceptances and guarantees	379,505	393,064
Reserve for possible loan losses	(233,691)	(235,521)
Reserve for possible losses on investments	(14)	(11)
<b>Total Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 78,636,777</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 60,922,036	¥ 60,884,580
Negotiable certificates of deposit	975,640	904,260
Call money and bills sold	1,323,622	2,152,845
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	804,303	1,740,080
Trading liabilities	26,203	33,570
Borrowed money	9,134,782	7,866,709
Foreign exchange liabilities	3,886	5,470
Bonds	201,000	171,000
Due to trust account	1,109,114	1,191,593
Other liabilities	704,795	805,293
Reserve for employees' bonuses	20,208	7,998
Net defined benefit liability	12,392	12,047
Other reserves	33,199	28,900
Deferred tax liabilities	22,261	2,190
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	379,505	393,064
<b>Total Liabilities</b>	<b>75,696,047</b>	<b>76,222,702</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	149,263	149,263
Retained earnings	1,853,547	1,862,257
Treasury stock	(9,244)	(8,803)
Total stockholders' equity	2,044,119	2,053,270
Net unrealized gains on available-for-sale securities	378,562	326,043
Net deferred gains on hedges	4,676	2,448
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	(4,169)	(4,480)
Remeasurements of defined benefit plans	(20,427)	(19,012)
Total accumulated other comprehensive income	398,068	344,425
Stock acquisition rights	224	224
Non-controlling interests	16,610	16,154
<b>Total Net Assets</b>	<b>2,459,023</b>	<b>2,414,075</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 78,636,777</b>

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

**[Consolidated Statements of Income]**

(Millions of yen)

	First Quarter of FY2021 From April 1, 2021 to June 30, 2021	First Quarter of FY2022 From April 1, 2022 to June 30, 2022
<b>Ordinary income</b>	¥ 198,931	¥ 205,959
Interest income	107,056	106,724
Interest on loans and bills discounted	88,557	87,336
Interest and dividends on securities	10,859	10,271
Trust fees	4,957	5,353
Fees and commissions	57,484	59,266
Trading income	706	100
Other operating income	8,579	9,830
Other ordinary income	20,146	24,684
<b>Ordinary expenses</b>	149,730	159,375
Interest expenses	3,270	4,420
Interest on deposits	1,907	2,312
Fees and commissions	11,829	9,310
Trading expenses	66	544
Other operating expenses	14,643	31,299
General and administrative expenses	106,631	104,475
Other ordinary expenses	13,289	9,324
<b>Ordinary profits</b>	49,201	46,584
<b>Extraordinary gains</b>	159	173
Gains on disposal of fixed assets	159	173
<b>Extraordinary losses</b>	269	299
Losses on disposal of fixed assets	127	209
Impairment losses on fixed assets	142	90
<b>Income before income taxes</b>	49,091	46,457
Income taxes – current	12,674	10,598
Income taxes – deferred	2,150	1,784
Total income taxes	14,825	12,383
<b>Net income</b>	34,265	34,074
<b>Net income attributable to non-controlling interests</b>	35	164
<b>Net income attributable to owners of parent</b>	¥ 34,230	¥ 33,910

**[Consolidated Statements of Comprehensive Income]**

(Millions of yen)

	First Quarter of FY2021 From April 1, 2021 to June 30, 2021	First Quarter of FY2022 From April 1, 2022 to June 30, 2022
<b>Net income</b>	¥ 34,265	¥ 34,074
<b>Other comprehensive income</b>	35,065	(54,334)
Net unrealized gains on available-for-sale securities	32,637	(52,476)
Net deferred gains on hedges	(2,150)	(2,228)
Foreign currency translation adjustments	2,851	(1,013)
Remeasurements of defined benefit plans	1,709	1,407
Share of other comprehensive income of affiliates accounted for using the equity method	17	(23)
<b>Total comprehensive income</b>	¥ 69,331	¥ (20,260)
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 68,582	¥ (19,732)
Non-controlling interests	¥ 748	¥ (527)

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

**(4) Note for Significant Changes in the Amount of Stockholders' Equity**  
**Not applicable**

**(5) Changes in Accounting Policies**

**Application of "Implementation Guidance on Accounting Standard for Fair Value Measurement"**

The Group has applied "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, June 17, 2021) from the beginning of the first quarter of fiscal year 2022.

In accordance with the transitional treatments set forth in Article 27-2 of the guidance, the Group applies new accounting policies prescribed by "Implementation Guidance on Accounting Standard for Fair Value Measurement" prospectively. "Implementation Guidance on Accounting Standard for Fair Value Measurement" stipulates treatment of the fair value measurement and the notes for investment trust, and the notes for fair value of investment in partnerships, etc. recognized at the net amount of the amount equivalent to equity interest in the consolidated balance sheet.

This change has no effect on the consolidated financial statements.

**[Reference]**

**Statement of Trust Assets and Liabilities**

<b>Assets</b>				
	<b>March 31, 2022</b>		<b>June 30, 2022</b>	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 12,022	0.04	¥ 11,381	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	26,064,020	81.86	27,274,454	82.52
Securities held in custody account	19,105	0.06	18,477	0.06
Monetary claims	4,158,739	13.06	4,078,302	12.34
Tangible fixed assets	295,571	0.93	295,745	0.89
Intangible fixed assets	2,926	0.01	2,925	0.01
Other claims	4,261	0.01	4,245	0.01
Due from banking account	1,109,114	3.48	1,191,593	3.61
Cash and due from banks	175,395	0.55	174,434	0.53
<b>Total assets</b>	<b>¥ 31,841,177</b>	<b>100.00</b>	<b>¥ 33,051,579</b>	<b>100.00</b>

<b>Liabilities</b>				
	<b>March 31, 2022</b>		<b>June 30, 2022</b>	
	Million yen	%	Million yen	%
Money trusts	¥ 11,446,443	35.95	¥ 12,612,945	38.16
Pension trusts	2,748,337	8.63	2,748,458	8.31
Property formation benefit trusts	1,031	0.00	1,054	0.00
Securities investment trusts	12,567,540	39.47	12,647,433	38.27
Money entrusted, other than money trusts	359,167	1.13	396,839	1.20
Securities trusts	19,107	0.06	18,479	0.06
Monetary claims trusts	4,162,999	13.08	4,087,319	12.37
Land and fixtures trusts	4,218	0.01	4,259	0.01
Composite trusts	532,332	1.67	534,789	1.62
<b>Total liabilities</b>	<b>¥ 31,841,177</b>	<b>100.00</b>	<b>¥ 33,051,579</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 First Quarter of FY2022

### [Contents]

#### I. Highlights of Financial Results for the First Quarter of FY2022

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
<Reference> Balance of investment trust and other investment products for individual customers	I	10

#### II. Reference Materials (Consolidated Financial Statements)

Kansai Mirai Financial Group	II	1-4
------------------------------	----	-----

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)

		1Q FY 2022	Change	1Q FY 2021
<b>Ordinary income</b>	<b>1</b>	<b>205,959</b>	<b>7,027</b>	<b>198,931</b>
Gross operating profit	2	135,700	(13,275)	148,975
Interest income	3	102,303	(1,481)	103,785
Trust fees (after disposal of problem loans in the trust account)	4	5,353	395	4,957
<Disposal of problem loans in the trust account>	5	30	20	10
Fees and commissions	6	49,955	4,299	45,655
Trading income	7	(443)	(1,083)	640
Other operating income	8	(21,469)	(15,405)	(6,063)
Expenses(excluding non-recurring items)	9	(102,231)	1,662	(103,894)
Personnel expenses	10	(48,205)	1,085	(49,290)
Non-personnel expenses	11	(45,962)	945	(46,907)
Taxes	12	(8,063)	(367)	(7,695)
Actual net operating profit (2-5+9+19)	13	33,420	(11,732)	45,153
Provision to general reserve for possible loan losses	14	1,644	5,575	(3,930)
Other gains/(losses), net	15	11,470	3,420	8,050
Net gains/(losses) on stocks	16	18,130	5,016	13,114
Disposal of problem loans	17	(8,206)	(2,158)	(6,047)
Reversal of credit expenses	18	914	(1,859)	2,773
Equity in earnings of investments in affiliates	19	(18)	(100)	81
<b>Ordinary profit</b>	<b>20</b>	<b>46,584</b>	<b>(2,617)</b>	<b>49,201</b>
Extraordinary gains	21	173	13	159
Extraordinary losses	22	(299)	(29)	(269)
Income before income taxes	23	46,457	(2,633)	49,091
Income taxes - current	24	(10,598)	2,076	(12,674)
Income taxes - deferred	25	(1,784)	366	(2,150)
Net income	26	34,074	(191)	34,265
Net income attributable to non-controlling interests	27	(164)	(129)	(35)
<b>Net income attributable to owners of parent</b>	<b>28</b>	<b>33,910</b>	<b>(320)</b>	<b>34,230</b>
<b>Credit expense (5+14+17+18)</b>	<b>29</b>	<b>(5,617)</b>	<b>1,577</b>	<b>(7,195)</b>
Disposal of problem loans in the trust account	30	30	20	10
Provision to general reserve for possible loan losses	31	1,644	5,575	(3,930)
Write-off of loans	32	(2,298)	2,276	(4,575)
Provision to specific reserve for possible loan losses	33	(5,644)	(4,588)	(1,055)
Provision to special reserve for certain overseas loans	34	-	0	(0)
Other disposal of problem loans	35	(263)	153	(416)
Gains on recoveries of written-off loans	36	914	(1,859)	2,773

○ ROE

(%)

	1Q FY 2022	Change	1Q FY 2021
ROE based on net income attributable to owners of parent	6.63	(0.45)	7.09

Note:

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

(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		
		1Q		1Q	1Q		1Q
		FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Gross operating profit (2+5+7+8+9)	1	122,103	(12,563)	134,667	63,440	(8,344)	71,784
Interest income	2	101,102	(843)	101,945	53,982	(816)	54,799
Net interest income from domestic loans and deposits	3	83,181	(1,635)	84,817	42,928	(748)	43,677
Gains/(losses) on cancellation of investment trusts	4	199	32	167	20	20	-
Trust fees (after disposal of problem loans in trust account) <Disposal of problem loans in the trust account>	5	5,371	394	4,977	5,366	392	4,973
Fees and commissions	6	30	20	10	30	20	10
Trading income	7	37,839	4,338	33,500	22,040	3,189	18,850
Other operating income	8	(472)	(1,101)	629	(472)	(1,101)	629
Net gains/(losses) on bonds	9	(21,737)	(15,352)	(6,384)	(17,476)	(10,008)	(7,467)
Net gains/(losses) on bonds	10	(25,875)	(19,041)	(6,834)	(20,851)	(13,405)	(7,445)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(95,195)	2,130	(97,326)	(51,878)	649	(52,527)
Personnel expenses	12	(41,423)	1,055	(42,478)	(21,345)	183	(21,528)
Non-personnel expenses	13	(46,085)	1,473	(47,558)	(26,563)	592	(27,156)
Taxes	14	(7,686)	(397)	(7,289)	(3,968)	(126)	(3,842)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>26,878</b>	<b>(10,452)</b>	<b>37,331</b>	<b>11,532</b>	<b>(7,714)</b>	<b>19,247</b>
Core net operating profit (15-10)	16	52,754	8,588	44,166	32,384	5,691	26,692
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	52,554	8,555	43,998	32,363	5,671	26,692
Amortization of goodwill	18	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	26,694	(10,452)	37,147	11,532	(7,714)	19,247
Provision to general reserve for possible loan losses	20	960	4,908	(3,948)	(978)	2,793	(3,772)
Net operating profit (1+11+18+20)	21	27,684	(5,524)	33,209	10,583	(4,901)	15,485
Other gains/(losses), net	22	11,690	3,131	8,558	14,101	6,786	7,314
Net gains/(losses) on stocks	23	17,981	5,131	12,850	16,516	6,118	10,398
Gains on sale	24	18,309	4,390	13,919	16,614	5,189	11,424
Losses on sale	25	(218)	845	(1,063)	(97)	927	(1,025)
Losses on devaluation	26	(109)	(104)	(5)	-	0	(0)
Disposal of problem loans	27	(7,794)	(2,384)	(5,410)	(4,408)	(265)	(4,143)
Reversal of credit expenses	28	866	(1,647)	2,514	590	(1,052)	1,642
Other	29	636	2,031	(1,395)	1,402	1,984	(581)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>39,374</b>	<b>(2,392)</b>	<b>41,767</b>	<b>24,685</b>	<b>1,885</b>	<b>22,799</b>
Extraordinary gains/(losses), net	31	(70)	34	(104)	(78)	23	(102)
Net gains/(losses) on disposal of fixed assets	32	18	(18)	36	(78)	(39)	(39)
Impairment losses on fixed assets	33	(88)	52	(141)	-	62	(62)
<b>Income before income taxes (30+31)</b>	<b>34</b>	<b>39,304</b>	<b>(2,358)</b>	<b>41,662</b>	<b>24,606</b>	<b>1,908</b>	<b>22,697</b>
Income taxes-current	35	(8,613)	1,826	(10,439)	(6,189)	564	(6,754)
Income taxes-deferred	36	(1,684)	197	(1,882)	(188)	(238)	50
<b>Net income (34+35+36)</b>	<b>37</b>	<b>29,006</b>	<b>(334)</b>	<b>29,340</b>	<b>18,227</b>	<b>2,234</b>	<b>15,993</b>

<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(5,937)</b>	<b>896</b>	<b>(6,834)</b>	<b>(4,767)</b>	<b>1,496</b>	<b>(6,263)</b>
Disposal of problem loans in the trust account	39	30	20	10	30	20	10
Provision to general reserve for possible loan losses	40	960	5,183	(4,223)	(978)	2,793	(3,772)
Write-off of loans	41	(2,166)	1,879	(4,045)	(1,624)	1,561	(3,186)
Provision to specific reserve for possible loan losses	42	(5,365)	(4,851)	(513)	(2,513)	(1,990)	(522)
Provision to special reserve for certain overseas loans	43	-	0	(0)	-	0	(0)
Other disposal of problem loans	44	(263)	153	(416)	(271)	163	(434)
Gains on recoveries of written-off claims	45	866	(1,488)	2,355	590	(1,052)	1,642

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		
	1Q		1Q	1Q		1Q
	FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Average interest rate of loans and bills discounted (A)	0.86	(0.03)	0.90	0.82	(0.03)	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)	0.85	(0.03)	0.89	0.81	(0.03)	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.89	(0.03)	0.93	0.84	(0.03)	0.88
Loan-to-deposit spread (C) - (B)	0.89	(0.03)	0.92	0.84	(0.03)	0.88

(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		1Q		1Q	1Q		1Q
		FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Gross operating profit (2+5+7+8+9)	1	24,790	(4,063)	28,854	33,872	(155)	34,028
Interest income	2	20,227	(1,020)	21,248	26,891	993	25,897
Net interest income from domestic loans and deposits	3	16,809	(544)	17,353	23,443	(342)	23,786
Gains/(losses) on cancellation of investment trusts	4	-	(86)	86	179	98	81
Trust fees (after disposal of problem loans in trust account)	5	5	2	3	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	9,267	1,396	7,871	6,532	(247)	6,779
Trading income	8	-	-	-	-	-	-
Other operating income	9	(4,709)	(4,441)	(268)	448	(902)	1,351
Net gains/(losses) on bonds	10	(4,678)	(4,387)	(290)	(346)	(1,247)	901
Expenses (excluding non-recurring items and amortization of goodwill)	11	(18,723)	404	(19,128)	(24,593)	1,076	(25,670)
Personnel expenses	12	(8,063)	119	(8,182)	(12,014)	752	(12,767)
Non-personnel expenses	13	(8,910)	529	(9,440)	(10,611)	351	(10,962)
Taxes	14	(1,749)	(244)	(1,505)	(1,968)	(26)	(1,941)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>6,067</b>	<b>(3,659)</b>	<b>9,726</b>	<b>9,278</b>	<b>921</b>	<b>8,357</b>
Core net operating profit (15-10)	16	10,745	728	10,016	9,625	2,168	7,456
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	10,745	814	9,930	9,445	2,070	7,375
Amortization of goodwill	18	-	-	-	(184)	-	(184)
Actual net operating profit (including amortization of goodwill) (15+18)	19	6,067	(3,659)	9,726	9,094	921	8,173
Provision to general reserve for possible loan losses	20	2,241	2,241	-	(302)	(126)	(176)
Net operating profit (1+11+18+20)	21	8,308	(1,417)	9,726	8,791	794	7,997
Other gains/(losses), net	22	(1,868)	(4,088)	2,220	(542)	434	(976)
Net gains/(losses) on stocks	23	1,140	(1,100)	2,240	324	113	211
Gains on sale	24	1,140	(1,100)	2,240	554	300	253
Losses on sale	25	-	-	-	(120)	(82)	(38)
Losses on devaluation	26	-	-	-	(109)	(105)	(4)
Disposal of problem loans	27	(2,688)	(2,445)	(242)	(697)	326	(1,023)
Reversal of credit expenses	28	61	(445)	507	214	(149)	364
Other	29	(382)	(97)	(284)	(384)	144	(528)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>6,440</b>	<b>(5,506)</b>	<b>11,947</b>	<b>8,249</b>	<b>1,228</b>	<b>7,020</b>
Extraordinary gains/(losses), net	31	(39)	(49)	10	47	60	(13)
Net gains/(losses) on disposal of fixed assets	32	(37)	(57)	20	134	78	55
Impairment losses on fixed assets	33	(1)	7	(9)	(86)	(17)	(68)
<b>Income before income taxes (30+31)</b>	<b>34</b>	<b>6,401</b>	<b>(5,556)</b>	<b>11,957</b>	<b>8,296</b>	<b>1,289</b>	<b>7,007</b>
Income taxes-current	35	(1,590)	1,155	(2,745)	(833)	106	(940)
Income taxes-deferred	36	(210)	523	(733)	(1,285)	(87)	(1,198)
<b>Net income (34+35+36)</b>	<b>37</b>	<b>4,601</b>	<b>(3,877)</b>	<b>8,478</b>	<b>6,177</b>	<b>1,308</b>	<b>4,868</b>
<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(384)</b>	<b>(649)</b>	<b>264</b>	<b>(785)</b>	<b>49</b>	<b>(835)</b>
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	2,241	2,516	(275)	(302)	(126)	(176)
Write-off of loans	41	(315)	(13)	(302)	(226)	330	(557)
Provision to specific reserve for possible loan losses	42	(2,382)	(2,816)	433	(469)	(44)	(425)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	9	(49)	59	(1)	39	(40)
Gains on recoveries of written-off claims	45	61	(286)	348	214	(149)	364

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		
	1Q		1Q	1Q		1Q
	FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Average interest rate of loans and bills discounted (A)	0.81	(0.04)	0.85	0.99	(0.02)	1.02
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.01	(0.00)	0.02
Loan-to-deposit spread (A) - (B)	0.81	(0.04)	0.85	0.98	(0.02)	1.00

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.89	(0.03)	0.93	0.99	(0.03)	1.03
Loan-to-deposit spread (C) - (B)	0.89	(0.03)	0.92	0.98	(0.02)	1.00

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1Q		1Q	1Q		1Q
		FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Gross operating profit (2+5+7+8+9)	1	23,359	(856)	24,215	10,513	700	9,813
Interest income	2	19,166	342	18,823	7,724	650	7,073
Net interest income from domestic loans and deposits	3	17,163	(321)	17,485	6,279	(21)	6,301
Gains/(losses) on cancellation of investment trusts	4	179	179	-	-	(81)	81
Trust fees (after disposal of problem loans in trust account)	5	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	3,713	(774)	4,488	2,818	527	2,291
Trading income	8	-	-	-	-	-	-
Other operating income	9	478	(424)	903	(30)	(478)	448
Net gains/(losses) on bonds	10	(13)	(573)	559	(332)	(674)	341
Expenses (excluding non-recurring items and amortization of goodwill)	11	(16,762)	1,172	(17,935)	(7,831)	(95)	(7,735)
Personnel expenses	12	(8,017)	851	(8,869)	(3,996)	(99)	(3,897)
Non-personnel expenses	13	(7,349)	336	(7,686)	(3,261)	14	(3,276)
Taxes	14	(1,394)	(15)	(1,379)	(573)	(11)	(562)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>6,596</b>	<b>316</b>	<b>6,279</b>	<b>2,682</b>	<b>604</b>	<b>2,077</b>
Core net operating profit (15-10)	16	6,610	889	5,720	3,014	1,278	1,735
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (16-4)	17	6,430	710	5,720	3,014	1,360	1,654
Amortization of goodwill	18	(184)	-	(184)	-	-	-
<b>Actual net operating profit (including amortization of goodwill) (15+18)</b>	<b>19</b>	<b>6,412</b>	<b>316</b>	<b>6,095</b>	<b>2,682</b>	<b>604</b>	<b>2,077</b>
Provision to general reserve for possible loan losses	20	(506)	(331)	(174)	203	205	(1)
<b>Net operating profit (1+11+18+20)</b>	<b>21</b>	<b>5,906</b>	<b>(15)</b>	<b>5,921</b>	<b>2,885</b>	<b>809</b>	<b>2,076</b>
Other gains/(losses), net	22	291	927	(636)	(834)	(493)	(340)
Net gains/(losses) on stocks	23	297	295	2	27	(182)	209
Gains on sale	24	355	349	6	199	(48)	247
Losses on sale	25	(56)	(56)	(0)	(64)	(26)	(38)
Losses on devaluation	26	(1)	2	(4)	(107)	(107)	-
Disposal of problem loans	27	263	701	(438)	(961)	(375)	(585)
Reversal of credit expenses	28	162	(145)	307	52	(4)	56
Other	29	(431)	75	(507)	47	68	(21)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>6,198</b>	<b>912</b>	<b>5,285</b>	<b>2,051</b>	<b>315</b>	<b>1,735</b>
Extraordinary gains/(losses), net	31	52	55	(3)	(5)	4	(10)
Net gains/(losses) on disposal of fixed assets	32	139	75	63	(5)	2	(7)
Impairment losses on fixed assets	33	(86)	(20)	(66)	-	2	(2)
<b>Income before income taxes (30+31)</b>	<b>34</b>	<b>6,250</b>	<b>968</b>	<b>5,282</b>	<b>2,045</b>	<b>320</b>	<b>1,725</b>
Income taxes-current	35	(589)	92	(682)	(243)	14	(257)
Income taxes-deferred	36	(1,362)	(442)	(920)	76	355	(278)
<b>Net income (34+35+36)</b>	<b>37</b>	<b>4,298</b>	<b>618</b>	<b>3,679</b>	<b>1,879</b>	<b>690</b>	<b>1,188</b>
<b>Credit expense (6+20+27+28)</b>	<b>38</b>	<b>(79)</b>	<b>225</b>	<b>(304)</b>	<b>(705)</b>	<b>(175)</b>	<b>(530)</b>
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	(506)	(331)	(174)	203	205	(1)
Write-off of loans	41	(226)	330	(556)	(0)	0	(0)
Provision to specific reserve for possible loan losses	42	459	432	27	(929)	(476)	(453)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	30	(60)	91	(31)	100	(131)
Gains on recoveries of written-off claims	45	162	(145)	307	52	(4)	56

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

○ Interest rate spreads (domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1Q		1Q	1Q		1Q
	FY 2022	Change	FY 2021	FY 2022	Change	FY 2021
Average interest rate of loans and bills discounted (A)	1.04	(0.03)	1.08	0.88	(0.00)	0.89
Average interest rate of deposits and negotiable CDs (B)	0.02	(0.00)	0.02	0.01	(0.00)	0.01
Loan-to-deposit spread (A) - (B)	1.02	(0.03)	1.05	0.87	(0.00)	0.87

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.04	(0.03)	1.08	0.88	(0.01)	0.90
Loan-to-deposit spread (C) - (B)	1.02	(0.03)	1.05	0.87	(0.01)	0.88

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

(Millions of yen, %)

<Consolidated>		End of Jun.			End of Mar.	End of Jun.
		2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
	Unrecoverable or valueless claims	62,228	101	(747)	62,126	62,975
	Risk claims	385,090	5,406	67,805	379,684	317,284
	Special attention loans	231,292	766	11,461	230,526	219,831
	NPL, total [A]	678,611	6,274	78,519	672,336	600,092
	Normal claims	40,245,037	207,795	848,528	40,037,242	39,396,509
	Financial Reconstruction Act, total [B]	40,923,649	214,069	927,047	40,709,579	39,996,601
	Partial direct write-offs	167,368	3,574	(22,834)	163,794	190,203
	NPL Ratio [A] / [B]	1.65	0.00	0.15	1.65	1.50

### <Total of group banks under Resona HD>

	Unrecoverable or valueless claims	53,861	163	(1,632)	53,698	55,494
	Risk claims	376,909	6,374	74,647	370,535	302,261
	Special attention loans	116,738	2,702	14,460	114,035	102,277
	NPL, total [A]	547,509	9,241	87,476	538,268	460,033
	Normal claims	40,385,195	238,085	966,740	40,147,110	39,418,455
	Financial Reconstruction Act, total [B]	40,932,705	247,326	1,054,216	40,685,379	39,878,489
	Partial direct write-offs	147,012	3,237	(18,784)	143,774	165,797
	NPL Ratio [A] / [B]	1.33	0.01	0.18	1.32	1.15

### <Resona Bank>

	Unrecoverable or valueless claims	14,516	448	(530)	14,068	15,046
	Risk claims	189,827	3,085	56,299	186,742	133,528
	Special attention loans	64,272	3,370	12,755	60,901	51,516
	NPL, total [A]	268,616	6,903	68,524	261,712	200,091
	Normal claims	22,198,289	80,593	674,926	22,117,695	21,523,363
	Financial Reconstruction Act, total [B]	22,466,905	87,497	743,450	22,379,408	21,723,455
	Partial direct write-offs	72,560	1,987	(4,303)	70,573	76,864
	NPL Ratio [A] / [B]	1.19	0.02	0.27	1.16	0.92

### <Saitama Resona Bank>

	Unrecoverable or valueless claims	15,643	(147)	2,129	15,791	13,514
	Risk claims	58,506	2,273	2,741	56,233	55,765
	Special attention loans	17,039	(4,241)	(4,083)	21,280	21,122
	NPL, total [A]	91,189	(2,115)	788	93,305	90,401
	Normal claims	8,517,901	170,755	225,555	8,347,145	8,292,345
	Financial Reconstruction Act, total [B]	8,609,090	168,639	226,343	8,440,451	8,382,746
	Partial direct write-offs	18,837	390	3,670	18,446	15,166
	NPL Ratio [A] / [B]	1.05	(0.04)	(0.01)	1.10	1.07

(Millions of yen, %)

<Total of banks under KMFG>		End of Jun.			End of Mar.	End of Jun.
		2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
	Unrecoverable or valueless claims	23,701	(136)	(3,232)	23,838	26,933
	Risk claims	128,575	1,016	15,606	127,558	112,968
	Special attention loans	35,427	3,573	5,788	31,853	29,638
	NPL, total [A]	187,703	4,453	18,163	183,250	169,540
	Normal claims	9,669,005	(13,264)	66,258	9,682,269	9,602,746
Financial Reconstruction Act, total [B]		9,856,708	(8,810)	84,421	9,865,519	9,772,287
	Partial direct write-offs	55,614	859	(18,150)	54,755	73,765
NPL Ratio [A] / [B]		1.90	0.04	0.16	1.85	1.73

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	9,847	303	(3,000)	9,543	12,847
	Risk claims	85,632	414	11,114	85,217	74,517
	Special attention loans	30,277	3,615	4,368	26,661	25,908
	NPL, total [A]	125,757	4,334	12,483	121,422	113,273
	Normal claims	6,725,507	(9,772)	57,256	6,735,280	6,668,251
Financial Reconstruction Act, total [B]		6,851,264	(5,438)	69,739	6,856,702	6,781,525
	Partial direct write-offs	51,175	264	(17,804)	50,911	68,980
NPL Ratio [A] / [B]		1.83	0.06	0.16	1.77	1.67

<Minato Bank>

	Unrecoverable or valueless claims	13,853	(440)	(232)	14,294	14,086
	Risk claims	42,942	601	4,492	42,341	38,450
	Special attention loans	5,149	(42)	1,420	5,191	3,729
	NPL, total [A]	61,946	118	5,680	61,827	56,266
	Normal claims	2,943,497	(3,491)	9,002	2,946,988	2,934,495
Financial Reconstruction Act, total [B]		3,005,444	(3,372)	14,682	3,008,816	2,990,762
	Partial direct write-offs	4,439	595	(346)	3,844	4,785
NPL Ratio [A] / [B]		2.06	0.00	0.17	2.05	1.88

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Jun. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Jun. 2022)	Gain	Loss	
Bonds held to maturity	3,199,603	264,806	(68,287)	7,328	(75,615)	(37,953)
Available-for-sale securities	4,591,596	(97,711)	438,537	551,996	(113,459)	(75,361)
Stocks	842,630	(50,996)	532,527	542,071	(9,543)	(45,419)
Bonds	2,904,050	(3,087)	(48,157)	1,098	(49,255)	(14,988)
JGB	1,116,177	3,319	(35,351)	149	(35,500)	(10,863)
Other	844,915	(43,627)	(45,833)	8,827	(54,660)	(14,954)

Notes: 1. The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

2. Stocks and others without a quoted market price and investments in partnerships are excluded.

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Jun. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Jun. 2022)	Gain	Loss	
Bonds held to maturity	3,199,603	264,806	(68,287)	7,328	(75,615)	(37,953)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,583,559	(97,230)	446,130	557,599	(111,468)	(75,145)
Stocks	841,424	(50,898)	540,821	548,167	(7,346)	(45,571)
Bonds	2,904,047	(3,087)	(48,057)	1,184	(49,241)	(15,001)
Other	838,087	(43,244)	(46,632)	8,247	(54,880)	(14,572)

<Resona Bank>

Bonds held to maturity	1,840,428	200,126	(46,045)	4,868	(50,914)	(26,231)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,401,138	(260,944)	388,287	460,507	(72,220)	(58,258)
Stocks	685,212	(45,889)	448,470	455,389	(6,918)	(42,427)
Bonds	1,183,128	(168,451)	(25,530)	621	(26,151)	(7,286)
Other	532,798	(46,603)	(34,652)	4,497	(39,149)	(8,544)

<Saitama Resona Bank>

Bonds held to maturity	878,852	31,442	(3,966)	1,991	(5,957)	(2,775)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,348,824	169,603	57,456	78,890	(21,434)	(9,282)
Stocks	129,859	(5,175)	78,204	78,415	(210)	(3,462)
Bonds	1,064,980	178,920	(15,526)	244	(15,770)	(5,667)
Other	153,983	(4,141)	(5,221)	230	(5,452)	(152)

<Total of banks under KMFG>

Bonds held to maturity	480,322	33,237	(18,275)	468	(18,744)	(8,947)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	833,597	(5,888)	387	18,201	(17,814)	(7,604)
Stocks	26,352	166	14,146	14,362	(216)	318
Bonds	655,938	(13,556)	(7,000)	318	(7,319)	(2,047)
Other	151,305	7,500	(6,758)	3,519	(10,278)	(5,875)

<Kansai Mirai Bank>

Bonds held to maturity	302,393	4,655	(14,094)	468	(14,562)	(7,352)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	604,496	(496)	(3,765)	6,365	(10,130)	(5,104)
Stocks	7,799	(154)	3,761	3,832	(70)	(108)
Bonds	482,753	(9,467)	(3,328)	200	(3,528)	(958)
Other	113,943	9,125	(4,199)	2,332	(6,532)	(4,037)

<Minato Bank>

Bonds held to maturity	177,929	28,582	(4,181)	-	(4,181)	(1,595)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	229,101	(5,392)	4,152	11,835	(7,683)	(2,499)
Stocks	18,553	321	10,384	10,530	(146)	426
Bonds	173,185	(4,088)	(3,672)	118	(3,790)	(1,088)
Other	37,362	(1,625)	(2,559)	1,186	(3,746)	(1,838)

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

(Millions of yen)

	End of Jun. 2022 (A)	(A)-(B)	(A)-(C)	End of Mar. 2022 (B)	End of Jun. 2021 (C)
<Total of group banks under Resona HD>					
Deposits (Term-end)	61,034,885	13,707	2,289,190	61,021,177	58,745,695
Deposits (Average balance)	60,613,379	1,944,268	2,231,335	58,669,110	58,382,043
Trust principal (Term-end)	1,194,124	76,992	122,445	1,117,131	1,071,678
Trust principal (Average balance)	1,347,631	317,591	269,633	1,030,040	1,077,998
Loans and bills discounted (Term-end)	39,835,130	218,089	992,076	39,617,041	38,843,054
Banking account	39,823,749	218,730	996,131	39,605,018	38,827,617
Trust account	11,381	(641)	(4,055)	12,022	15,436
Loans and bills discounted (Average balance)	39,543,189	476,303	689,856	39,066,885	38,853,332
Banking account	39,531,464	479,083	694,003	39,052,381	38,837,461
Trust account	11,724	(2,780)	(4,147)	14,504	15,871

#### <Resona Bank>

Deposits (Term-end)	32,938,250	(347,585)	1,461,855	33,285,836	31,476,395
Deposits (Average balance)	32,787,413	1,327,344	1,447,677	31,460,068	31,339,735
Trust principal (Term-end)	1,194,124	76,992	122,445	1,117,131	1,071,678
Trust principal (Average balance)	1,347,631	317,591	269,633	1,030,040	1,077,998
Loans and bills discounted (Term-end)	21,654,388	71,668	699,110	21,582,719	20,955,277
Banking account	21,643,006	72,309	703,165	21,570,696	20,939,841
Trust account	11,381	(641)	(4,055)	12,022	15,436
Loans and bills discounted (Average balance)	21,477,653	348,135	480,016	21,129,518	20,997,637
Banking account	21,465,929	350,915	484,163	21,115,014	20,981,766
Trust account	11,724	(2,780)	(4,147)	14,504	15,871

#### <Saitama Resona Bank>

Deposits (Term-end)	16,689,701	139,549	835,143	16,550,151	15,854,557
Deposits (Average balance)	16,501,248	621,823	782,972	15,879,424	15,718,275
Loans and bills discounted (Term-end)	8,457,496	163,327	209,527	8,294,169	8,247,968
Loans and bills discounted (Average balance)	8,369,764	148,300	155,500	8,221,464	8,214,264

#### <Total of banks under KMFG>

Deposits (Term-end)	11,406,933	221,744	(7,808)	11,185,189	11,414,742
Deposits (Average balance)	11,324,718	(4,899)	685	11,329,617	11,324,032
Loans and bills discounted (Term-end)	9,723,246	(16,905)	83,438	9,740,152	9,639,807
Loans and bills discounted (Average balance)	9,695,770	(20,132)	54,339	9,715,902	9,641,430

#### <Kansai Mirai Bank>

Deposits (Term-end)	7,522,209	116,542	(57,029)	7,405,666	7,579,238
Deposits (Average balance)	7,492,531	(32,625)	(47,266)	7,525,156	7,539,797
Loans and bills discounted (Term-end)	6,774,302	(10,581)	66,823	6,784,883	6,707,478
Loans and bills discounted (Average balance)	6,762,949	44,522	66,442	6,718,427	6,696,506

#### <Minato Bank>

Deposits (Term-end)	3,884,724	105,201	49,221	3,779,522	3,835,503
Deposits (Average balance)	3,832,187	27,726	47,952	3,804,461	3,784,234
Loans and bills discounted (Term-end)	2,948,943	(6,324)	16,614	2,955,268	2,932,328
Loans and bills discounted (Average balance)	2,932,821	(64,654)	(12,103)	2,997,475	2,944,924



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

(Millions of yen)

<Total of group banks under Resona HD>	End of Jun. 2022 (A)	(A)-(B)	(A)-(C)	End of Mar. 2022 (B)	End of Jun. 2021 (C)
Domestic individual deposits (Term-end)	37,740,802	645,195	1,444,101	37,095,606	36,296,701
Liquid deposits	28,217,222	721,328	1,797,079	27,495,894	26,420,143
Time deposits	9,358,016	(18,900)	(309,462)	9,376,917	9,667,479
Domestic corporate deposits (Term-end)	19,209,789	4,648	506,284	19,205,141	18,703,505
Liquid deposits	15,310,627	(43,536)	400,159	15,354,164	14,910,468
Time deposits	3,095,658	(49,390)	22,854	3,145,049	3,072,804

<Resona Bank>

Domestic individual deposits (Term-end)	17,059,845	295,857	806,219	16,763,988	16,253,625
Liquid deposits	13,367,942	315,773	868,160	13,052,169	12,499,782
Time deposits	3,568,291	34,081	(30,853)	3,534,209	3,599,144
Domestic corporate deposits (Term-end)	13,102,976	(138,122)	394,505	13,241,098	12,708,470
Liquid deposits	10,674,984	(209,486)	267,213	10,884,471	10,407,771
Time deposits	1,767,187	(24,664)	44,830	1,791,852	1,722,356

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,325,569	279,997	576,818	12,045,571	11,748,751
Liquid deposits	9,564,946	289,587	629,240	9,275,359	8,935,705
Time deposits	2,735,376	(7,301)	(46,676)	2,742,678	2,782,053
Domestic corporate deposits (Term-end)	3,287,106	79,729	149,261	3,207,376	3,137,845
Liquid deposits	2,522,402	99,808	131,906	2,422,593	2,390,495
Time deposits	697,066	(23,768)	12,414	720,835	684,652

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,355,387	69,341	61,063	8,286,046	8,294,324
Liquid deposits	5,284,334	115,967	299,678	5,168,366	4,984,655
Time deposits	3,054,348	(45,680)	(231,932)	3,100,028	3,286,281
Domestic corporate deposits (Term-end)	2,819,707	63,041	(37,482)	2,756,665	2,857,190
Liquid deposits	2,113,240	66,140	1,038	2,047,099	2,112,201
Time deposits	631,404	(957)	(34,390)	632,361	665,794

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,441,123	25,452	(15,551)	5,415,671	5,456,675
Liquid deposits	3,164,027	69,274	181,676	3,094,753	2,982,351
Time deposits	2,268,827	(43,189)	(195,510)	2,312,016	2,464,338
Domestic corporate deposits (Term-end)	1,907,642	2,248	(22,014)	1,905,393	1,929,656
Liquid deposits	1,378,150	4,140	11,155	1,374,010	1,366,995
Time deposits	478,221	(2,768)	(33,304)	480,989	511,525

<Minato Bank>

Domestic individual deposits (Term-end)	2,914,264	43,888	76,615	2,870,375	2,837,648
Liquid deposits	2,120,306	46,693	118,001	2,073,612	2,002,304
Time deposits	785,520	(2,491)	(36,422)	788,012	821,942
Domestic corporate deposits (Term-end)	912,065	60,793	(15,467)	851,272	927,533
Liquid deposits	735,089	62,000	(10,116)	673,089	745,206
Time deposits	153,183	1,811	(1,086)	151,371	154,269

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)

	End of Jun. 2022 (A)	(A)-(B)	(A)-(C)	End of Mar. 2022 (B)	End of Jun. 2021 (C)
<Total of group banks under Resona HD>					
Investment trust (Including fund wrap)	2,678,134	(167,601)	9,880	2,845,735	2,668,253
Public bond	275,446	(4,220)	(18,407)	279,666	293,853
Insurance	2,736,173	17,386	120,455	2,718,787	2,615,718

<Resona Bank>

Investment trust (Including fund wrap)	1,196,478	(83,438)	(17,237)	1,279,917	1,213,715
Public bond	93,622	(2,554)	(10,141)	96,177	103,764
Insurance	989,252	(13,445)	1,948	1,002,697	987,304

<Saitama Resona Bank>

Investment trust (Including fund wrap)	667,868	(35,392)	19,974	703,260	647,893
Public bond	175,015	(1,098)	(6,436)	176,114	181,452
Insurance	794,988	33,555	49,235	761,433	745,753

<Total of banks under KMFG>

Investment trust (Including fund wrap)	813,787	(48,770)	7,143	862,557	806,644
Public bond	6,807	(566)	(1,829)	7,374	8,637
Insurance	951,932	(2,723)	69,271	954,656	882,661

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	569,176	(34,919)	485	604,096	568,691
Public bond	3,205	(221)	(715)	3,427	3,920
Insurance	732,330	(1,945)	64,100	734,276	668,230

<Minato Bank>

Investment trust (Including fund wrap)	244,610	(13,850)	6,657	258,461	237,952
Public bond	3,602	(344)	(1,114)	3,946	4,716
Insurance	219,602	(777)	5,171	220,379	214,431

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
1Q of FY 2022	45,237 million yen (1.2)%	9,423 million yen 7.4%	6,881 million yen 7.1%
1Q of FY 2021	45,789 million yen 5.1%	8,773 million yen 357.1%	6,422 million yen 231.3%

	Total Assets	Net Assets
June 30, 2022	15,638,613 million yen	486,852 million yen
March 31, 2022	15,666,517 million yen	485,145 million yen

	Net Income per Share of Common Stock
1Q of FY 2022	18.47 yen
1Q of FY 2021	17.24 yen

**【Consolidated Balance Sheets】**

(Millions of yen)

	March 31, 2022	June 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 4,356,793	¥ 4,334,825
Call loans and bills bought	3,917	—
Monetary claims bought	53	44
Trading securities	34	45
Securities	1,302,917	1,329,046
Loans and bills discounted	9,674,525	9,658,616
Foreign exchange assets	21,856	22,781
Lease receivables and investment in leases	32,215	31,247
Other assets	160,825	144,088
Tangible fixed assets	94,482	93,495
Intangible fixed assets	6,201	6,191
Net defined benefit asset	23,929	24,061
Deferred tax assets	25,180	26,179
Customers' liabilities for acceptances and guarantees	26,251	30,458
Reserve for possible loan losses	(62,667)	(62,469)
<b>Total Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 15,638,613</b>

**【Consolidated Balance Sheets- Continued】**

(Millions of yen)

	March 31, 2022	June 30, 2022
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,163,962	¥ 11,385,530
Negotiable certificates of deposit	225,110	236,070
Call money and bills sold	1,512,400	1,527,435
Payable under securities lending transactions	133,792	197,879
Borrowed money	2,013,548	1,667,557
Foreign exchange liabilities	515	650
Other liabilities	85,393	89,436
Reserve for employees' bonuses	5,619	2,326
Net defined benefit liability	8,555	8,530
Other reserves	5,834	5,600
Deferred tax liabilities	389	286
Acceptances and guarantees	26,251	30,458
<b>Total Liabilities</b>	<b>15,181,372</b>	<b>15,151,761</b>
<b>Net Assets</b>		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	148,811	155,689
Total stockholders' equity	487,338	494,216
Net unrealized gains on available-for-sale securities	217	(5,107)
Net deferred gains on hedges	(2)	1
Remeasurements of defined benefit plans	(2,442)	(2,291)
Total accumulated other comprehensive income	(2,226)	(7,397)
Non-controlling interests	33	33
<b>Total Net Assets</b>	<b>485,145</b>	<b>486,852</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 15,638,613</b>

## 【Consolidated Statements of Income】

(Millions of yen)

	First Quarter of FY2021 From April 1, 2021 to June 30, 2021	First Quarter of FY2022 From April 1, 2022 to June 30, 2022
<b>Ordinary income</b>	¥ 45,789	¥ 45,237
Interest income	26,981	27,152
Interest on loans and bills discounted	24,671	24,160
Interest and dividends on securities	1,361	1,475
Fees and commissions	12,485	12,006
Other operating income	5,084	4,723
Other ordinary income	1,237	1,354
<b>Ordinary expenses</b>	37,016	35,814
Interest expenses	799	620
Interest on deposits	763	556
Fees and commissions	3,792	3,717
Other operating expenses	3,536	3,955
General and administrative expenses	26,997	26,071
Other ordinary expenses	1,889	1,448
<b>Ordinary profits</b>	8,773	9,423
<b>Extraordinary gains</b>	413	173
Gains on disposal of fixed assets	133	173
Gain on reversal of stock acquisition rights	279	-
<b>Extraordinary losses</b>	147	135
Losses on disposal of fixed assets	78	46
Impairment losses on fixed assets	68	88
<b>Income before income taxes</b>	9,038	9,461
Income taxes – current	1,511	1,402
Income taxes – deferred	1,098	1,177
Total income taxes	2,609	2,579
<b>Net income</b>	6,429	6,882
<b>Net income attributable to non-controlling interests</b>	6	0
<b>Net income attributable to owners of parent</b>	¥ 6,422	¥ 6,881

**【Consolidated Statements of Comprehensive Income】**

(Millions of yen)

	First Quarter of FY2021 From April 1, 2021 to June 30, 2021	First Quarter of FY2022 From April 1, 2022 to June 30, 2022
<b>Net income</b>	¥ 6,429	¥ 6,882
<b>Other comprehensive income</b>	4,273	(5,171)
Net unrealized gains /(losses) on available-for-sale securities	4,091	(5,325)
Net deferred gains /(losses) on hedges	(0)	3
Remeasurements of defined benefit plans	181	150
<b>Total comprehensive income</b>	¥ 10,702	¥ 1,711
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 10,695	¥ 1,710
Non-controlling interests	¥ 6	¥ 0