



# Resona Holdings, Inc.

## Consolidated Financial Results for the First Half of Fiscal Year 2022 (Six months ended September 30, 2022/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

URL: <https://www.resona-gr.co.jp/holdings/english/index.html>

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Quarterly securities report issuing date: November 22, 2022 Dividends payment date: December 9, 2022

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 Half of Fiscal Year 2022 (April 1, 2022- September 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	%
1H of FY2022	435,587	5.4	115,801	(1.5)	82,677	2.3
1H of FY2021	413,193	8.2	117,598	39.2	80,837	43.3

Note: Comprehensive Income: 1H of FY2022: 9,656 million yen (92.1)% 1H of FY2021: 121,513 million yen (33.3)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2022	34.69	34.68
1H of FY2021	33.10	33.09

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2022	72,182,378	2,444,269	3.4
March 31, 2022	78,155,071	2,459,023	3.1

(Reference) Net Assets Attributable to Stockholders: September 30, 2022: 2,425,935 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
FY2021	Yen -	Yen 10.50	Yen -	Yen 10.50	Yen 21.00
FY2022	-	10.50	-	10.50	21.00
FY2022(Forecast)	-	-	-	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	62.93

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, 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) 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 6 of the attachment.

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period  
     September 30, 2022 : 2,400,980,366 shares  
     March 31, 2022 : 2,400,980,366 shares

B) Treasury stock at the end of the period  
     September 30, 2022 : 17,071,455 shares  
     March 31, 2022 : 18,392,224 shares

C) Average outstanding shares during the period  
     1H of FY2022 : 2,383,193,707 shares  
     1H of FY2021 : 2,441,911,879 shares

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

September 30, 2022 : 16,159,800 shares  
 March 31, 2022 : 17,485,700 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,383,550,330 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 May 2022, at this point in time.

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net.

The presentation video and materials of the investor relations meeting for institutional investor or analyst will be posted on the web site on November 16, 2022.

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## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 27,999,340	¥ 20,966,393
Call loans and bills bought	127,949	187,892
Deposits paid for bonds borrowing transactions	—	1,136
Monetary claims bought	414,616	394,589
Trading assets	238,340	260,000
Securities	7,732,548	8,072,406
Loans and bills discounted	39,597,906	40,437,389
Foreign exchange assets	159,859	205,856
Lease receivables and investments in leases	34,640	34,208
Other assets	1,221,612	955,067
Tangible fixed assets	356,644	355,343
Intangible fixed assets	55,114	52,938
Net defined benefit asset	43,546	45,822
Deferred tax assets	27,151	28,558
Customers' liabilities for acceptances and guarantees	379,505	401,446
Reserve for possible loan losses	(233,691)	(216,660)
Reserve for possible losses on investments	(14)	(11)
<b>Total Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 72,182,378</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 60,922,036	¥ 60,265,630
Negotiable certificates of deposit	975,640	916,830
Call money and bills sold	1,323,622	1,064,977
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	804,303	1,610,507
Trading liabilities	26,203	41,150
Borrowed money	9,134,782	3,207,213
Foreign exchange liabilities	3,886	6,368
Bonds	201,000	206,000
Due to trust account	1,109,114	1,166,696
Other liabilities	704,795	770,306
Reserve for employees' bonuses	20,208	15,762
Net defined benefit liability	12,392	11,460
Other reserves	33,199	28,369
Deferred tax liabilities	22,261	2,294
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	379,505	401,446
<b>Total Liabilities</b>	<b>75,696,047</b>	<b>69,738,108</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	149,263	149,263
Retained earnings	1,853,547	1,911,024
Treasury stock	(9,244)	(8,526)
<b>Total stockholders' equity</b>	<b>2,044,119</b>	<b>2,102,313</b>
Net unrealized gains on available-for-sale securities	378,562	300,489
Net deferred gains on hedges	4,676	1,617
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	(4,169)	(308)
Remeasurements of defined benefit plans	(20,427)	(17,603)
<b>Total accumulated other comprehensive income</b>	<b>398,068</b>	<b>323,621</b>
Stock acquisition rights	224	224
Non-controlling interests	16,610	18,109
<b>Total Net Assets</b>	<b>2,459,023</b>	<b>2,444,269</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 72,182,378</b>

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

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 413,193	¥ 435,587
Interest income	220,337	225,108
Interest on loans and bills discounted	177,189	177,328
Interest and dividends on securities	27,472	28,799
Trust fees	10,173	10,795
Fees and commissions	127,382	128,218
Trading income	1,512	656
Other operating income	19,114	22,210
Other ordinary income	34,674	48,597
<b>Ordinary expenses</b>	295,595	319,785
Interest expenses	6,272	12,855
Interest on deposits	3,726	5,942
Fees and commissions	31,997	30,175
Trading expenses	37	121
Other operating expenses	17,012	52,428
General and administrative expenses	212,201	207,372
Other ordinary expenses	28,074	16,831
<b>Ordinary profits</b>	117,598	115,801
<b>Extraordinary gains</b>	348	822
Gains on disposal of fixed assets	348	822
<b>Extraordinary losses</b>	1,552	1,375
Losses on disposal of fixed assets	616	721
Impairment losses on fixed assets	935	654
<b>Income before income taxes</b>	116,394	115,248
Income taxes – current	34,228	22,173
Income taxes – deferred	1,622	10,007
Total income taxes	35,851	32,181
<b>Net income</b>	80,543	83,066
<b>Net income attributable to non-controlling interests</b>	(294)	389
<b>Net income attributable to owners of parent</b>	¥ 80,837	¥ 82,677

**[Consolidated Statements of Comprehensive Income]**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Net income</b>	¥ 80,543	¥ 83,066
<b>Other comprehensive income</b>	40,970	(73,410)
Net unrealized gains (losses) on available-for-sale securities	39,194	(78,037)
Net deferred gains (losses) on hedges	(4,002)	(3,059)
Foreign currency translation adjustments	2,318	4,884
Remeasurements of defined benefit plans	3,432	2,810
Share of other comprehensive income of affiliates accounted for using the equity method	27	(8)
<b>Total comprehensive income</b>	¥ 121,513	¥ 9,656
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 121,358	¥ 8,229
Non-controlling interests	¥ 154	¥ 1,426

**(3) Consolidated Statements of Changes in Net Assets**  
For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 15,769	¥ 1,796,476	¥ (2,478)	¥ 1,860,319	¥ 442,901	¥ 10,671
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	442,901	10,671
Changes during the term							
Increase by share exchanges		184,556			184,556		
Dividends paid			(25,642)		(25,642)		
Net income attributable to owners of parent			80,837		80,837		
Purchase of treasury stock				(40,911)	(40,911)		
Disposal of treasury stock		1		601	603		
Cancellation of treasury stock		(40,923)		40,923	—		
Reversal of revaluation reserve for land			22		22		
Net changes except for stockholders' equity during the term						41,508	(4,009)
Total changes during the term	—	143,635	55,217	612	199,465	41,508	(4,009)
Balance at the end of the term	¥ 50,552	¥ 159,404	¥ 1,849,599	¥ (1,866)	¥ 2,057,690	¥ 484,409	¥ 6,662

	Accumulated other comprehensive income				Stock Acquisition Rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,702	¥ (5,851)	¥ (30,478)	¥ 456,946	¥ 279	¥ 202,099	¥ 2,519,645
Cumulative effects of changes in accounting policies						(134)	(2,229)
Restated balance	39,702	(5,851)	(30,478)	456,946	279	201,965	2,517,415
Changes during the term							
Increase by share exchanges							184,556
Dividends paid							(25,642)
Net income attributable to owners of parent							80,837
Purchase of treasury stock							(40,911)
Disposal of treasury stock							603
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							22
Net changes except for stockholders' equity during the term	(22)	1,869	1,870	41,215	(16)	(185,162)	(143,963)
Total changes during the term	(22)	1,869	1,870	41,215	(16)	(185,162)	55,502
Balance at the end of the term	¥ 39,679	¥ (3,982)	¥ (28,607)	¥ 498,161	¥ 263	¥ 16,802	¥ 2,572,918

**Consolidated Statements of Changes in Net Assets - Continued**  
For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 149,263	¥ 1,853,547	¥ (9,244)	¥ 2,044,119	¥ 378,562	¥ 4,676
Changes during the term							
Dividends paid			(25,200)		(25,200)		
Net income attributable to owners of parent			82,677		82,677		
Purchase of treasury stock				(2)	(2)		
Disposal of treasury stock		0		720	720		
Net changes except for stockholders' equity during the term						(78,072)	(3,059)
Total changes during the term	—	0	57,476	717	58,193	(78,072)	(3,059)
Balance at the end of the term	¥ 50,552	¥ 149,263	¥ 1,911,024	¥ (8,526)	¥ 2,102,313	¥ 300,489	¥ 1,617

	Accumulated other comprehensive income				Stock Acquisition Rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,426	¥ (4,169)	¥ (20,427)	¥ 398,068	¥ 224	¥ 16,610	¥ 2,459,023
Changes during the term							
Dividends paid							(25,200)
Net income attributable to owners of parent							82,677
Purchase of treasury stock							(2)
Disposal of treasury stock							720
Net changes except for stockholders' equity during the term	—	3,861	2,824	(74,447)	—	1,498	(72,948)
Total changes during the term	—	3,861	2,824	(74,447)	—	1,498	(14,754)
Balance at the end of the term	¥ 39,426	¥ (308)	¥ (17,603)	¥ 323,621	¥ 224	¥ 18,109	¥ 2,444,269

**(4) Note on Going-Concern Assumption**

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 half 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.

**(6) Significant Subsequent Event**

**Acquisition of Treasury Shares and Cancellation of Treasury Shares**

Resona Holdings has resolved, at its board of directors meeting held on November 11, 2022, to acquire its treasury shares pursuant to Article 156, Paragraph 1 of the Companies Act, based upon the provision of Article 50 of Resona Holdings' Articles of Incorporation made under Article 459, Paragraph 1, Item 1 of the Companies Act. Resona Holdings has also decided to cancel its treasury shares pursuant to Article 178 of the Companies Act.

1. Reasons for the acquisition of treasury shares

The Company intends to acquire its own shares in order to enhance return to its shareholders, improve the capital efficiency and enable implementation of flexible capital policies.

2. Details of the matters concerning the acquisition

(1) Class of shares to be acquired	Ordinary shares of Resona Holdings
(2) Total number of shares to be acquired	Up to 40,000,000 shares (1.68% of the total number of ordinary shares issued (excluding treasury shares))
(3) Total acquisition cost	Up to 15,000,000,000 yen
(4) Period of acquisition	From November 14, 2022 to December 30, 2022
(5) Method of acquisition	Market buying on the Tokyo Stock Exchange pursuant to the discretionary purchase agreement

3. Details of the matters concerning the cancellation

(1) Class of shares to be cancelled	Ordinary shares of Resona Holdings
(2) Number of shares to be cancelled	The number corresponding to all of the treasury shares acquired through 2 above
(3) Date of cancellation	January 20, 2023 (planned)



**[Reference]**  
**Statement of Trust Assets and Liabilities**

<b>Assets</b>				
	<b>March 31, 2022</b>		<b>September 30, 2022</b>	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Loans and bills discounted	¥ 12,022	0.04	¥ 10,670	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	26,064,020	81.86	27,116,221	82.68
Securities held in custody account	19,105	0.06	19,088	0.06
Monetary claims	4,158,739	13.06	3,998,039	12.19
Tangible fixed assets	295,571	0.93	298,151	0.91
Intangible fixed assets	2,926	0.01	2,923	0.01
Other claims	4,261	0.01	4,230	0.01
Due from banking account	1,109,114	3.48	1,166,696	3.56
Cash and due from banks	175,395	0.55	178,704	0.55
Total assets	¥ 31,841,177	100.00	¥ 32,794,746	100.00

<b>Liabilities</b>				
	<b>March 31, 2022</b>		<b>September 30, 2022</b>	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Money trusts	¥ 11,446,443	35.95	¥ 12,574,009	38.34
Pension trusts	2,748,337	8.63	2,697,897	8.23
Property formation benefit trusts	1,031	0.00	1,038	0.00
Securities investment trusts	12,567,540	39.47	12,611,939	38.46
Money entrusted, other than money trusts	359,167	1.13	347,641	1.06
Securities trusts	19,107	0.06	19,090	0.06
Monetary claims trusts	4,162,999	13.08	3,999,956	12.20
Land and fixtures trusts	4,218	0.01	4,251	0.01
Composite trusts	532,332	1.67	538,920	1.64
Total liabilities	¥ 31,841,177	100.00	¥ 32,794,746	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.  
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.  
3. Co-managed trust funds under other trust bank's administration amounted to JPY129,097 million as of March 31, 2022 and JPY124,942 million as of September 30, 2022, respectively.

# Financial Results Report for the First Half of FY2022

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## I. Highlights of Financial Results for the First Half of Fiscal Year 2022

### 1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY2022 (A)		1st half of FY2021 (B)
			(A)-(B)	
<b>Ordinary income</b>	<b>1</b>	<b>435,587</b>	<b>22,393</b>	<b>413,193</b>
Gross operating profit	2	291,408	(31,790)	323,199
Interest income	3	212,253	(1,811)	214,064
Trust fees (after disposal of problem loans in the trust account)	4	10,795	622	10,173
<Disposal of problem loans in the trust account>	5	30	20	10
Fees and commissions	6	98,043	2,658	95,385
Trading income	7	534	(939)	1,474
Other operating income	8	(30,218)	(32,320)	2,101
Expenses(excluding non-recurring items)	9	(202,806)	3,834	(206,640)
Personnel expenses	10	(96,637)	2,311	(98,949)
Non-personnel expenses	11	(91,140)	1,183	(92,324)
Taxes	12	(15,027)	338	(15,366)
Actual net operating profit (2-5+9+19)	13	88,796	(28,051)	116,847
Provision to general reserve for possible loan losses	14	4,112	9,637	(5,525)
Other gains/(losses), net	15	23,086	16,521	6,565
Net gains/(losses) on stocks	16	35,433	11,872	23,561
Disposal of problem loans	17	(14,603)	1,518	(16,121)
Reversal of credit expenses	18	2,726	(1,892)	4,618
Equity in earnings of investments in affiliates	19	223	(75)	299
<b>Ordinary profit</b>	<b>20</b>	<b>115,801</b>	<b>(1,796)</b>	<b>117,598</b>
Extraordinary gains	21	822	474	348
Extraordinary losses	22	(1,375)	176	(1,552)
Income before income taxes	23	115,248	(1,146)	116,394
Income taxes - current	24	(22,173)	12,054	(34,228)
Income taxes - deferred	25	(10,007)	(8,384)	(1,622)
Net income	26	83,066	2,523	80,543
Net income attributable to non-controlling interests	27	(389)	(684)	294
<b>Net income attributable to owners of parent</b>	<b>28</b>	<b>82,677</b>	<b>1,839</b>	<b>80,837</b>
<b>Credit expense (5+14+17+18)</b>	<b>29</b>	<b>(7,734)</b>	<b>9,284</b>	<b>(17,018)</b>
Disposal of problem loans in the trust account	30	30	20	10
Provision to general reserve for possible loan losses	31	4,112	9,637	(5,525)
Write-off of loans	32	(6,716)	4,160	(10,877)
Provision to specific reserve for possible loan losses	33	(7,312)	(2,931)	(4,381)
Provision to special reserve for certain overseas loans	34	-	1	(1)
Other disposal of problem loans	35	(574)	287	(862)
Gains on recoveries of written-off loans	36	2,726	(1,892)	4,618

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY2022 (A)		1st half of FY2021 (B)
			(A)-(B)	
Number of consolidated subsidiaries	37	33	4	29
Number of affiliated companies accounted for by the equity method	38	7	1	6
Total	39	40	5	35

<Total of group banks under Resona HD>

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		1st half of FY2022		1st half of FY2021	1st half of FY2022		1st half of FY2021
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Gross operating profit (8+16)	1	263,733	(30,899)	294,632	140,985	(25,233)	166,218
Interest income	2	209,301	(1,091)	210,392	113,680	(488)	114,169
Gains/(losses) on cancellation of investment trusts	3	(123)	(567)	444	(302)	(302)	-
Fees and commissions(including trust fees)	4	84,764	3,421	81,342	54,850	2,329	52,520
Trading income	5	529	(909)	1,438	529	(909)	1,438
Other operating income	6	(30,861)	(32,320)	1,458	(28,074)	(26,165)	(1,908)
Net gains/(losses) on bonds	7	(39,576)	(37,949)	(1,627)	(34,521)	(30,560)	(3,960)
Gross operating profit from domestic operations (9+10+12+13+14)	8	281,934	2,270	279,663	158,073	3,922	154,151
Interest income	9	199,606	628	198,977	105,535	1,197	104,337
Trust fees (after disposal of problem loans in the trust account)	10	10,854	642	10,211	10,817	637	10,179
<Disposal of problem loans in the trust account>	11	30	20	10	30	20	10
Fees and commissions	12	72,427	2,754	69,672	42,960	1,719	41,240
Trading income	13	16	(276)	292	16	(276)	292
Other operating income	14	(969)	(1,478)	508	(1,255)	644	(1,900)
Net gains/(losses) on bonds	15	(901)	(1,771)	870	(2,033)	(164)	(1,869)
Gross operating profit from international operations (17+18+19+20)	16	(18,201)	(33,170)	14,969	(17,087)	(29,155)	12,067
Interest income	17	9,695	(1,719)	11,415	8,145	(1,685)	9,831
Fees and commissions	18	1,483	25	1,458	1,072	(26)	1,099
Trading income	19	512	(632)	1,145	512	(632)	1,145
Other operating income	20	(29,892)	(30,842)	950	(26,819)	(26,810)	(8)
Net gains/(losses) on bonds	21	(38,675)	(36,177)	(2,497)	(32,487)	(30,396)	(2,090)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(188,988)	4,688	(193,676)	(103,034)	2,115	(105,150)
Personnel expenses	23	(83,262)	2,085	(85,348)	(43,027)	563	(43,591)
Non-personnel expenses	24	(91,563)	2,159	(93,722)	(52,690)	979	(53,669)
Taxes	25	(14,162)	443	(14,605)	(7,316)	571	(7,888)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	74,714	(26,231)	100,946	37,920	(23,137)	61,058
Core net operating profit (26-7)	27	114,291	11,718	102,573	72,441	7,422	65,019
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (27-3)	28	114,414	12,285	102,129	72,744	7,725	65,019
Amortization of goodwill	29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	74,346	(26,231)	100,577	37,920	(23,137)	61,058
Provision to general reserve for possible loan losses	31	3,071	8,978	(5,907)	(436)	4,242	(4,679)
Net operating profit (1+22+29+31)	32	77,447	(17,232)	94,680	37,513	(18,875)	56,388
Other gains/(losses), net	33	25,107	15,184	9,922	27,008	14,659	12,348
Net gains/(losses) on stocks	34	35,604	12,244	23,360	29,440	8,919	20,520
Disposal of problem loans	35	(12,990)	721	(13,712)	(6,360)	1,960	(8,321)
Reversal of credit expenses	36	2,792	(1,869)	4,662	2,000	(923)	2,924
Other	37	(299)	4,087	(4,387)	1,928	4,703	(2,775)
Ordinary profit (32+33)	38	102,554	(2,048)	104,603	64,522	(4,215)	68,737
Extraordinary gains/(losses), net	39	(513)	678	(1,192)	(711)	211	(923)
Gains/(losses) on disposal of fixed assets	40	151	409	(257)	(412)	(91)	(320)
Impairment losses on fixed assets	41	(665)	268	(934)	(299)	303	(602)
Income before income taxes (38+39)	42	102,041	(1,369)	103,411	63,810	(4,003)	67,813
Income taxes-current	43	(18,256)	12,069	(30,326)	(10,887)	10,245	(21,133)
Income taxes-deferred	44	(10,101)	(9,232)	(869)	(6,120)	(7,120)	999
Net income (42+43+44)	45	73,682	1,467	72,215	46,801	(878)	47,679
Credit expense (11+31+35+36)	46	(7,096)	7,850	(14,947)	(4,767)	5,299	(10,067)
Disposal of problem loans in the trust account	47	30	20	10	30	20	10
Provision to general reserve for possible loan losses	48	2,790	7,719	(4,928)	(436)	4,242	(4,679)
Write-off of loans	49	(4,532)	4,412	(8,945)	(3,637)	2,788	(6,426)
Provision to specific reserve for possible loan losses	50	(7,425)	(3,062)	(4,362)	(2,468)	(998)	(1,469)
Provision to special reserve for certain overseas loans	51	-	1	(1)	-	1	(1)
Other disposal of problem loans	52	(573)	278	(852)	(254)	169	(423)
Gains on recoveries of written-off loans	53	2,614	(1,518)	4,132	2,000	(923)	2,924

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

Resona Holdings, Inc.  
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(Millions of yen)

			Saitama Resona Bank			Total of banks under KMFG		
			1st half of FY2022		1st half of FY2021	1st half of FY2022		1st half of FY2021
			(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Gross operating profit	(8+16)	1	55,060	(4,487)	59,547	67,686	(1,179)	68,866
Interest income		2	41,564	(2,338)	43,902	54,055	1,734	52,320
Gains/(losses) on cancellation of investment trusts		3	-	(225)	225	179	(39)	218
Fees and commissions(including trust fees)		4	16,803	2,220	14,583	13,110	(1,128)	14,239
Trading income		5	-	-	-	-	-	-
Other operating income		6	(3,308)	(4,369)	1,061	521	(1,784)	2,305
Net gains/(losses) on bonds		7	(4,035)	(5,135)	1,100	(1,019)	(2,252)	1,232
Gross operating profit from domestic operations	(9+10+12+13+14)	8	57,120	(1,141)	58,261	66,740	(510)	67,251
Interest income		9	40,749	(2,188)	42,938	53,321	1,619	51,701
Trust fees (after disposal of problem loans in the trust account)		10	35	9	25	1	(4)	6
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	16,632	2,188	14,443	12,834	(1,153)	13,987
Trading income		13	-	-	-	-	-	-
Other operating income		14	(297)	(1,151)	853	583	(971)	1,555
Net gains/(losses) on bonds		15	805	(916)	1,721	327	(691)	1,018
Gross operating profit from international operations	(17+18+19+20)	16	(2,059)	(3,346)	1,286	945	(668)	1,614
Interest income		17	815	(149)	964	733	115	618
Fees and commissions		18	135	22	113	274	29	245
Trading income		19	-	-	-	-	-	-
Other operating income		20	(3,010)	(3,218)	208	(62)	(813)	750
Net gains/(losses) on bonds		21	(4,840)	(4,219)	(621)	(1,347)	(1,561)	213
Expenses (excluding non-recurring items and amortization of goodwill)		22	(37,208)	876	(38,084)	(48,745)	1,696	(50,441)
Personnel expenses		23	(16,134)	90	(16,224)	(24,099)	1,431	(25,531)
Non-personnel expenses		24	(17,935)	936	(18,871)	(20,938)	243	(21,181)
Taxes		25	(3,138)	(149)	(2,988)	(3,707)	21	(3,728)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	17,852	(3,610)	21,462	18,941	517	18,424
Core net operating profit	(26-7)	27	21,888	1,525	20,362	19,961	2,769	17,191
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts)	(27-3)	28	21,888	1,750	20,137	19,781	2,808	16,972
Amortization of goodwill		29	-	-	-	(368)	-	(368)
Actual net operating profit (including amortization of goodwill)	(26+29)	30	17,852	(3,610)	21,462	18,573	517	18,056
Provision to general reserve for possible loan losses		31	2,931	2,931	-	576	1,803	(1,227)
Net operating profit	(1+22+29+31)	32	20,784	(678)	21,462	19,149	2,321	16,828
Other gains/(losses), net		33	101	(1,465)	1,566	(2,002)	1,989	(3,992)
Net gains/(losses) on stocks		34	4,744	2,386	2,357	1,420	938	482
Disposal of problem loans		35	(3,741)	(2,171)	(1,569)	(2,888)	931	(3,820)
Reversal of credit expenses		36	175	(831)	1,007	616	(113)	730
Other		37	(1,077)	(848)	(228)	(1,151)	233	(1,384)
Ordinary profit	(32+33)	38	20,885	(2,143)	23,029	17,147	4,310	12,836
Extraordinary gains/(losses), net		39	(107)	44	(151)	305	421	(116)
Gains/(losses) on disposal of fixed assets		40	(100)	(96)	(4)	664	597	67
Impairment losses on fixed assets		41	(6)	140	(147)	(359)	(175)	(183)
Income before income taxes	(38+39)	42	20,778	(2,099)	22,877	17,452	4,732	12,720
Income taxes-current		43	(5,066)	1,383	(6,449)	(2,302)	440	(2,743)
Income taxes-deferred		44	(1,250)	(876)	(373)	(2,730)	(1,235)	(1,494)
Net income	(42+43+44)	45	14,462	(1,591)	16,054	12,419	3,937	8,481
Credit expense	(11+31+35+36)	46	(634)	(71)	(562)	(1,695)	2,622	(4,317)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	2,931	1,953	978	296	1,523	(1,227)
Write-off of loans		49	(407)	1,090	(1,497)	(487)	533	(1,021)
Provision to specific reserve for possible loan losses		50	(3,295)	(2,845)	(449)	(1,661)	782	(2,443)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(38)	33	(72)	(280)	75	(355)
Gains on recoveries of written-off loans		53	175	(302)	478	438	(292)	730

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

Resona Holdings, Inc.  
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(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	
Gross operating profit	(8+16)	1	47,015	(2,142)	49,157	20,671	963	19,708
Interest income		2	38,409	416	37,992	15,646	1,318	14,327
Gains/(losses) on cancellation of investment trusts		3	179	179	-	-	(218)	218
Fees and commissions(including trust fees)		4	7,962	(1,747)	9,710	5,147	619	4,528
Trading income		5	-	-	-	-	-	-
Other operating income		6	643	(811)	1,454	(122)	(973)	851
Net gains/(losses) on bonds		7	(412)	(1,135)	722	(607)	(1,117)	509
Gross operating profit from domestic operations	(9+10+12+13+14)	8	46,307	(2,067)	48,375	20,433	1,556	18,876
Interest income		9	38,059	342	37,717	15,261	1,277	13,984
Trust fees (after disposal of problem loans in the trust account)		10	1	(4)	6	-	-	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	7,799	(1,771)	9,570	5,035	617	4,417
Trading income		13	-	-	-	-	-	-
Other operating income		14	447	(634)	1,081	136	(337)	474
Net gains/(losses) on bonds		15	271	(397)	669	55	(293)	349
Gross operating profit from international operations	(17+18+19+20)	16	707	(75)	782	238	(593)	831
Interest income		17	349	73	275	384	41	343
Fees and commissions		18	162	27	134	112	1	110
Trading income		19	-	-	-	-	-	-
Other operating income		20	196	(176)	372	(258)	(636)	377
Net gains/(losses) on bonds		21	(684)	(737)	53	(663)	(823)	160
Expenses (excluding non-recurring items and amortization of goodwill)		22	(33,299)	2,049	(35,348)	(15,445)	(352)	(15,092)
Personnel expenses		23	(16,300)	1,471	(17,771)	(7,798)	(39)	(7,759)
Non-personnel expenses		24	(14,458)	514	(14,973)	(6,479)	(271)	(6,207)
Taxes		25	(2,539)	63	(2,603)	(1,167)	(42)	(1,125)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	13,715	(93)	13,809	5,225	610	4,615
Core net operating profit	(26-7)	27	14,128	1,041	13,086	5,833	1,728	4,105
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts)	(27-3)	28	13,948	861	13,086	5,833	1,946	3,886
Amortization of goodwill		29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill)	(26+29)	30	13,347	(93)	13,440	5,225	610	4,615
Provision to general reserve for possible loan losses		31	-	619	(619)	576	1,184	(608)
Net operating profit	(1+22+29+31)	32	13,347	525	12,821	5,802	1,795	4,007
Other gains/(losses), net		33	(269)	2,658	(2,928)	(1,733)	(668)	(1,064)
Net gains/(losses) on stocks		34	907	889	17	512	48	464
Disposal of problem loans		35	(639)	1,692	(2,331)	(2,249)	(760)	(1,488)
Reversal of credit expenses		36	513	(120)	634	103	7	96
Other		37	(1,050)	197	(1,248)	(100)	35	(135)
Ordinary profit	(32+33)	38	13,077	3,184	9,893	4,069	1,126	2,942
Extraordinary gains/(losses), net		39	540	664	(124)	(234)	(243)	8
Gains/(losses) on disposal of fixed assets		40	710	697	12	(45)	(100)	54
Impairment losses on fixed assets		41	(170)	(32)	(137)	(188)	(142)	(46)
Income before income taxes	(38+39)	42	13,617	3,849	9,768	3,834	883	2,951
Income taxes-current		43	(1,255)	313	(1,569)	(1,046)	127	(1,174)
Income taxes-deferred		44	(3,090)	(1,360)	(1,730)	359	124	235
Net income	(42+43+44)	45	9,272	2,802	6,469	3,147	1,134	2,012
Credit expense	(11+31+35+36)	46	(126)	2,190	(2,316)	(1,569)	431	(2,001)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	(280)	338	(619)	576	1,184	(608)
Write-off of loans		49	(486)	535	(1,021)	(1)	(1)	(0)
Provision to specific reserve for possible loan losses		50	459	1,678	(1,219)	(2,120)	(896)	(1,223)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(153)	(62)	(90)	(127)	137	(264)
Gains on recoveries of written-off loans		53	334	(299)	634	103	7	96

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

## 2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Actual net operating profit	74,714	(26,231)	100,946	37,920	(23,137)	61,058
Actual net operating profit per employee (thousands of yen)	4,081	(1,242)	5,323	4,114	(2,412)	6,526
Net operating profit	77,447	(17,232)	94,680	37,513	(18,875)	56,388
Net operating profit per employee (thousands of yen)	4,230	(762)	4,993	4,070	(1,957)	6,027

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Actual net operating profit	17,852	(3,610)	21,462	18,941	517	18,424
Actual net operating profit per employee (thousands of yen)	5,585	(973)	6,559	3,212	304	2,907
Net operating profit	20,784	(678)	21,462	19,149	2,321	16,828
Net operating profit per employee (thousands of yen)	6,503	(56)	6,559	3,247	591	2,656

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Actual net operating profit	13,715	(93)	13,809	5,225	610	4,615
Actual net operating profit per employee (thousands of yen)	3,395	223	3,172	2,799	479	2,319
Net operating profit	13,347	525	12,821	5,802	1,795	4,007
Net operating profit per employee (thousands of yen)	3,304	359	2,945	3,107	1,094	2,013

Note: Number of employees includes executive officers and employees seconded to other companies.

## 3. R O E

<Consolidated>

(%)

	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Net income ROE	7.95	(0.28)	8.23

Net income attributable to owners of parent × 365/183

Note: ROE=

(Shareholders' equity at beginning of period + total shareholders' equity at end of period) / 2

#### 4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2022		1st half of FY2021	1st half of FY2022		1st half of FY2021
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.62	(0.03)	0.65	0.63	(0.02)	0.66
Average interest rate of loans and bills discounted (c)	0.86	(0.03)	0.89	0.82	(0.02)	0.85
Average interest rate on securities	0.64	(0.03)	0.67	0.81	(0.07)	0.88
Average interest rate on procured funds (b)	0.49	(0.03)	0.52	0.49	(0.04)	0.54
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Average interest rate on external debt	(0.00)	0.00	(0.00)	(0.00)	(0.00)	(0.00)
Gross interest margin (a) - (b)	0.12	(0.00)	0.12	0.14	0.02	0.12
Loan-to-deposit spread (c) - (d)	0.85	(0.03)	0.88	0.81	(0.02)	0.84

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.89	(0.03)	0.92	0.85	(0.03)	0.88
Loan-to-deposit spread (e) - (d)	0.89	(0.02)	0.91	0.84	(0.03)	0.87

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2022		1st half of FY2021	1st half of FY2022		1st half of FY2021
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.49	(0.03)	0.52	0.72	(0.07)	0.79
Average interest rate of loans and bills discounted (c)	0.80	(0.04)	0.85	0.99	(0.02)	1.02
Average interest rate on securities	0.35	(0.17)	0.52	0.64	0.25	0.39
Average interest rate on procured funds (b)	0.37	(0.00)	0.37	0.66	(0.03)	0.69
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.01	(0.00)	0.02
Average interest rate on external debt	0.00	0.00	0.00	(0.00)	0.00	(0.00)
Gross interest margin (a) - (b)	0.12	(0.02)	0.14	0.06	(0.03)	0.09
Loan-to-deposit spread (c) - (d)	0.80	(0.04)	0.84	0.97	(0.01)	0.99

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.89	(0.02)	0.92	0.99	(0.02)	1.02
Loan-to-deposit spread (e) - (d)	0.89	(0.02)	0.91	0.97	(0.02)	0.99

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2022		1st half of FY2021	1st half of FY2022		1st half of FY2021
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.72	(0.11)	0.83	0.71	0.02	0.69
Average interest rate of loans and bills discounted (c)	1.04	(0.03)	1.07	0.88	(0.00)	0.88
Average interest rate on securities	0.50	0.13	0.36	0.96	0.49	0.47
Average interest rate on procured funds (b)	0.63	(0.06)	0.69	0.72	0.03	0.68
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.02	0.01	(0.00)	0.01
Average interest rate on external debt	(0.00)	(0.00)	(0.00)	(0.00)	0.00	(0.00)
Gross interest margin (a) - (b)	0.08	(0.05)	0.13	(0.00)	(0.01)	0.00
Loan-to-deposit spread (c) - (d)	1.02	(0.02)	1.05	0.87	0.00	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.04	(0.03)	1.07	0.88	(0.00)	0.89
Loan-to-deposit spread (e) - (d)	1.02	(0.02)	1.05	0.87	(0.00)	0.87

Note: "Average interest on procured funds" and "Gross interest margin" reflect expenses related to the trust banking operation.



## 5. Use and source of funds

<Total of group banks under Resona HD>

(Millions of yen, %)

	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
<b>1. Total operations</b>									
Use of Funds	66,479,898	221,241	0.66	3,200,262	5,598	(0.01)	63,279,636	215,642	0.67
Loans and bills discounted	39,791,682	174,682	0.87	856,827	118	(0.01)	38,934,855	174,564	0.89
Securities	7,426,320	29,178	0.78	269,307	2,082	0.02	7,157,013	27,095	0.75
Source of Funds	74,619,281	11,940	0.03	2,454,589	6,690	0.01	72,164,692	5,249	0.01
Deposits	60,582,177	5,205	0.01	2,138,624	2,266	0.00	58,443,553	2,939	0.01
Negotiable certificates of deposit	1,186,598	24	0.00	(53,797)	(1)	(0.00)	1,240,396	26	0.00
Call money	2,049,019	621	0.06	(226,984)	855	0.08	2,276,004	(233)	(0.02)
Borrowed money	7,849,747	1,153	0.02	446,000	799	0.01	7,403,746	353	0.00

## 2. Domestic operations

Use of Funds	65,125,244	202,813	0.62	3,540,993	15	(0.03)	61,584,250	202,797	0.65
Loans and bills discounted	39,256,606	169,416	0.86	820,672	(2,854)	(0.03)	38,435,933	172,271	0.89
Securities	6,893,474	22,265	0.64	709,320	1,224	(0.03)	6,184,153	21,040	0.67
Source of Funds	73,259,854	3,207	0.00	2,798,458	(612)	(0.00)	70,461,396	3,819	0.01
Deposits	59,836,808	1,804	0.00	2,102,011	(596)	(0.00)	57,734,796	2,400	0.00
Negotiable certificates of deposit	1,186,598	24	0.00	(53,797)	(1)	(0.00)	1,240,396	26	0.00
Call money	1,949,448	(210)	(0.02)	(263,279)	71	0.00	2,212,727	(281)	(0.02)
Borrowed money	7,711,168	71	0.00	445,970	(73)	(0.00)	7,265,198	144	0.00

## 3. International operations

Use of Funds	1,521,032	18,446	2.41	(310,684)	5,579	1.01	1,831,717	12,866	1.40
Loans and bills discounted	535,076	5,265	1.96	36,155	2,973	1.04	498,921	2,292	0.91
Securities	532,846	6,912	2.58	(440,013)	857	1.34	972,860	6,054	1.24
Source of Funds	1,525,805	8,751	1.14	(313,822)	7,299	0.98	1,839,627	1,451	0.15
Deposits	745,368	3,401	0.91	36,612	2,862	0.75	708,756	538	0.15
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	99,571	831	1.66	36,295	783	1.51	63,276	48	0.15
Borrowed money	138,578	1,082	1.55	29	873	1.25	138,548	208	0.30

<Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	34,690,768	123,171	0.70	1,393,267	5,808	0.00	33,297,500	117,363	0.70
Loans and bills discounted	21,619,304	91,700	0.84	597,621	1,802	(0.00)	21,021,682	89,898	0.85
Securities	3,935,802	19,648	0.99	108,636	1,254	0.03	3,827,165	18,393	0.95
Source of Funds	39,991,296	9,490	0.04	2,425,053	6,296	0.03	37,566,242	3,194	0.01
Deposits	32,741,648	3,783	0.02	1,411,353	2,712	0.01	31,330,294	1,071	0.00
Negotiable certificates of deposit	626,228	17	0.00	(106,336)	(2)	0.00	732,565	20	0.00
Call money	451,513	749	0.33	339,059	708	0.25	112,453	40	0.07
Borrowed money	3,974,989	1,077	0.05	755,092	869	0.04	3,219,897	207	0.01

2. Domestic operations

Use of Funds	33,543,867	107,374	0.63	1,668,293	1,067	(0.02)	31,875,574	106,306	0.66
Loans and bills discounted	21,195,817	87,352	0.82	563,457	(760)	(0.02)	20,632,359	88,113	0.85
Securities	3,533,395	14,401	0.81	478,363	806	(0.07)	3,055,031	13,595	0.88
Source of Funds	38,839,382	1,838	0.00	2,700,866	(130)	(0.00)	36,138,515	1,968	0.01
Deposits	32,088,240	486	0.00	1,363,625	(80)	(0.00)	30,724,615	566	0.00
Negotiable certificates of deposit	626,228	17	0.00	(106,336)	(2)	0.00	732,565	20	0.00
Call money	355,948	(46)	(0.02)	306,246	(39)	0.00	49,701	(6)	(0.02)
Borrowed money	3,836,997	0	0.00	754,929	(0)	(0.00)	3,082,068	0	0.00

3. International operations

Use of Funds	1,226,328	15,801	2.57	(237,235)	4,742	1.06	1,463,564	11,059	1.50
Loans and bills discounted	423,486	4,348	2.04	34,164	2,562	1.13	389,322	1,785	0.91
Securities	402,406	5,246	2.60	(369,727)	447	1.36	772,134	4,798	1.23
Source of Funds	1,231,341	7,656	1.24	(238,023)	6,427	1.07	1,469,365	1,228	0.16
Deposits	653,407	3,297	1.00	47,728	2,792	0.84	605,679	504	0.16
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	95,564	795	1.66	32,812	747	1.50	62,751	47	0.15
Borrowed money	137,991	1,077	1.55	163	869	1.25	137,828	207	0.30

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	16,659,787	42,507	0.50	125,886	(1,935)	(0.02)	16,533,901	44,442	0.53
Loans and bills discounted	8,453,638	34,351	0.81	221,277	(829)	(0.04)	8,232,361	35,180	0.85
Securities	2,146,315	4,777	0.44	147,766	(1,065)	(0.13)	1,998,548	5,843	0.58
Source of Funds	19,696,019	942	0.00	(82,773)	402	0.00	19,778,793	539	0.00
Deposits	16,534,691	321	0.00	756,286	(46)	(0.00)	15,778,404	368	0.00
Negotiable certificates of deposit	264,598	2	0.00	53,436	0	0.00	211,161	2	0.00
Call money	188,330	(22)	(0.02)	(645,685)	115	0.00	834,016	(137)	(0.03)
Borrowed money	2,212,067	71	0.00	(298,052)	(72)	(0.00)	2,510,119	144	0.01

2. Domestic operations

Use of Funds	16,545,742	41,077	0.49	198,351	(2,239)	(0.03)	16,347,391	43,317	0.52
Loans and bills discounted	8,413,233	33,959	0.80	218,043	(1,025)	(0.04)	8,195,189	34,985	0.85
Securities	2,079,017	3,703	0.35	219,503	(1,215)	(0.17)	1,859,514	4,918	0.52
Source of Funds	19,583,044	328	0.00	(7,816)	(51)	(0.00)	19,590,861	379	0.00
Deposits	16,486,502	260	0.00	759,495	(94)	(0.00)	15,727,007	354	0.00
Negotiable certificates of deposit	264,598	2	0.00	53,436	0	0.00	211,161	2	0.00
Call money	187,941	(27)	(0.02)	(646,035)	110	0.00	833,977	(137)	(0.03)
Borrowed money	2,212,007	71	0.00	(298,051)	(73)	(0.00)	2,510,059	144	0.01

3. International operations

Use of Funds	131,464	1,430	2.16	(74,692)	304	1.08	206,156	1,125	1.08
Loans and bills discounted	40,405	391	1.93	3,233	196	0.88	37,171	195	1.04
Securities	67,297	1,074	3.18	(71,736)	150	1.85	139,034	924	1.32
Source of Funds	130,394	614	0.94	(77,184)	454	0.78	207,578	160	0.15
Deposits	48,188	61	0.25	(3,208)	47	0.20	51,396	13	0.05
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	388	4	2.50	349	4	2.31	39	0	0.18
Borrowed money	60	0	1.71	(0)	0	1.45	60	0	0.25

<Total of banks under KMFG>

(Millions of yen, %)

1. Total operations	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	15,129,342	55,562	0.73	1,681,108	1,725	(0.06)	13,448,234	53,836	0.79
Loans and bills discounted	9,718,740	48,629	0.99	37,928	(854)	(0.02)	9,680,811	49,484	1.01
Securities	1,344,202	4,752	0.70	12,903	1,893	0.27	1,331,299	2,858	0.42
Source of Funds	14,931,965	1,506	0.02	112,309	(8)	(0.00)	14,819,655	1,515	0.02
Deposits	11,305,837	1,100	0.01	(29,016)	(398)	(0.00)	11,334,854	1,499	0.02
Negotiable certificates of deposit	295,771	3	0.00	(897)	(0)	(0.00)	296,668	3	0.00
Call money	1,409,176	(104)	(0.01)	79,641	32	0.00	1,329,534	(137)	(0.02)
Borrowed money	1,662,690	4	0.00	(11,039)	3	0.00	1,673,730	0	0.00

2. Domestic operations

Use of Funds	15,035,633	54,361	0.72	1,674,348	1,188	(0.07)	13,361,284	53,173	0.79
Loans and bills discounted	9,647,555	48,103	0.99	39,170	(1,068)	(0.02)	9,608,384	49,172	1.02
Securities	1,281,060	4,160	0.64	11,453	1,634	0.25	1,269,607	2,526	0.39
Source of Funds	14,837,427	1,039	0.01	105,408	(431)	(0.00)	14,732,019	1,471	0.01
Deposits	11,262,065	1,058	0.01	(21,109)	(421)	(0.00)	11,283,174	1,479	0.02
Negotiable certificates of deposit	295,771	3	0.00	(897)	(0)	(0.00)	296,668	3	0.00
Call money	1,405,557	(136)	(0.01)	76,508	1	0.00	1,329,049	(137)	(0.02)
Borrowed money	1,662,163	-	-	(10,906)	-	-	1,673,070	-	-

3. International operations

Use of Funds	163,240	1,214	1.48	1,243	532	0.64	161,996	681	0.83
Loans and bills discounted	71,184	525	1.47	(1,242)	214	0.61	72,427	311	0.85
Securities	63,142	591	1.86	1,449	259	0.79	61,692	332	1.07
Source of Funds	164,069	480	0.58	1,385	417	0.50	162,684	62	0.07
Deposits	43,772	42	0.19	(7,907)	22	0.11	51,680	20	0.07
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,618	31	1.74	3,133	30	1.42	485	0	0.31
Borrowed money	526	4	1.61	(133)	3	1.34	659	0	0.26

<Kansai Mirai Bank>

(Millions of yen, %)

	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
<b>1. Total operations</b>									
Use of Funds	10,784,914	39,511	0.73	1,489,410	382	(0.10)	9,295,503	39,129	0.83
Loans and bills discounted	6,765,300	35,384	1.04	68,260	(826)	(0.03)	6,697,039	36,210	1.07
Securities	927,617	2,677	0.57	(31,878)	776	0.18	959,495	1,900	0.39
Source of Funds	10,640,617	1,102	0.02	264,016	(33)	(0.00)	10,376,601	1,136	0.02
Deposits	7,467,688	818	0.02	(67,258)	(317)	(0.00)	7,534,946	1,136	0.03
Negotiable certificates of deposit	284,122	3	0.00	(754)	(0)	(0.00)	284,876	3	0.00
Call money	1,329,471	(97)	(0.01)	160,862	17	0.00	1,168,608	(115)	(0.01)
Borrowed money	1,363,322	4	0.00	77,491	3	0.00	1,285,830	0	0.00

**2. Domestic operations**

Use of Funds	10,723,318	38,813	0.72	1,467,995	(16)	(0.11)	9,255,322	38,829	0.83
Loans and bills discounted	6,734,452	35,169	1.04	62,119	(933)	(0.03)	6,672,332	36,103	1.07
Securities	882,870	2,238	0.50	(41,895)	525	0.13	924,766	1,712	0.36
Source of Funds	10,578,119	753	0.01	241,721	(358)	(0.00)	10,336,398	1,112	0.02
Deposits	7,441,735	785	0.02	(66,461)	(338)	(0.00)	7,508,196	1,123	0.02
Negotiable certificates of deposit	284,122	3	0.00	(754)	(0)	(0.00)	284,876	3	0.00
Call money	1,326,076	(127)	(0.01)	157,841	(11)	0.00	1,168,234	(115)	(0.01)
Borrowed money	1,362,796	-	-	77,625	-	-	1,285,171	-	-

**3. International operations**

Use of Funds	95,721	703	1.46	18,353	395	0.67	77,367	307	0.79
Loans and bills discounted	30,848	214	1.38	6,141	106	0.51	24,706	107	0.86
Securities	44,746	439	1.95	10,017	251	0.87	34,729	188	1.08
Source of Funds	96,623	353	0.73	19,233	321	0.64	77,389	32	0.08
Deposits	25,953	33	0.25	(796)	20	0.16	26,750	12	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,394	29	1.75	3,021	29	1.38	373	0	0.36
Borrowed money	526	4	1.61	(133)	3	1.34	659	0	0.26

<Minato Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2022 (A)			(A)-(B)			1st half of FY2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	4,344,428	16,050	0.73	191,697	1,343	0.03	4,152,730	14,707	0.70
Loans and bills discounted	2,953,439	13,245	0.89	(30,332)	(28)	0.00	2,983,772	13,273	0.88
Securities	416,585	2,074	0.99	44,782	1,116	0.47	371,803	958	0.51
Source of Funds	4,291,347	404	0.01	(151,706)	24	0.00	4,443,054	379	0.01
Deposits	3,838,149	281	0.01	38,241	(81)	(0.00)	3,799,907	363	0.01
Negotiable certificates of deposit	11,649	0	0.00	(142)	(0)	0.00	11,792	0	0.00
Call money	79,704	(7)	(0.01)	(81,220)	14	0.00	160,925	(21)	(0.02)
Borrowed money	299,367	-	-	(88,531)	-	-	387,899	-	-

2. Domestic operations

Use of Funds	4,312,315	15,547	0.71	206,353	1,204	0.02	4,105,962	14,343	0.69
Loans and bills discounted	2,913,102	12,934	0.88	(22,949)	(135)	(0.00)	2,936,051	13,069	0.88
Securities	398,190	1,922	0.96	53,349	1,108	0.49	344,840	813	0.47
Source of Funds	4,259,307	286	0.01	(136,313)	(72)	(0.00)	4,395,620	358	0.01
Deposits	3,820,330	272	0.01	45,352	(82)	(0.00)	3,774,977	355	0.01
Negotiable certificates of deposit	11,649	0	0.00	(142)	(0)	0.00	11,792	0	0.00
Call money	79,481	(9)	(0.02)	(81,332)	12	0.00	160,814	(21)	(0.02)
Borrowed money	299,367	-	-	(88,531)	-	-	387,899	-	-

3. International operations

Use of Funds	67,519	510	1.50	(17,109)	137	0.62	84,628	373	0.88
Loans and bills discounted	40,336	311	1.54	(7,383)	107	0.68	47,720	204	0.85
Securities	18,395	152	1.65	(8,567)	7	0.58	26,962	144	1.06
Source of Funds	67,446	126	0.37	(17,848)	96	0.30	85,294	30	0.07
Deposits	17,819	9	0.10	(7,110)	1	0.04	24,930	7	0.06
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	223	1	1.57	111	1	1.42	111	0	0.15
Borrowed money	-	-	-	-	-	-	-	-	-

## 6. Retirement benefit obligation and expenses

### (1) Retirement benefit obligation

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	404,215	(4,326)	408,541	288,018	(3,414)	291,433
Discount rate (%)	0.44~0.64	-	0.44~0.64	0.64	-	0.64
Pension plan assets at fair value	440,601	(1,056)	441,657	307,804	(1,593)	309,397
Prepaid pension cost	69,865	(1,030)	70,896	34,221	(579)	34,800
Provision for retirement benefits	7,155	(150)	7,306	-	-	-
Amount to be amortized	26,323	(4,149)	30,473	14,436	(2,400)	16,836

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	56,406	(307)	56,714	59,789	(604)	60,393
Discount rate (%)	0.64	-	0.64	0.44~0.50	-	0.44~0.50
Pension plan assets at fair value	56,799	545	56,254	75,997	(7)	76,005
Prepaid pension cost	8,087	(379)	8,467	27,556	(71)	27,628
Provision for retirement benefits	-	-	-	7,155	(150)	7,306
Amount to be amortized	7,694	(1,232)	8,927	4,192	(517)	4,709

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	44,242	(303)	44,545	15,547	(300)	15,848
Discount rate (%)	0.50	-	0.50	0.44	-	0.44
Pension plan assets at fair value	56,226	150	56,076	19,770	(158)	19,929
Prepaid pension cost	23,685	(281)	23,966	3,870	209	3,661
Provision for retirement benefits	7,155	(150)	7,306	-	-	-
Amount to be amortized	4,544	(584)	5,129	(352)	67	(419)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Retirement benefit expenses	(7,251)	770	(8,021)	(4,153)	702	(4,855)
Service cost	(5,216)	296	(5,513)	(3,134)	304	(3,438)
Interest cost	(1,260)	(364)	(895)	(932)	(250)	(681)
Expected return on pension plan assets	3,375	(7)	3,382	2,313	(54)	2,368
Unrecognized actuarial loss	(4,149)	850	(5,000)	(2,400)	703	(3,103)
Other	-	(4)	4	-	-	-

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Retirement benefit expenses	(2,076)	82	(2,159)	(1,021)	(14)	(1,006)
Service cost	(1,067)	40	(1,108)	(1,014)	(48)	(965)
Interest cost	(181)	(51)	(130)	(146)	(62)	(83)
Expected return on pension plan assets	404	0	403	656	45	610
Unrecognized actuarial loss	(1,232)	92	(1,324)	(517)	54	(571)
Other	-	-	-	-	(4)	4

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Retirement benefit expenses	(892)	15	(907)	(128)	(30)	(98)
Service cost	(728)	10	(738)	(286)	(58)	(227)
Interest cost	(111)	(35)	(76)	(34)	(27)	(7)
Expected return on pension plan assets	531	1	530	125	44	80
Unrecognized actuarial loss	(584)	38	(622)	67	15	51
Other	-	-	-	-	(4)	4



## 7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Net gains/(losses) on bonds	(39,576)	(37,949)	(1,627)	(34,521)	(30,560)	(3,960)
Gains on sale	4,923	(1,960)	6,883	2,331	(466)	2,798
Gains on redemption	-	-	-	-	-	-
Losses on sale	(43,782)	(38,442)	(5,340)	(36,482)	(32,741)	(3,741)
Losses on redemption	(234)	2,572	(2,807)	-	2,807	(2,807)
Losses on devaluation	(483)	(119)	(363)	(370)	(160)	(209)
Net gains/(losses) on stocks	35,604	12,244	23,360	29,440	8,919	20,520
Gains on sale	36,884	11,892	24,992	30,437	8,552	21,884
Losses on sale	(785)	657	(1,443)	(659)	529	(1,189)
Losses on devaluation	(494)	(305)	(188)	(337)	(162)	(174)

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Net gains/(losses) on bonds	(4,035)	(5,135)	1,100	(1,019)	(2,252)	1,232
Gains on sale	2,057	(342)	2,400	533	(1,151)	1,685
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,815)	(4,534)	(1,281)	(1,483)	(1,166)	(317)
Losses on redemption	(185)	(185)	-	(48)	(48)	-
Losses on devaluation	(92)	(73)	(18)	(21)	113	(135)
Net gains/(losses) on stocks	4,744	2,386	2,357	1,420	938	482
Gains on sale	4,791	2,270	2,521	1,655	1,069	586
Losses on sale	-	163	(163)	(126)	(35)	(90)
Losses on devaluation	(47)	(46)	(0)	(109)	(96)	(13)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)	1st half of FY2022 (A)	(A)-(B)	1st half of FY2021 (B)
Net gains/(losses) on bonds	(412)	(1,135)	722	(607)	(1,117)	509
Gains on sale	335	(564)	899	198	(587)	785
Gains on redemption	-	-	-	-	-	-
Losses on sale	(726)	(595)	(131)	(757)	(571)	(186)
Losses on redemption	-	-	-	(48)	(48)	-
Losses on devaluation	(21)	24	(45)	-	89	(89)
Net gains/(losses) on stocks	907	889	17	512	48	464
Gains on sale	971	941	29	684	128	556
Losses on sale	(61)	(61)	(0)	(64)	26	(90)
Losses on devaluation	(1)	10	(12)	(107)	(106)	(1)

## 8. 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 Sep. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Sep. 2022)	Gain	Loss	
Bonds held to maturity	3,341,201	406,404	(87,671)	6,100	(93,771)	(57,337)
Available-for-sale securities	4,619,599	(69,707)	404,120	544,656	(140,535)	(109,778)
Stocks	829,221	(64,405)	528,010	537,477	(9,467)	(49,936)
Bonds	2,773,384	(133,754)	(55,552)	1,040	(56,592)	(22,383)
JGB	1,003,475	(109,382)	(40,888)	14	(40,902)	(16,400)
Other	1,016,994	128,451	(68,337)	6,138	(74,475)	(37,458)

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 Sep. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Sep. 2022)	Gain	Loss	
Bonds held to maturity	3,341,201	406,404	(87,671)	6,100	(93,771)	(57,337)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,611,156	(69,633)	411,420	549,847	(138,427)	(109,855)
Stocks	828,044	(64,278)	535,967	543,104	(7,136)	(50,425)
Bonds	2,773,381	(133,754)	(55,502)	1,075	(56,577)	(22,445)
Other	1,009,730	128,398	(69,045)	5,666	(74,712)	(36,985)

### <Resona Bank>

Bonds held to maturity	1,841,033	200,731	(59,135)	4,151	(63,286)	(39,320)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,595,235	(66,848)	357,394	442,992	(85,598)	(89,151)
Stocks	662,243	(68,858)	432,788	439,507	(6,719)	(58,110)
Bonds	1,235,196	(116,383)	(29,303)	675	(29,978)	(11,058)
Other	697,795	118,393	(46,090)	2,809	(48,900)	(19,982)

### <Saitama Resona Bank>

Bonds held to maturity	999,864	152,455	(5,730)	1,534	(7,264)	(4,539)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,224,601	45,381	60,267	90,489	(30,221)	(6,471)
Stocks	140,955	5,920	90,051	90,249	(197)	8,384
Bonds	923,127	37,067	(18,114)	140	(18,254)	(8,255)
Other	160,519	2,394	(11,669)	99	(11,769)	(6,600)

### <Total of banks under KMFG>

Bonds held to maturity	500,303	53,217	(22,805)	413	(23,219)	(13,477)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	791,318	(48,167)	(6,241)	16,366	(22,607)	(14,232)
Stocks	24,845	(1,340)	13,127	13,348	(220)	(699)
Bonds	615,057	(54,437)	(8,084)	260	(8,344)	(3,130)
Other	151,415	7,610	(11,285)	2,757	(14,042)	(10,402)

### <Kansai Mirai Bank>

Bonds held to maturity	300,362	2,623	(17,427)	413	(17,841)	(10,685)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	578,522	(26,470)	(7,814)	5,475	(13,290)	(9,153)
Stocks	7,445	(508)	3,526	3,593	(66)	(343)
Bonds	455,990	(36,230)	(3,876)	189	(4,066)	(1,507)
Other	115,085	10,268	(7,465)	1,692	(9,157)	(7,302)

### <Minato Bank>

Bonds held to maturity	199,940	50,593	(5,378)	-	(5,378)	(2,792)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	212,796	(21,696)	1,573	10,890	(9,316)	(5,078)
Stocks	17,399	(832)	9,601	9,755	(153)	(356)
Bonds	159,067	(18,207)	(4,207)	70	(4,278)	(1,623)
Other	36,329	(2,657)	(3,820)	1,064	(4,884)	(3,099)

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.

## 9. Breakdown of securities by remaining period to maturity (Bonds held to maturity and available-for-sale securities with maturities)

(Billions of yen)

	End of Sep. 2022							End of Mar. 2022						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<b>&lt;Total of group banks under Resona HD&gt;</b>														
Bonds held to maturity	113.7	453.2	210.4	293.2	831.8	1,432.8	3,335.3	58.9	506.3	206.1	224.9	753.7	1,177.8	2,927.9
Bonds	113.7	453.2	195.9	293.2	831.8	1,432.8	3,320.8	58.9	506.3	193.9	224.9	753.7	1,177.8	2,915.7
Japanese government bonds	50.0	350.0	-	-	473.0	1,183.1	2,056.1	-	400.0	-	-	473.0	977.6	1,850.6
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	55.0	100.4	194.9	292.3	357.5	3.6	1,003.9	50.0	100.1	192.8	224.0	279.4	3.8	850.3
Japanese corporate bonds	8.7	2.8	0.9	0.8	1.2	246.0	260.7	8.9	6.1	1.0	0.8	1.3	196.4	214.7
Other	-	-	14.4	-	-	-	14.4	-	-	12.2	-	-	-	12.2
Available-for-sale securities	286.1	642.6	788.4	344.7	759.4	965.9	3,787.4	322.4	651.5	701.1	318.5	739.3	1,014.2	3,747.2
Bonds	279.9	528.4	592.3	192.6	650.1	575.6	2,819.0	319.5	560.7	636.6	210.1	642.2	558.8	2,928.1
Japanese government bonds	-	-	237.4	7.5	390.1	403.5	1,038.5	-	100.0	250.0	40.0	336.0	404.5	1,130.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	31.6	116.4	148.1	134.9	232.8	1.9	666.0	45.2	73.6	172.8	104.3	278.0	2.0	676.2
Japanese corporate bonds	248.2	411.9	206.8	50.1	27.1	170.1	1,114.4	274.3	387.1	213.7	65.7	28.1	152.2	1,121.3
Other	6.1	114.2	196.1	152.1	109.3	390.3	968.3	2.8	90.8	64.4	108.4	97.1	455.4	819.1
Total	399.9	1,095.8	998.8	637.9	1,591.3	2,398.7	7,122.7	381.4	1,157.9	907.3	543.4	1,493.1	2,192.0	6,675.2
<b>&lt;Resona Bank&gt;</b>														
Bonds held to maturity	50.4	350.8	15.3	0.8	471.2	947.0	1,835.8	0.4	400.8	13.1	0.8	471.3	748.8	1,635.4
Bonds	50.4	350.8	0.8	0.8	471.2	947.0	1,821.3	0.4	400.8	0.8	0.8	471.3	748.8	1,623.2
Japanese government bonds	50.0	350.0	-	-	470.0	940.0	1,810.0	-	400.0	-	-	470.0	741.5	1,611.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.4	0.8	0.8	0.8	1.2	7.0	11.3	0.4	0.8	0.8	0.8	1.3	7.3	11.7
Other	-	-	14.4	-	-	-	14.4	-	-	12.2	-	-	-	12.2
Available-for-sale securities	173.2	400.9	327.7	111.0	312.6	652.7	1,978.4	176.8	423.2	216.3	120.2	283.5	731.0	1,951.2
Bonds	171.1	304.2	152.5	39.4	250.2	342.5	1,260.0	174.4	378.7	169.1	67.8	237.7	336.1	1,364.1
Japanese government bonds	-	-	-	-	174.1	247.0	421.1	-	100.0	-	40.0	155.0	249.0	544.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	11.9	36.4	39.9	11.7	60.8	-	161.0	6.9	33.2	46.2	-	68.7	-	155.2
Japanese corporate bonds	159.1	267.7	112.5	27.6	15.2	95.5	677.9	167.4	245.4	122.9	27.8	14.0	87.1	664.9
Other	2.1	96.6	175.2	71.5	62.4	310.2	718.3	2.4	44.4	47.1	52.3	45.7	394.8	587.0
Total	223.7	751.7	343.0	111.8	783.9	1,599.8	3,814.2	177.3	824.0	229.4	121.0	754.8	1,479.8	3,586.6
<b>&lt;Saitama Resona Bank&gt;</b>														
Bonds held to maturity	55.0	100.4	194.9	292.3	357.1	-	999.9	50.0	100.1	192.8	224.0	279.4	-	846.5
Bonds	55.0	100.4	194.9	292.3	357.1	-	999.9	50.0	100.1	192.8	224.0	279.4	-	846.5
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	55.0	100.4	194.9	292.3	357.1	-	999.9	50.0	100.1	192.8	224.0	279.4	-	846.5
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	30.2	113.3	322.8	146.1	249.4	214.7	1,076.8	37.6	116.9	328.2	105.7	237.6	200.3	1,026.5
Bonds	30.2	106.0	322.1	107.0	237.9	136.5	940.0	37.6	84.4	328.1	75.0	227.8	141.5	894.6
Japanese government bonds	-	-	237.4	7.5	90.0	136.5	471.4	-	-	250.0	-	45.0	141.5	436.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	35.4	49.2	96.3	142.8	-	323.8	-	19.9	42.6	71.8	177.7	-	312.0
Japanese corporate bonds	30.2	70.5	35.5	3.2	5.0	-	144.7	37.6	64.4	35.4	3.2	5.1	-	146.0
Other	-	7.2	0.6	39.0	11.5	78.2	136.8	-	32.4	0.1	30.6	9.8	58.8	131.9
Total	85.2	213.7	517.8	438.4	606.6	214.7	2,076.7	87.6	217.0	521.1	329.7	517.1	200.3	1,873.1

(Billions of yen)

	End of Sep. 2022							End of Mar. 2021						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<b>&lt;Total of banks under KMFG&gt;</b>														
Bonds held to maturity	8.3	1.9	0.1	0.0	3.4	485.7	499.6	8.5	5.2	0.1	0.0	3.0	428.9	445.9
Bonds	8.3	1.9	0.1	0.0	3.4	485.7	499.6	8.5	5.2	0.1	0.0	3.0	428.9	445.9
Japanese government bonds	-	-	-	-	3.0	243.1	246.1	-	-	-	-	3.0	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	0.4	3.6	4.0	-	-	-	-	-	3.8	3.8
Japanese corporate bonds	8.3	1.9	0.1	0.0	-	239.0	249.4	8.5	5.2	0.1	0.0	-	189.0	203.0
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	82.5	128.3	137.8	87.5	197.3	98.4	732.1	107.8	111.4	156.5	92.5	218.1	82.8	769.5
Bonds	78.5	118.1	117.6	46.0	161.9	96.6	618.9	107.4	97.5	139.3	67.1	176.6	81.1	669.3
Japanese government bonds	-	-	-	-	126.0	20.0	146.0	-	-	-	-	136.0	14.0	150.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	19.7	44.5	58.9	26.8	29.2	1.9	181.1	38.2	20.4	83.9	32.5	31.6	2.0	208.8
Japanese corporate bonds	58.8	73.6	58.7	19.2	6.7	74.6	291.7	69.2	77.1	55.3	34.6	8.9	65.0	310.4
Other	3.9	10.2	20.2	41.5	35.3	1.8	113.1	0.3	13.8	17.1	25.3	41.5	1.7	100.1
Total	90.8	130.3	137.9	87.6	200.7	584.2	1,231.7	116.3	116.7	156.7	92.6	221.1	511.8	1,215.4
<b>&lt;Kansai Mirai Bank&gt;</b>														
Bonds held to maturity	8.3	1.9	0.1	0.0	3.0	286.5	300.0	8.5	5.2	0.1	0.0	3.0	280.0	297.0
Bonds	8.3	1.9	0.1	0.0	3.0	286.5	300.0	8.5	5.2	0.1	0.0	3.0	280.0	297.0
Japanese government bonds	-	-	-	-	3.0	233.1	236.1	-	-	-	-	3.0	226.1	229.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.6	3.6	-	-	-	-	-	3.8	3.8
Japanese corporate bonds	8.3	1.9	0.1	0.0	-	49.8	60.2	8.5	5.2	0.1	0.0	-	50.1	64.1
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	67.4	104.2	97.9	68.8	115.8	82.4	536.8	92.6	79.4	116.7	69.4	132.7	66.7	557.8
Bonds	67.4	97.5	80.8	32.2	98.1	80.6	456.7	92.6	71.7	104.1	47.8	109.7	65.0	491.2
Japanese government bonds	-	-	-	-	97.0	6.0	103.0	-	-	-	-	107.0	-	107.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	19.5	42.8	48.3	18.3	-	-	129.0	34.1	17.0	72.3	21.0	1.3	-	145.9
Japanese corporate bonds	47.9	54.7	32.4	13.9	1.1	74.6	224.7	58.5	54.6	31.8	26.7	1.4	65.0	238.3
Other	-	6.6	17.1	36.6	17.7	1.8	80.0	-	7.7	12.5	21.5	23.0	1.7	66.6
Total	75.7	106.2	98.0	68.8	118.8	369.0	836.8	101.1	84.7	116.9	69.4	135.7	346.8	854.8
<b>&lt;Minato Bank&gt;</b>														
Bonds held to maturity	-	-	-	-	0.4	199.2	199.6	-	-	-	-	-	148.9	148.9
Bonds	-	-	-	-	0.4	199.2	199.6	-	-	-	-	-	148.9	148.9
Japanese government bonds	-	-	-	-	-	10.0	10.0	-	-	-	-	-	10.0	10.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	0.4	-	0.4	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	189.2	189.2	-	-	-	-	-	138.9	138.9
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	15.0	24.0	39.9	18.7	81.5	15.9	195.3	15.1	31.9	39.8	23.1	85.4	16.0	211.6
Bonds	11.0	20.5	36.8	13.8	63.8	15.9	162.2	14.8	25.8	35.1	19.2	66.9	16.0	178.0
Japanese government bonds	-	-	-	-	29.0	14.0	43.0	-	-	-	-	29.0	14.0	43.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.1	1.6	10.5	8.5	29.2	1.9	52.1	4.0	3.3	11.6	11.4	30.3	2.0	62.9
Japanese corporate bonds	10.9	18.9	26.2	5.3	5.6	-	67.0	10.7	22.4	23.5	7.8	7.5	-	72.1
Other	3.9	3.5	3.0	4.8	17.6	0.0	33.1	0.3	6.1	4.6	3.8	18.4	0.0	33.5
Total	15.0	24.0	39.9	18.7	81.9	215.1	394.9	15.1	31.9	39.8	23.1	85.4	165.0	360.5

## 10. Capital adequacy ratio

### (1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

<Consolidated>			End of Sep. 2022 (A)		End of Mar. 2022 (B)
				(A)-(B)	
Capital adequacy ratio	(2/5)	1	12.40	0.58	11.82
Total qualifying capital	(3-4)	2	2,075.9	48.1	2,027.7
Core Capital: instruments and reserves		3	2,151.8	48.7	2,103.1
Core Capital: regulatory adjustments		4	75.9	0.5	75.3
Risk weighted assets		5	16,736.9	(413.2)	17,150.2
Credit risk weighted assets		6	15,267.8	(422.2)	15,690.0
Amount equivalent to market risk / 8%		7	131.9	49.2	82.6
Amount equivalent to operational risk / 8%		8	1,105.1	9.7	1,095.3
Credit risk weighted assets adjustments		9	232.0	(50.0)	282.0
Total required capital	(5×8%)	10	1,338.9	(33.0)	1,372.0

(Reference) International Standard					
Common Equity Tier 1 ratio		11	13.68	0.25	13.43
Excluding unrealized gain/loss on securities		12	11.92	0.66	11.26
Tier 1 ratio		13	13.70	0.25	13.45
Total capital adequacy ratio		14	13.99	0.18	13.81

### (2) Capital adequacy ratios of group banks (Japanese Domestic Standard)

(Billions of yen, %)

<Resona Bank>			Consolidated			Non-consolidated		
			End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	11.87	0.73	11.14	11.71	0.63	11.08
Total qualifying capital	(3-4)	2	1,192.2	43.4	1,148.8	1,175.9	38.1	1,137.7
Core Capital: instruments and reserves		3	1,239.9	43.7	1,196.1	1,233.1	36.8	1,196.3
Core Capital: regulatory adjustments		4	47.6	0.3	47.3	57.1	(1.3)	58.5
Risk weighted assets		5	10,040.9	(262.6)	10,303.5	10,040.5	(219.6)	10,260.1
Credit risk weighted assets		6	8,152.6	(266.4)	8,419.1	8,191.2	(217.1)	8,408.3
Amount equivalent to market risk / 8%		7	121.2	50.0	71.2	120.6	49.8	70.8
Amount equivalent to operational risk / 8%		8	635.6	4.5	631.1	627.7	4.0	623.6
Credit risk weighted assets adjustments		9	1,131.4	(50.7)	1,182.1	1,100.8	(56.4)	1,157.3
Total required capital	(5×8%)	10	803.2	(21.0)	824.2	803.2	(17.5)	820.8

(Billions of yen, %)

<Saitama Resona Bank>			Consolidated			Non-consolidated		
			End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	15.43	0.15	15.28	15.55	0.13	15.42
Total qualifying capital	(3-4)	2	370.4	(10.5)	380.9	371.4	(10.9)	382.4
Core Capital: instruments and reserves		3	373.6	(10.3)	383.9	379.0	(11.1)	390.2
Core Capital: regulatory adjustments		4	3.2	0.1	3.0	7.5	(0.1)	7.7
Risk weighted assets		5	2,399.6	(93.2)	2,492.8	2,388.0	(91.9)	2,479.9
Credit risk weighted assets		6	1,948.8	(81.5)	2,030.3	1,948.0	(81.0)	2,029.0
Amount equivalent to market risk / 8%		7	4.5	(3.4)	8.0	4.5	(3.4)	8.0
Amount equivalent to operational risk / 8%		8	201.1	3.3	197.8	201.1	3.3	197.7
Credit risk weighted assets adjustments		9	245.0	(11.5)	256.5	234.2	(10.7)	245.0
Total required capital	(5×8%)	10	191.9	(7.4)	199.4	191.0	(7.3)	198.3

(Billions of yen, %)

<Kansai Mirai Financial Group>			Consolidated		
			End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	9.08	0.34	8.74
Total qualifying capital	(3-4)	2	476.3	8.4	467.8
Core Capital: instruments and reserves		3	499.4	10.5	488.9
Core Capital: regulatory adjustments		4	23.1	2.0	21.0
Risk weighted assets		5	5,240.6	(106.6)	5,347.3
Credit risk weighted assets		6	4,996.9	(111.8)	5,108.7
Amount equivalent to market risk / 8%		7	5.9	2.5	3.4
Amount equivalent to operational risk / 8%		8	237.7	2.5	235.1
Credit risk weighted assets adjustments		9	-	-	-
Total required capital	(5×8%)	10	419.2	(8.5)	427.7

(Billions of yen, %)

<Kansai Mirai Bank>	Consolidated				Non-consolidated			
	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)		
Capital adequacy ratio (2/5) 1	9.33	0.24	9.09	8.62	0.20	8.42		
Total qualifying capital (3-4) 2	346.6	6.7	339.9	315.0	5.5	309.5		
Core Capital: instruments and reserves 3	367.1	6.4	360.6	340.9	7.9	332.9		
Core Capital: regulatory adjustments 4	20.4	(0.3)	20.7	25.8	2.3	23.4		
Risk weighted assets 5	3,712.4	(24.6)	3,737.0	3,653.4	(21.7)	3,675.1		
Credit risk weighted assets 6	3,323.8	(78.6)	3,402.5	3,378.3	(77.8)	3,456.1		
Amount equivalent to market risk / 8% 7	1.9	(0.0)	1.9	1.9	(0.0)	1.9		
Amount equivalent to operational risk / 8% 8	165.3	1.4	163.9	155.9	1.1	154.7		
Credit risk weighted assets adjustments 9	221.2	52.6	168.6	117.1	54.9	62.2		
Total required capital (5x8%) 10	296.9	(1.9)	298.9	292.2	(1.7)	294.0		

(Billions of yen, %)

<Minato Bank>	Consolidated				Non-consolidated			
	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)		
Capital adequacy ratio (2/5) 1	8.79	0.31	8.48	8.38	0.30	8.08		
Total qualifying capital (3-4) 2	154.6	2.6	152.0	148.1	2.4	145.6		
Core Capital: instruments and reserves 3	167.5	3.6	163.9	161.7	3.1	158.5		
Core Capital: regulatory adjustments 4	12.9	0.9	11.9	13.5	0.6	12.8		
Risk weighted assets 5	1,759.3	(32.7)	1,792.0	1,766.2	(35.3)	1,801.5		
Credit risk weighted assets 6	1,687.0	(34.2)	1,721.3	1,697.8	(37.1)	1,735.0		
Amount equivalent to operational risk / 8% 7	72.2	1.4	70.7	68.3	1.8	66.5		
Credit risk weighted assets adjustments 8	-	-	-	-	-	-		
Total required capital (5x8%) 9	140.7	(2.6)	143.3	141.2	(2.8)	144.1		

(Reference) Risk weighted assets are calculated by using the methods shown in the box below.

	Amount of credit risk weighted assets	Amount equivalent to operational risk	Amount equivalent to market risk
Resona Holdings	Advanced Internal Ratings-Based Approach	The Standardized Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Financial Group	Foundation Internal Ratings-Based Approach		
Kansai Mirai Bank			
Minato Bank			

## 11. Stock holdings

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

	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Acquisition cost	292.0	(13.8)	305.9
Market value	828.0	(64.2)	892.3
Book value of stocks sold outright	13.6	(5.5)	19.2

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022
Acquisition cost	229.4	50.9	11.7	3.9	7.7
Market value	662.2	140.9	24.8	7.4	17.3
Book value of stocks sold outright	10.5	2.4	0.6	0.1	0.4

Note: These figures exclude stocks which are not subject to capital regulation (those of subsidiaries, affiliated companies, and unlisted stocks).

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated> (People)

	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Directors	26	—	26
Executive officers	16	(1)	17

Notes: 1. Above figures include 17 directors who concurrently serve as directors and executive officers for group banks.

2. The figure for executive officers excludes directors who serve as executive officers concurrently.

3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of group banks under Resona HD> (People/ branch offices)

	End of Sep. 2022 (A)	(A)-(B)	End of Mar. 2022 (B)
Directors	44	(2)	46
Non-board executive officers	79	—	79
Employees	18,228	(21)	18,249
Manned domestic offices	816	1	815
Non-manned domestic offices	1,016	15	1,001
Total domestic offices	1,832	16	1,816
Total domestic offices (excluding joint business locations)	1,715	2	1,713

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022	End of Sep. 2022
Directors	11	13	20	10	10
Non-board executive officers	29	13	39	28	20
Employees	9,187	3,183	5,858	4,011	1,847
Manned domestic offices	324	128	364	261	103
Non-manned domestic offices	553	278	185	109	76
Total domestic offices	877	406	549	370	179
(Joint business locations within same banks)	12	6	70	67	3
(Joint business locations between group banks)	11	-	11	10	1

Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.

2. Non-board executive officers of Resona Bank who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.

3. Non-board executive officers do not include those officers who concurrently serve as directors.

4. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

5. The number of employees is based on registered employees (including the seconded employees).

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 17 Resona Bank offices, 5 Saitama Resona Bank offices and 3 KMFG offices of virtual offices, etc. related to Internet banking. The number of non-manned domestic offices does not include jointly operated representative offices.

8. The number of non-manned domestic offices for Resona Bank does not include 453 ATM locations of Bank Time.

9. Joint business locations include 25 locations where 3 or more branches are jointly operated and 7 location where branches divided by businesses are jointly operated.

## II. Loans and Bills Discounted and Other

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

(Millions of yen, %)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
Unrecoverable or valueless claims	65,747	3,621	1,689	62,126	64,058
Risk claims	373,177	(6,507)	49,507	379,684	323,669
Special attention loans	234,109	3,583	13,378	230,526	220,730
Loans past due 3 months or more	4,358	415	1,076	3,943	3,281
Restructured loans	229,751	3,168	12,302	226,582	217,449
NPL, total [A]	673,034	697	64,575	672,336	608,458
Normal claims	40,951,031	913,789	1,160,057	40,037,242	39,790,974
Total claims [B]	41,624,066	914,486	1,224,632	40,709,579	40,399,433
Partial direct write-offs	155,199	(8,594)	(31,033)	163,794	186,232
NPL Ratio [A] / [B]	1.61	(0.03)	0.11	1.65	1.50

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

Unrecoverable or valueless claims	56,388	2,690	(575)	53,698	56,964
Risk claims	363,606	(6,928)	55,298	370,535	308,308
Special attention loans	122,531	8,495	17,237	114,035	105,293
Loans past due 3 months or more	4,342	421	1,071	3,920	3,270
Restructured loans	118,188	8,073	16,165	110,114	102,022
NPL, total [A]	542,526	4,258	71,960	538,268	470,566
Normal claims	41,050,898	903,788	1,172,576	40,147,110	39,878,322
Total claims [B]	41,593,425	908,046	1,244,536	40,685,379	40,348,889
Partial direct write-offs	135,969	(7,805)	(27,129)	143,774	163,099
NPL Ratio [A] / [B]	1.30	(0.01)	0.13	1.32	1.16

#### <Resona Bank>

Unrecoverable or valueless claims	16,113	2,045	878	14,068	15,235
Risk claims	175,958	(10,784)	40,323	186,742	135,634
Special attention loans	67,980	7,078	14,438	60,901	53,541
Loans past due 3 months or more	2,281	(180)	1,418	2,461	862
Restructured loans	65,698	7,258	13,019	58,439	52,678
NPL, total [A]	260,052	(1,660)	55,640	261,712	204,411
Normal claims	22,603,819	486,124	765,687	22,117,695	21,838,132
Total claims [B]	22,863,872	484,463	821,328	22,379,408	22,042,543
Partial direct write-offs	69,774	(798)	(6,698)	70,573	76,472
NPL Ratio [A] / [B]	1.13	(0.03)	0.21	1.16	0.92

#### <Saitama Resona Bank>

Unrecoverable or valueless claims	16,048	256	1,196	15,791	14,851
Risk claims	55,062	(1,170)	1,262	56,233	53,800
Special attention loans	15,961	(5,318)	(3,819)	21,280	19,781
Loans past due 3 months or more	516	451	354	64	162
Restructured loans	15,445	(5,770)	(4,173)	21,215	19,619
NPL, total [A]	87,072	(6,233)	(1,360)	93,305	88,433
Normal claims	8,669,402	322,257	391,026	8,347,145	8,278,376
Total claims [B]	8,756,475	316,024	389,665	8,440,451	8,366,809
Partial direct write-offs	18,041	(404)	1,011	18,446	17,030
NPL Ratio [A] / [B]	0.99	(0.11)	(0.06)	1.10	1.05



(Millions of yen, %)

<Total of banks under KMFG>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
Unrecoverable or valueless claims	24,227	389	(2,650)	23,838	26,877
Risk claims	132,585	5,026	13,711	127,558	118,873
Special attention loans	38,589	6,735	6,618	31,853	31,970
Loans past due 3 months or more	1,544	150	(701)	1,394	2,245
Restructured loans	37,044	6,584	7,319	30,459	29,725
NPL, total [A]	195,402	12,151	17,679	183,250	177,722
Normal claims	9,777,676	95,406	15,862	9,682,269	9,761,813
Total claims [B]	9,973,078	107,558	33,542	9,865,519	9,939,536
Partial direct write-offs	48,153	(6,602)	(21,442)	54,755	69,596
NPL Ratio [A] / [B]	1.95	0.10	0.17	1.85	1.78

<Kansai Mirai Bank>

Unrecoverable or valueless claims	10,348	805	(1,684)	9,543	12,033
Risk claims	85,875	658	7,266	85,217	78,609
Special attention loans	31,183	4,522	3,887	26,661	27,295
Loans past due 3 months or more	1,103	161	(851)	942	1,954
Restructured loans	30,080	4,361	4,739	25,719	25,340
NPL, total [A]	127,408	5,985	9,469	121,422	117,938
Normal claims	6,759,386	24,106	70,015	6,735,280	6,689,371
Total claims [B]	6,886,794	30,091	79,484	6,856,702	6,807,309
Partial direct write-offs	44,716	(6,194)	(19,951)	50,911	64,668
NPL Ratio [A] / [B]	1.85	0.07	0.11	1.77	1.73

<Minato Bank>

Unrecoverable or valueless claims	13,878	(415)	(965)	14,294	14,844
Risk claims	46,709	4,368	6,445	42,341	40,264
Special attention loans	7,405	2,213	2,730	5,191	4,675
Loans past due 3 months or more	441	(10)	150	451	290
Restructured loans	6,963	2,223	2,579	4,740	4,384
NPL, total [A]	67,993	6,166	8,210	61,827	59,783
Normal claims	3,018,289	71,300	(54,152)	2,946,988	3,072,442
Total claims [B]	3,086,283	77,467	(45,942)	3,008,816	3,132,226
Partial direct write-offs	3,436	(407)	(1,490)	3,844	4,927
NPL Ratio [A] / [B]	2.20	0.14	0.29	2.05	1.90

## 2. Percentage of loan loss reserves to total NPL based on the “BA” and the “FRA”

(%)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
Before partial direct write-off	44.90	(2.64)	(2.83)	47.54	47.73
After partial direct write-off	32.19	(2.56)	0.45	34.76	31.74

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

Before partial direct write-off	47.23	(3.37)	(3.56)	50.60	50.79
After partial direct write-off	34.00	(3.41)	0.26	37.41	33.73

### <Resona Bank>

Before partial direct write-off	53.21	(4.06)	(3.85)	57.28	57.07
After partial direct write-off	40.66	(5.10)	(0.35)	45.76	41.01

### <Saitama Resona Bank>

Before partial direct write-off	39.39	(0.68)	1.53	40.08	37.86
After partial direct write-off	26.83	(1.40)	0.94	28.24	25.89

### <Total of banks under KMFG>

Before partial direct write-off	42.50	(3.72)	(6.66)	46.23	49.16
After partial direct write-off	28.33	(1.82)	(0.92)	30.16	29.26

### <Kansai Mirai Bank>

Before partial direct write-off	46.21	(4.02)	(7.68)	50.24	53.90
After partial direct write-off	27.34	(2.03)	(1.28)	29.37	28.62

### <Minato Bank>

Before partial direct write-off	33.56	(2.14)	(2.24)	35.71	35.80
After partial direct write-off	30.20	(1.50)	(0.30)	31.71	30.51

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for write-off of loans in the trust account) / Total NPL based on the “BA” and the “FRA”

### 3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
General reserve for possible loan losses	114,146	(3,454)	(6,424)	117,601	120,571
Specific reserve for possible loan losses	102,511	(13,576)	29,982	116,087	72,528
Special reserve for certain overseas loans	2	-	(0)	2	2
Total reserve for possible loan losses	216,660	(17,031)	23,557	233,691	193,102
Reserve for write-off of loans in the trust account	32	(6)	(11)	38	43

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

General reserve for possible loan losses	89,928	(2,790)	(484)	92,719	90,412
Specific reserve for possible loan losses	94,526	(14,117)	26,234	108,644	68,291
Special reserve for certain overseas loans	2	-	(0)	2	2
Total reserve for possible loan losses	184,457	(16,908)	25,749	201,366	158,707
Reserve for write-off of loans in the trust account	32	(6)	(11)	38	43

#### <Resona Bank>

General reserve for possible loan losses	55,271	436	1,457	54,835	53,814
Specific reserve for possible loan losses	50,436	(14,462)	20,458	64,898	29,978
Special reserve for certain overseas loans	2	-	(0)	2	2
Total reserve for possible loan losses	105,711	(14,025)	21,914	119,736	83,796
Reserve for write-off of loans in the trust account	32	(6)	(11)	38	43

#### <Saitama Resona Bank>

General reserve for possible loan losses	12,219	(2,931)	(3,174)	15,151	15,393
Specific reserve for possible loan losses	11,150	(50)	3,641	11,200	7,508
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	23,369	(2,981)	467	26,351	22,902
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Total of banks under KMFG>

General reserve for possible loan losses	22,436	(296)	1,232	22,733	21,204
Specific reserve for possible loan losses	32,939	394	2,134	32,545	30,804
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	55,376	98	3,367	55,278	52,008
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Kansai Mirai Bank>

General reserve for possible loan losses	15,473	280	1,119	15,193	14,354
Specific reserve for possible loan losses	19,362	(1,114)	(48)	20,477	19,410
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	34,835	(834)	1,071	35,670	33,764
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Minato Bank>

General reserve for possible loan losses	6,963	(576)	113	7,540	6,850
Specific reserve for possible loan losses	13,577	1,509	2,183	12,067	11,394
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	20,540	932	2,296	19,607	18,244
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### 4. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	87.76	(1.25)	89.01	92.74	(5.13)	97.88
Covered by reserves	12.23	1.25	10.98	7.25	5.13	2.11
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	82.94	(0.17)	83.11	77.02	(0.27)	77.29
Covered by collateral, guarantees, etc.	59.06	3.45	55.60	49.19	6.32	42.87
Covered by reserves	23.87	(3.63)	27.51	27.82	(6.59)	34.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	58.33	(3.64)	61.97	54.77	(5.48)	60.25
Special Attention Obligors	47.63	(1.16)	48.80	40.37	(3.25)	43.62
Covered by collateral, guarantees, etc.	34.48	(0.97)	35.46	28.41	(3.94)	32.35
Covered by reserves	13.14	(0.18)	13.33	11.95	0.68	11.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	20.06	(0.59)	20.66	16.70	0.04	16.66
Other Watch Obligors	72.22	1.19	71.03	66.39	0.75	65.64
Covered by collateral, guarantees, etc.	70.93	1.28	69.65	65.26	0.79	64.47
Covered by reserves	1.28	(0.09)	1.37	1.12	(0.03)	1.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.42	(0.11)	4.53	3.25	(0.03)	3.28
Normal Obligors	0.07	(0.00)	0.07	0.09	(0.00)	0.10

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	96.84	0.27	96.56	78.42	(0.35)	78.77
Covered by reserves	3.15	(0.27)	3.43	21.57	0.35	21.22
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	85.85	(1.48)	87.34	89.59	(0.18)	89.77
Covered by collateral, guarantees, etc.	66.92	(1.83)	68.76	68.89	0.45	68.44
Covered by reserves	18.92	0.35	18.57	20.69	(0.63)	21.33
Reserve ratio against the portion not covered by collateral, guarantees, etc.	57.23	(2.24)	59.47	66.53	(1.07)	67.61
Special Attention Obligors	41.44	(0.60)	42.04	64.56	0.50	64.06
Covered by collateral, guarantees, etc.	29.96	3.72	26.24	48.33	(0.09)	48.43
Covered by reserves	11.47	(4.33)	15.80	16.22	0.59	15.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	16.38	(5.04)	21.42	31.41	1.10	30.31
Other Watch Obligors	71.96	1.14	70.82	80.54	1.51	79.02
Covered by collateral, guarantees, etc.	69.91	1.23	68.67	79.32	1.70	77.62
Covered by reserves	2.05	(0.08)	2.14	1.21	(0.18)	1.39
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.83	(0.01)	6.84	5.86	(0.38)	6.25
Normal Obligors	0.03	(0.00)	0.04	0.04	0.00	0.04

(%)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	94.62	1.33	93.29	66.34	(2.74)	69.08
Covered by reserves	5.37	(1.33)	6.70	33.65	2.74	30.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.33	0.39	89.94	88.22	(1.22)	89.45
Covered by collateral, guarantees, etc.	68.55	1.77	66.78	69.50	(2.26)	71.77
Covered by reserves	21.77	(1.37)	23.15	18.71	1.03	17.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	69.25	(0.45)	69.71	61.38	(1.25)	62.63
Special Attention Obligors	64.34	0.21	64.12	65.54	1.78	63.75
Covered by collateral, guarantees, etc.	47.44	(0.56)	48.00	52.25	1.60	50.64
Covered by reserves	16.90	0.77	16.12	13.29	0.18	13.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	32.15	1.14	31.01	27.84	1.27	26.56
Other Watch Obligors	83.64	1.31	82.32	74.06	1.88	72.17
Covered by collateral, guarantees, etc.	82.57	1.42	81.15	72.56	2.24	70.31
Covered by reserves	1.07	(0.10)	1.17	1.49	(0.36)	1.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.17	(0.07)	6.24	5.45	(0.80)	6.25
Normal Obligors	0.03	0.00	0.03	0.05	0.00	0.05

## 5. Results of self-assessment of asset quality

### (1) Total of group banks under Resona HD

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 56.3		Unrecoverable or Valueless Claims 56.3	31.5	24.8	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 6.9 Collateral /Guarantee 49.4	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 363.6		Risk Claims 363.6	212.2	89.7	61.6 <b>Reserve Ratio</b> 58.33%		Reserves 86.8 Collateral /Guarantee 214.7	Risk Claims 82.94%
Watch Obligor	Special Attention Obligor 161.2	Special Attention Loans 122.5	25.3	135.9			Reserves 16.1 Collateral /Guarantee 41.3	Special Attention Loans 46.89%
	Other Watch Obligor 1,985.0	Normal Claims 41,050.8	486.5	1,498.4				
Normal Obligor 39,027.1			39,027.1					
Total Exposures 41,593.4		Total 41,593.4	Normal 39,782.8	Category II 1,748.9	Category III 61.6	Category IV -		Total Coverage Ratio 76.57%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

### (2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 16.1		Unrecoverable or Valueless Claims 16.1	8.2	7.8	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 1.1 Collateral /Guarantee 14.9	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 175.9		Risk Claims 175.9	100.6	35.2	40.0 <b>Reserve Ratio</b> 54.77%		Reserves 48.9 Collateral /Guarantee 86.5	Risk Claims 77.02%
Watch Obligor	Special Attention Obligor 91.1	Special Attention Loans 67.9	13.4	77.7			Reserves 8.1 Collateral /Guarantee 18.2	Special Attention Loans 38.84%
	Other Watch Obligor 1,002.7	Normal Claims 22,603.8	234.9	767.7				
Normal Obligor 21,577.9			21,577.9					
Total Exposures 22,863.8		Total 22,863.8	Normal 21,935.1	Category II 888.6	Category III 40.0	Category IV -		Total Coverage Ratio 68.46%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Saitama Resona Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 16.0		Unrecoverable or Valueless Claims 16.0	10.3	5.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.5 Collateral /Guarantee 15.5	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 55.0		Risk Claims 55.0	27.9	19.3	7.7	Reserve Ratio 57.23%	Reserves 10.4 Collateral /Guarantee 36.8	Risk Claims 85.85%
Watch Obligors	Special Attention Obligors 22.7	Special Attention Loans 15.9	3.7	18.9			Reserves 1.8 Collateral /Guarantee 4.7	Special Attention Loans 41.44%
	Other Watch Obligors 271.2	Subtotal 87.0						
Normal Obligor 8,391.4		Normal Claims 8,669.4	61.3	209.8				
Total Exposures 8,756.4		Total 8,756.4	Normal 8,494.8	Category II 253.8	Category III 7.7	Category IV -		Total Coverage Ratio 80.31%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Total of banks under KMFG

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 24.2		Unrecoverable or Valueless Claims 24.2	12.9	11.2	Reserve Ratio 100.00%	Direct Write-offs	Reserves 5.2 Collateral /Guarantee 19.0	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 132.5		Risk Claims 132.5	83.6	35.0	13.7	Reserve Ratio 66.53%	Reserves 27.4 Collateral /Guarantee 91.3	Risk Claims 89.59%
Watch Obligors	Special Attention Obligors 47.4	Special Attention Loans 38.5	8.1	39.2			Reserves 6.1 Collateral /Guarantee 18.2	Special Attention Loans 63.32%
	Other Watch Obligors 711.0	Subtotal 195.4						
Normal Obligor 9,057.8		Normal Claims 9,777.6	190.1	520.8				
Total Exposures 9,973.0		Total 9,973.0	Normal 9,352.8	Category II 606.4	Category III 13.7	Category IV -		Total Coverage Ratio 85.69%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(5) Kansai Mirai Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 10.3		Unrecoverable or Valueless Claims 10.3	3.0	7.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.5 Collateral /Guarantee 9.7	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 85.8		Risk Claims 85.8	51.8	25.7	8.3		Reserves 18.7 Collateral /Guarantee 58.8	Risk Claims 90.33%
Watch Obligors	Special Attention Obligors 38.5	Special Attention Loans 31.1	5.8	32.6			Reserves 5.1 Collateral /Guarantee 14.5	Special Attention Loans 63.37%
	Other Watch Obligors 480.5	Subtotal 127.4						
Normal Obligor 6,271.4		Normal Claims 6,759.3	115.7	364.7				
Total Exposures 6,886.7		Total 6,886.7	Normal 6,447.9	Category II 430.5	Category III 8.3	Category IV -		Total Coverage Ratio 84.52%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(6) Minato Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 13.8		Unrecoverable or Valueless Claims 13.8	9.9	3.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 4.6 Collateral /Guarantee 9.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 46.7		Risk Claims 46.7	31.8	9.3	5.4		Reserves 8.7 Collateral /Guarantee 32.4	Risk Claims 88.22%
Watch Obligors	Special Attention Obligors 8.8	Special Attention Loans 7.4	2.2	6.5	Reserve Ratio 61.38%		Reserves 0.9 Collateral /Guarantee 3.6	Special Attention Loans 63.10%
	Other Watch Obligors 230.4	Subtotal 67.9						
Normal Obligor 2,786.4		Normal Claims 3,018.2	74.3	156.0				
Total Exposures 3,086.2		Total 3,086.2	Normal 2,904.8	Category II 175.9	Category III 5.4	Category IV -		Total Coverage Ratio 87.89%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.



## 6. Progress in off-balancing of claims (Banking and trust accounts)

### (1) Performance of 1st half of FY2022

(Billions of yen)

<Total of two banks>	End of Sep. 2022 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2022 (B)
	Unrecoverable or valueless claims	32.1	2.3	9.6	(7.3)
Risk claims	231.0	(11.9)	41.7	(53.7)	242.9
Total	263.1	(9.6)	51.4	(61.1)	272.8
Result of measures connected to off-balancing	24.6				23.5

#### <Resona Bank>

Unrecoverable or valueless claims	16.1	2.0	7.1	(5.0)	14.0
Risk claims	175.9	(10.7)	31.3	(42.1)	186.7
Total	192.0	(8.7)	38.4	(47.2)	200.8
Result of measures connected to off-balancing	9.5				8.6

#### <Saitama Resona Bank>

Unrecoverable or valueless claims	16.0	0.2	2.5	(2.3)	15.7
Risk claims	55.0	(1.1)	10.4	(11.6)	56.2
Total	71.1	(0.9)	12.9	(13.9)	72.0
Result of measures connected to off-balancing	15.1				14.8

### (2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
Disposition by borrowers' liquidation	-	-	-
Reconstructive disposition	(18.5)	(15.4)	(3.1)
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.9)	-	(0.9)
Direct write-offs	(1.8)	(2.0)	0.1
Others	(39.6)	(29.7)	(9.9)
Collection/repayment, etc.	(21.3)	(16.0)	(5.2)
Improvement in debtors' performance	(18.3)	(13.6)	(4.7)
Total	(61.1)	(47.2)	(13.9)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

## 7. Loans and bills discounted by industry

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	3,278.3	113.0	3,165.2	2,256.9	93.0	2,163.8
Agriculture, forestry	17.9	(1.1)	19.1	7.2	(0.4)	7.6
Fishery	0.9	(0.2)	1.2	0.5	(0.2)	0.8
Mining, quarrying of stone, gravel extraction	13.1	(0.1)	13.3	10.6	0.0	10.6
Construction	942.9	(33.9)	976.9	450.5	(12.9)	463.5
Electricity, gas, heating, water	463.6	46.4	417.2	367.6	40.5	327.0
Information and communication	397.3	(28.5)	425.8	325.5	(28.2)	353.8
Transportation, postal service	947.6	6.9	940.7	547.0	16.3	530.6
Wholesale and retail trade	3,166.3	39.2	3,127.1	2,128.5	31.4	2,097.0
Finance and insurance	1,107.8	31.8	1,075.9	896.4	32.2	864.2
Real estate	9,222.5	(54.3)	9,276.9	5,093.4	(53.4)	5,146.9
Apartment loans	3,115.8	(57.4)	3,173.2	1,613.9	(25.2)	1,639.1
Real estate brokerage	4,749.9	(17.8)	4,767.8	2,947.2	(20.3)	2,967.5
Goods rental and leasing	491.6	20.9	470.6	293.2	19.4	273.8
Services	2,746.9	33.4	2,713.5	1,543.4	2.3	1,541.0
Government, local government	3,126.4	561.2	2,565.1	1,039.7	234.7	805.0
Others	14,563.7	137.2	14,426.4	7,080.0	83.6	6,996.3
Residential housing loans	13,661.5	99.3	13,562.2	6,568.4	54.6	6,513.8
Domestic total	40,487.6	872.0	39,615.6	22,041.2	458.5	21,582.7
Japan offshore banking account	-	-	-	-	-	-
Total	40,487.6	872.0	39,615.6	22,041.2	458.5	21,582.7

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	416.0	(5.5)	421.5	605.3	25.5	579.8
Agriculture, forestry	5.4	(0.5)	6.0	5.2	(0.1)	5.4
Fishery	-	-	-	0.3	0.0	0.3
Mining, quarrying of stone, gravel extraction	1.3	(0.1)	1.5	1.1	(0.0)	1.1
Construction	152.7	(14.4)	167.1	339.6	(6.5)	346.2
Electricity, gas, heating, water	28.3	1.8	26.5	67.6	4.0	63.5
Information and communication	23.4	(0.7)	24.1	48.3	0.5	47.7
Transportation, postal service	116.3	(5.0)	121.4	284.2	(4.3)	288.6
Wholesale and retail trade	328.5	(4.4)	332.9	709.2	12.1	697.0
Finance and insurance	58.0	4.5	53.5	153.3	(4.8)	158.1
Real estate	1,523.6	(15.3)	1,539.0	2,605.5	14.5	2,590.9
Apartment loans	835.1	(19.8)	855.0	666.6	(12.3)	679.0
Real estate brokerage	451.1	(6.1)	457.3	1,351.6	8.6	1,342.9
Goods rental and leasing	52.3	3.0	49.3	145.9	(1.5)	147.4
Services	379.8	(11.4)	391.2	823.6	42.4	781.2
Government, local government	1,767.6	325.5	1,442.0	319.0	0.9	318.1
Others	3,752.1	34.6	3,717.4	3,731.6	18.9	3,712.6
Residential housing loans	3,545.4	27.7	3,517.6	3,547.6	16.9	3,530.7
Domestic total	8,606.0	311.9	8,294.1	9,840.3	101.5	9,738.7
Japan offshore banking account	-	-	-	-	-	-
Total	8,606.0	311.9	8,294.1	9,840.3	101.5	9,738.7

Notes: 1. Resona Bank's figures include trust account.

2. The figures of Kansai Mirai Financial Group do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
	Manufacturing	340.5	11.4	329.0	264.8	14.0
Agriculture, forestry	2.7	(0.7)	3.4	2.5	0.5	2.0
Fishery	0.2	(0.0)	0.2	0.1	0.0	0.1
Mining, quarrying of stone, gravel extraction	0.9	(0.0)	1.0	0.1	(0.0)	0.1
Construction	233.4	(2.2)	235.6	106.2	(4.3)	110.6
Electricity, gas, heating, water	34.7	1.2	33.4	32.8	2.7	30.1
Information and communication	25.5	(0.0)	25.6	22.7	0.5	22.1
Transportation, postal service	143.8	(0.9)	144.7	140.4	(3.4)	143.8
Wholesale and retail trade	443.3	6.8	436.4	265.8	5.3	260.5
Finance and insurance	57.0	(1.9)	58.9	96.2	(2.9)	99.1
Real estate	1,952.1	6.3	1,945.7	653.3	8.1	645.2
Apartment loans	473.0	(6.1)	479.1	193.6	(6.2)	199.9
Real estate brokerage	1,072.0	2.7	1,069.3	279.5	5.9	273.6
Goods rental and leasing	74.1	(1.4)	75.6	71.7	(0.1)	71.8
Services	514.9	(4.6)	519.5	308.7	47.0	261.6
Government, local government	77.6	(0.7)	78.3	241.3	1.6	239.7
Others	2,907.5	12.1	2,895.4	824.0	6.8	817.1
Residential housing loans	2,768.6	11.1	2,757.4	779.0	5.8	773.2
Domestic total	6,808.9	25.4	6,783.4	3,031.3	76.1	2,955.2
Japan offshore banking account	-	-	-	-	-	-
Total	6,808.9	25.4	6,783.4	3,031.3	76.1	2,955.2

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(2) NPL based on the “BA” and the “FRA” by industry

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	110.5	(14.2)	124.7	52.6	(13.0)	65.6
Agriculture, forestry	2.0	0.4	1.6	0.2	(0.5)	0.8
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.1)	0.4	-	-	-
Construction	20.4	1.6	18.8	7.3	0.3	6.9
Electricity, gas, heating, water	0.1	0.0	0.1	0.1	0.0	0.0
Information and communication	8.6	(0.4)	9.1	6.7	(0.1)	6.9
Transportation, postal service	24.6	3.5	21.1	9.0	2.7	6.3
Wholesale and retail trade	111.8	2.5	109.2	61.8	4.3	57.4
Finance and insurance	8.6	0.1	8.4	7.8	(0.0)	7.9
Real estate	58.4	(0.9)	59.4	30.1	0.0	30.0
Apartment loans	11.9	(1.5)	13.5	4.5	(0.4)	4.9
Real estate brokerage	40.0	3.7	36.3	23.2	3.4	19.7
Goods rental and leasing	1.6	(0.1)	1.7	1.1	0.0	1.1
Services	124.3	10.9	113.3	57.0	3.0	53.9
Government, local government	-	-	-	-	-	-
Others	70.6	0.7	69.8	25.9	1.4	24.4
Residential housing loans	52.8	(0.2)	53.1	11.8	0.6	11.1
Domestic total	542.5	4.2	538.2	260.0	(1.6)	261.7
Japan offshore banking account	-	-	-	-	-	-
Total	542.5	4.2	538.2	260.0	(1.6)	261.7

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	28.3	(3.9)	32.3	29.6	2.7	26.8
Agriculture, forestry	1.7	1.6	0.1	0.0	(0.6)	0.6
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	0.3	(0.1)	0.4
Construction	3.5	0.1	3.4	9.5	1.1	8.4
Electricity, gas, heating, water	-	-	-	-	(0.0)	0.0
Information and communication	0.3	(0.1)	0.4	1.5	(0.1)	1.7
Transportation, postal service	4.5	(0.0)	4.5	11.1	0.8	10.2
Wholesale and retail trade	13.4	(2.9)	16.3	36.5	1.1	35.4
Finance and insurance	0.0	-	0.0	0.6	0.1	0.5
Real estate	6.8	(0.8)	7.6	21.5	(0.1)	21.7
Apartment loans	3.9	(0.6)	4.5	3.5	(0.5)	4.0
Real estate brokerage	2.6	(0.1)	2.8	14.2	0.4	13.7
Goods rental and leasing	0.2	(0.0)	0.2	0.2	(0.1)	0.3
Services	10.9	(0.4)	11.4	56.3	8.4	47.9
Government, local government	-	-	-	-	-	-
Others	17.0	0.4	16.5	27.6	(1.1)	28.8
Residential housing loans	16.2	0.4	15.7	24.8	(1.3)	26.1
Domestic total	87.0	(6.2)	93.3	195.4	12.1	183.2
Japan offshore banking account	-	-	-	-	-	-
Total	87.0	(6.2)	93.3	195.4	12.1	183.2

Notes: 1. Resona Bank's figures include trust account.

2. The figures of Kansai Mirai Financial Group do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	16.5	0.7	15.8	13.0	1.9	11.0
Agriculture, forestry	0.0	(0.6)	0.6	0.0	(0.0)	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.1)	0.4	-	-	-
Construction	5.4	0.4	4.9	4.1	0.6	3.4
Electricity, gas, heating, water	-	(0.0)	0.0	-	-	-
Information and communication	1.0	(0.0)	1.1	0.4	(0.1)	0.6
Transportation, postal service	8.1	0.7	7.4	2.9	0.1	2.8
Wholesale and retail trade	21.1	0.3	20.7	15.4	0.8	14.6
Finance and insurance	0.5	0.1	0.3	0.1	(0.0)	0.1
Real estate	16.8	0.1	16.7	4.6	(0.3)	5.0
Apartment loans	2.9	(0.4)	3.3	0.6	(0.0)	0.6
Real estate brokerage	11.1	0.7	10.4	3.0	(0.2)	3.3
Goods rental and leasing	0.1	(0.1)	0.2	0.0	0.0	0.0
Services	35.6	5.3	30.2	20.7	3.0	17.6
Government, local government	-	-	-	-	-	-
Others	21.4	(1.1)	22.5	6.1	(0.0)	6.2
Residential housing loans	19.3	(1.2)	20.6	5.4	(0.0)	5.5
Domestic total	127.4	5.9	121.4	67.9	6.1	61.8
Japan offshore banking account	-	-	-	-	-	-
Total	127.4	5.9	121.4	67.9	6.1	61.8

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

**(3) Loans to consumers**

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.	(A) - (B)	(A) - (C)	End of Mar.	End of Sep.
	2022 (A)			2022 (B)	2021 (C)
Housing loans	16,777,431	41,947	91,315	16,735,483	16,686,116
Before securitization	16,925,456	34,490	118,621	16,890,966	16,806,834
Residential housing loans	13,661,591	99,354	206,512	13,562,237	13,455,079
Before securitization	13,800,522	92,669	235,407	13,707,853	13,565,115
Other consumer loans	418,968	13,376	13,383	405,591	405,584
Total loans to consumers	17,196,399	55,323	104,698	17,141,075	17,091,700
Before securitization of housing loans	17,344,425	47,866	132,005	17,296,558	17,212,419

<Resona Bank>

Housing loans	8,182,420	29,381	18,090	8,153,038	8,164,329
Before securitization	8,314,394	23,164	47,924	8,291,229	8,266,469
Residential housing loans	6,568,473	54,608	76,335	6,513,864	6,492,137
Before securitization	6,691,352	49,163	107,757	6,642,189	6,583,594
Other consumer loans	148,995	4,420	6,282	144,575	142,712
Total loans to consumers	8,331,415	33,802	24,373	8,297,613	8,307,042
Before securitization of housing loans	8,463,389	27,585	54,207	8,435,804	8,409,182

<Saitama Resona Bank>

Housing loans	4,380,624	7,943	21,238	4,372,681	4,359,385
Before securitization	4,396,676	6,703	18,711	4,389,973	4,377,965
Residential housing loans	3,545,432	27,763	59,161	3,517,668	3,486,270
Before securitization	3,561,484	26,523	56,634	3,534,960	3,504,849
Other consumer loans	131,067	3,672	4,648	127,394	126,418
Total loans to consumers	4,511,691	11,615	25,887	4,500,076	4,485,803
Before securitization of housing loans	4,527,743	10,375	23,360	4,517,368	4,504,383

<Total of banks under KMFG>

Housing loans	4,214,385	4,622	51,985	4,209,763	4,162,400
Before securitization	4,214,385	4,622	51,985	4,209,763	4,162,400
Residential housing loans	3,547,685	16,981	71,015	3,530,703	3,476,670
Before securitization	3,547,685	16,981	71,015	3,530,703	3,476,670
Other consumer loans	138,905	5,283	2,452	133,622	136,453
Total loans to consumers	4,353,291	9,906	54,437	4,343,385	4,298,853
Before securitization of housing loans	4,353,291	9,906	54,437	4,343,385	4,298,853

<Kansai Mirai Bank>

Housing loans	3,241,611	4,995	37,581	3,236,616	3,204,030
Before securitization	3,241,611	4,995	37,581	3,236,616	3,204,030
Residential housing loans	2,768,600	11,119	46,565	2,757,480	2,722,035
Before securitization	2,768,600	11,119	46,565	2,757,480	2,722,035
Other consumer loans	97,214	2,888	1,422	94,326	95,792
Total loans to consumers	3,338,826	7,883	39,003	3,330,942	3,299,822
Before securitization of housing loans	3,338,826	7,883	39,003	3,330,942	3,299,822

<Minato Bank>

Housing loans	972,774	(372)	14,404	973,147	958,370
Before securitization	972,774	(372)	14,404	973,147	958,370
Residential housing loans	779,085	5,862	24,449	773,223	754,635
Before securitization	779,085	5,862	24,449	773,223	754,635
Other consumer loans	41,691	2,395	1,029	39,295	40,661
Total loans to consumers	1,014,465	2,022	15,434	1,012,442	999,031
Before securitization of housing loans	1,014,465	2,022	15,434	1,012,442	999,031

Note: The figures of Kansai Mirai Financial Group and Kansai Mirai Bank do not reflect the current price valuation of loans and bills discounted which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

**(4) Loans to small and medium-sized enterprises and consumers** (Millions of yen, %)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A) - (B)	(A) - (C)	2022 (B)	2021 (C)
Loans to SMEs and consumers	32,768,962	38,873	350,446	32,730,089	32,418,516
Ratio of loans to SMEs and consumers	80.93	(1.68)	(1.53)	82.61	82.47

<Resona Bank>

Loans to SMEs and consumers	17,614,523	42,237	259,209	17,572,285	17,355,313
Ratio of loans to SMEs and consumers	79.91	(1.50)	(1.68)	81.41	81.60

<Saitama Resona Bank>

Loans to SMEs and consumers	6,409,016	(24,509)	(10,439)	6,433,526	6,419,456
Ratio of loans to SMEs and consumers	74.47	(3.09)	(3.52)	77.56	77.99

<Total of banks under KMFG>

Loans to SMEs and consumers	8,745,422	21,144	101,676	8,724,278	8,643,746
Ratio of loans to SMEs and consumers	88.87	(0.71)	0.74	89.58	88.13

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,354,189	16,340	54,441	6,337,848	6,299,747
Ratio of loans to SMEs and consumers	93.32	(0.10)	(0.25)	93.43	93.57

<Minato Bank>

Loans to SMEs and consumers	2,391,233	4,803	47,235	2,386,429	2,343,998
Ratio of loans to SMEs and consumers	78.88	(1.86)	2.66	80.75	76.21

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

2. The figures of Kansai Mirai Financial Group and Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

## 8. Balance of deposits and loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A) - (B)	(A) - (C)	2022 (B)	2021 (C)
Deposits (Term-end)	60,449,109	(572,067)	1,766,262	61,021,177	58,682,847
Deposits (Average balance)	60,582,177	1,913,066	2,138,624	58,669,110	58,443,553
Trust principal (Term-end)	1,175,946	58,814	28,516	1,117,131	1,147,430
Trust principal (Average balance)	1,296,152	266,112	220,877	1,030,040	1,075,274
Loans and bills discounted (Term-end)	40,488,999	871,958	1,180,267	39,617,041	39,308,732
Banking account	40,478,328	873,310	1,184,126	39,605,018	39,294,201
Trust account	10,670	(1,352)	(3,859)	12,022	14,530
Loans and bills discounted (Average balance)	39,803,054	736,168	852,754	39,066,885	38,950,299
Banking account	39,791,682	739,301	856,827	39,052,381	38,934,855
Trust account	11,372	(3,132)	(4,072)	14,504	15,444

### <Resona Bank>

Deposits (Term-end)	32,786,703	(499,132)	1,219,052	33,285,836	31,567,650
Deposits (Average balance)	32,741,648	1,281,579	1,411,353	31,460,068	31,330,294
Trust principal (Term-end)	1,175,946	58,814	28,516	1,117,131	1,147,430
Trust principal (Average balance)	1,296,152	266,112	220,877	1,030,040	1,075,274
Loans and bills discounted (Term-end)	22,041,233	458,513	772,715	21,582,719	21,268,517
Banking account	22,030,562	459,865	776,575	21,570,696	21,253,987
Trust account	10,670	(1,352)	(3,859)	12,022	14,530
Loans and bills discounted (Average balance)	21,630,676	501,157	593,549	21,129,518	21,037,126
Banking account	21,619,304	504,289	597,621	21,115,014	21,021,682
Trust account	11,372	(3,132)	(4,072)	14,504	15,444

### <Saitama Resona Bank>

Deposits (Term-end)	16,375,137	(175,014)	589,306	16,550,151	15,785,830
Deposits (Average balance)	16,534,691	655,266	756,286	15,879,424	15,778,404
Loans and bills discounted (Term-end)	8,606,082	311,912	375,235	8,294,169	8,230,846
Loans and bills discounted (Average balance)	8,453,638	232,173	221,277	8,221,464	8,232,361

### <Total of banks under KMFG>

Deposits (Term-end)	11,287,269	102,079	(42,096)	11,185,189	11,329,365
Deposits (Average balance)	11,305,837	(23,779)	(29,016)	11,329,617	11,334,854
Loans and bills discounted (Term-end)	9,841,684	101,532	32,316	9,740,152	9,809,367
Loans and bills discounted (Average balance)	9,718,740	2,837	37,928	9,715,902	9,680,811

### <Kansai Mirai Bank>

Deposits (Term-end)	7,452,359	46,692	(68,482)	7,405,666	7,520,841
Deposits (Average balance)	7,467,688	(57,467)	(67,258)	7,525,156	7,534,946
Loans and bills discounted (Term-end)	6,810,289	25,405	76,464	6,784,883	6,733,824
Loans and bills discounted (Average balance)	6,765,300	46,873	68,260	6,718,427	6,697,039

### <Minato Bank>

Deposits (Term-end)	3,834,909	55,386	26,385	3,779,522	3,808,523
Deposits (Average balance)	3,838,149	33,688	38,241	3,804,461	3,799,907
Loans and bills discounted (Term-end)	3,031,395	76,126	(44,148)	2,955,268	3,075,543
Loans and bills discounted (Average balance)	2,953,439	(44,036)	(30,332)	2,997,475	2,983,772



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

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2022 (A)	(A) - (B)	(A) - (C)	2022 (B)	2021 (C)
Domestic individual deposits (Term-end)	37,662,288	566,681	1,307,791	37,095,606	36,354,496
Liqud deposits	28,285,458	789,563	1,719,063	27,495,894	26,566,395
Time deposits	9,220,416	(156,500)	(361,548)	9,376,917	9,581,965
Domestic corporate deposits (Term-end)	19,081,256	(123,884)	23,654	19,205,141	19,057,602
Liqud deposits	15,343,856	(10,308)	84,688	15,354,164	15,259,167
Time deposits	3,023,597	(121,452)	(21,728)	3,145,049	3,045,325

<Resona Bank>

Domestic individual deposits (Term-end)	17,050,743	286,754	730,138	16,763,988	16,320,604
Liqud deposits	13,432,847	380,678	847,044	13,052,169	12,585,803
Time deposits	3,498,806	(35,403)	(81,618)	3,534,209	3,580,424
Domestic corporate deposits (Term-end)	13,179,137	(61,961)	88,704	13,241,098	13,090,433
Liqud deposits	10,833,100	(51,370)	88,396	10,884,471	10,744,704
Time deposits	1,772,530	(19,321)	45,292	1,791,852	1,727,238

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,316,925	271,353	546,496	12,045,571	11,770,428
Liqud deposits	9,568,872	293,513	600,929	9,275,359	8,967,943
Time deposits	2,724,691	(17,987)	(47,595)	2,742,678	2,772,286
Domestic corporate deposits (Term-end)	3,129,089	(78,286)	(19,334)	3,207,376	3,148,424
Liqud deposits	2,426,021	3,427	(498)	2,422,593	2,426,520
Time deposits	641,723	(79,111)	(23,380)	720,835	665,104

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,294,619	8,572	31,156	8,286,046	8,263,463
Liqud deposits	5,283,738	115,372	271,089	5,168,366	5,012,648
Time deposits	2,996,919	(103,109)	(232,335)	3,100,028	3,229,254
Domestic corporate deposits (Term-end)	2,773,029	16,363	(45,715)	2,756,665	2,818,744
Liqud deposits	2,084,734	37,634	(3,208)	2,047,099	2,087,942
Time deposits	609,342	(23,018)	(43,640)	632,361	652,983

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,394,062	(21,608)	(36,926)	5,415,671	5,430,989
Liqud deposits	3,166,459	71,706	162,607	3,094,753	3,003,852
Time deposits	2,220,098	(91,918)	(197,346)	2,312,016	2,417,444
Domestic corporate deposits (Term-end)	1,880,877	(24,515)	(23,773)	1,905,393	1,904,651
Liqud deposits	1,364,552	(9,457)	13,048	1,374,010	1,351,503
Time deposits	461,452	(19,537)	(40,756)	480,989	502,209

<Minato Bank>

Domestic individual deposits (Term-end)	2,900,557	30,181	68,082	2,870,375	2,832,474
Liqud deposits	2,117,278	43,666	108,482	2,073,612	2,008,796
Time deposits	776,821	(11,191)	(34,988)	788,012	811,809
Domestic corporate deposits (Term-end)	892,151	40,879	(21,941)	851,272	914,093
Liqud deposits	720,181	47,092	(16,256)	673,089	736,438
Time deposits	147,890	(3,481)	(2,883)	151,371	150,774

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

2. Liqud 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 Sep. 2022 (A)	(A) - (B)	(A) - (C)	End of Mar. 2022 (B)	End of Sep. 2021 (C)
Investment trust (Including fund wrap)	2,633,202	(212,533)	(77,753)	2,845,735	2,710,956
Public bond	262,118	(17,548)	(26,637)	279,666	288,756
Insurance	2,789,934	71,147	168,881	2,718,787	2,621,053

<Resona Bank>

Investment trust (Including fund wrap)	1,173,575	(106,341)	(56,983)	1,279,917	1,230,558
Public bond	84,334	(11,843)	(16,750)	96,177	101,084
Insurance	997,159	(5,538)	2,184	1,002,697	994,974

<Saitama Resona Bank>

Investment trust (Including fund wrap)	657,880	(45,380)	(7,389)	703,260	665,269
Public bond	171,102	(5,012)	(8,290)	176,114	179,392
Insurance	826,313	64,880	86,310	761,433	740,003

<Total of banks under KMFG>

Investment trust (Including fund wrap)	801,746	(60,810)	(13,381)	862,557	815,128
Public bond	6,681	(692)	(1,596)	7,374	8,278
Insurance	966,462	11,806	80,386	954,656	886,075

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	558,875	(45,221)	(14,718)	604,096	573,593
Public bond	3,135	(291)	(591)	3,427	3,727
Insurance	746,569	12,292	77,179	734,276	669,390

<Minato Bank>

Investment trust (Including fund wrap)	242,871	(15,589)	1,337	258,461	241,534
Public bond	3,546	(400)	(1,005)	3,946	4,551
Insurance	219,892	(486)	3,207	220,379	216,685

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)

### III. Computation of Deferred Tax Assets

#### 1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-

Note: \*1. The company's classification: Implementation Guidance on Recoverability of Deferred Tax Assets (ASBJ Guidance No. 26, issued on March 28, 2016)

#### 2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY2017	FY2018	FY2019	FY2020	FY2021 (Fixed)
Resona Bank	68.6	119.7	129.9	126.6	103.1
Saitama Resona Bank	33.4	30.1	30.1	42.3	21.2

#### 3. Description of the types of deferred tax assets and liabilities

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Sep. 2022 (A)	(A) - (B)	End of Mar. 2022 (B)
Reserve for loan losses	43.5	(4.7)	48.2	11.7	(1.0)	12.7
Write-down on securities	27.9	(1.7)	29.6	4.9	(0.0)	4.9
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	12.3	(0.3)	12.7	4.2	0.1	4.1
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	0.4	0.4	-	-	-	-
Others	35.8	(1.4)	37.3	10.3	(0.3)	10.6
Subtotal of deferred tax assets	120.0	(7.8)	127.9	31.2	(1.2)	32.5
Valuation allowance	(46.5)	1.5	(48.0)	(7.8)	(0.0)	(7.7)
Deferred tax assets	73.5	(6.3)	79.9	23.3	(1.3)	24.7
Gains on placing trust for retirement benefits	2.8	-	2.8	-	-	-
Unrealized gains on available-for-sale securities	89.3	(25.1)	114.5	12.2	(1.7)	14.0
Deferred gains on hedges	-	(1.6)	1.6	1.1	0.7	0.3
Others	3.6	(0.6)	4.2	5.1	(0.1)	5.2
Deferred tax liabilities	95.8	(27.5)	123.3	18.4	(1.1)	19.5
Net deferred tax assets	(22.2)	21.1	(43.4)	4.9	(0.2)	5.1

**IV. 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
1H of FY 2022	93,140 million yen 0.3 %	19,327 million yen 22.9 %	13,749 million yen 28.8 %
1H of FY 2021	92,830 million yen 4.0 %	15,720 million yen 131.5 %	10,676 million yen 99.9 %

	Total Assets	Net Assets
September 30, 2022	13,319,390 million yen	489,529 million yen
March 31, 2022	15,666,517 million yen	485,145 million yen

	Net Income per Share of Common Stock
1H of FY 2022	36.91 yen
1H of FY 2021	28.66 yen

**【Consolidated Balance Sheets】**

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 4,356,793	¥ 1,926,048
Call loans and bills bought	3,917	262
Monetary claims bought	53	35
Trading account securities	34	45
Securities	1,302,917	1,307,385
Loans and bills discounted	9,674,525	9,776,482
Foreign exchange assets	21,856	17,641
Lease receivables and investment in leases	32,215	31,212
Other assets	160,825	141,687
Tangible fixed assets	94,482	92,472
Intangible fixed assets	6,201	6,046
Net defined benefit asset	23,929	24,249
Deferred tax assets	25,180	26,582
Customers' liabilities for acceptances and guarantees	26,251	31,671
Reserve for possible loan losses	(62,667)	(62,434)
<b>Total Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 13,319,390</b>

**[Consolidated Balance Sheets- Continued]**

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,163,962	¥ 11,266,550
Negotiable certificates of deposit	225,110	235,730
Call money and bills sold	1,512,400	404,239
Payables under securities lending transactions	133,792	395,526
Borrowed money	2,013,548	380,642
Foreign exchange liabilities	515	898
Other liabilities	85,393	96,168
Reserve for employees' bonuses	5,619	4,473
Net defined benefit liability	8,555	8,279
Other reserves	5,834	5,416
Deferred tax liabilities	389	264
Acceptances and guarantees	26,251	31,671
<b>Total Liabilities</b>	<b>15,181,372</b>	<b>12,829,861</b>
<b>Net Assets</b>		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	148,811	162,558
Total stockholders' equity	487,338	501,084
Net unrealized gains on available-for-sale securities	217	(9,453)
Net deferred gains on hedges	(2)	4
Remeasurements of defined benefit plans	(2,442)	(2,140)
Total accumulated other comprehensive income	(2,226)	(11,589)
Non-controlling interests	33	34
<b>Total Net Assets</b>	<b>485,145</b>	<b>489,529</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 13,319,390</b>

## 【Consolidated Statements of Income】

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 92,830	¥ 93,140
Interest income	54,383	55,478
Interest on loans and bills discounted	49,415	48,567
Interest and dividends on securities	2,840	4,115
Trust fees	6	1
Fees and commissions	25,489	24,627
Other operating income	11,023	10,659
Other ordinary income	1,928	2,373
<b>Ordinary expenses</b>	77,110	73,813
Interest expenses	1,501	1,489
Interest on deposits	1,499	1,100
Fees and commissions	7,457	8,066
Other operating expenses	8,282	9,482
General and administrative expenses	53,079	51,817
Other ordinary expenses	6,789	2,957
<b>Ordinary profits</b>	15,720	19,327
<b>Extraordinary gains</b>	595	811
<b>Extraordinary losses</b>	445	508
<b>Income before income taxes</b>	15,869	19,630
Income taxes – current	3,785	3,279
Income taxes – deferred	1,396	2,600
Total income taxes	5,182	5,879
<b>Net income</b>	10,687	13,751
<b>Net income attributable to non-controlling interests</b>	10	1
<b>Net income attributable to owners of parent</b>	¥ 10,676	¥ 13,749

**【Consolidated Statements of Comprehensive Income】**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Net income</b>	¥ 10,687	¥ 13,751
<b>Other comprehensive income</b>	4,116	(9,363)
Net unrealized gains on available-for-sale securities	3,749	(9,671)
Net deferred gains on hedges	3	6
Remeasurements of defined benefit plans	363	301
<b>Total comprehensive income</b>	¥ 14,804	¥ 4,388
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 14,793	¥ 4,386
Non-controlling interests	¥ 10	¥ 1

**【Consolidated Statements of Changes in Net Assets】**

For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 309,389	¥ 135,806	¥ (339)	¥ 474,446
Cumulative effects of changes in accounting policies			(366)		(366)
Restated balance	29,589	309,389	135,439	(339)	474,080
Changes during the term					
Dividends paid			(3,725)		(3,725)
Net income attributable to owners of parent			10,676		10,676
Cancellation of treasury stock		(339)		339	-
Net changes except for stockholders' equity during the term					
Total changes during the term	-	(339)	6,951	339	6,951
Balance at the end of the term	¥ 29,589	¥ 309,050	¥ 142,391	-	¥ 481,032

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 5,795	¥ (15)	¥ (3,967)	¥ 1,812	¥ 279	¥ 1,157	¥ 477,696
Cumulative effects of changes in accounting policies							(366)
Restated balance	5,795	(15)	(3,967)	1,812	279	1,157	477,330
Changes during the term							
Dividends paid							(3,725)
Net income attributable to owners of parent							10,676
Cancellation of treasury stock							-
Net changes except for stockholders' equity during the term	3,749	3	363	4,116	(279)	8	3,845
Total changes during the term	3,749	3	363	4,116	(279)	8	10,797
Balance at the end of the term	¥ 9,545	¥ (12)	¥ (3,603)	¥ 5,929	-	¥ 1,165	¥ 488,127



**【Consolidated Statements of Changes in Net Assets- Continued】**

For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 308,936	¥ 148,811	¥ 487,338
Changes during the term				
Dividends paid			(3)	(3)
Net income attributable to owners of parent			13,749	13,749
Net changes except for stockholders' equity during the term				
Total changes during the term	-	-	13,746	13,746
Balance at the end of the term	¥ 29,589	¥ 308,936	¥ 162,558	¥ 501,084

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥ 217	¥ (2)	¥ (2,442)	¥ (2,226)	¥ 33	¥ 485,145
Changes during the term						
Dividends paid						(3)
Net income attributable to owners of parent						13,749
Net changes except for stockholders' equity during the term	(9,671)	6	301	(9,363)	1	(9,361)
Total changes during the term	(9,671)	6	301	(9,363)	1	4,384
Balance at the end of the term	¥ (9,453)	¥ 4	¥ (2,140)	¥ (11,589)	¥ 34	¥ 489,529

## V. Reference Materials (Group Banks' Financial Statements)

### [Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 14,492,520	¥ 12,205,162
Call loans	514,232	205,014
Monetary claims bought	243,500	228,392
Trading assets	230,612	253,367
Securities	4,403,521	4,540,261
Loans and bills discounted	21,570,696	22,030,562
Foreign exchange assets	126,028	171,046
Other assets	825,348	664,579
Other	825,348	664,579
Tangible fixed assets	207,743	208,206
Intangible fixed assets	44,184	42,066
Prepaid pension cost	34,800	34,221
Customers' liabilities for acceptances and guarantees	255,116	265,332
Reserve for possible loan losses	(119,736)	(105,711)
<b>Total Assets</b>	<b>42,828,569</b>	<b>40,742,501</b>
<b>Liabilities</b>		
Deposits	33,285,836	32,786,703
Negotiable certificates of deposit	768,750	566,160
Call money	225,683	715,217
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	602,458	1,139,777
Trading liabilities	26,929	42,858
Borrowed money	4,577,250	2,129,399
Foreign exchange liabilities	12,529	10,753
Bonds	36,000	36,000
Due to trust account	1,109,114	1,166,696
Other liabilities	323,949	342,189
Accrued income taxes	4,882	11,425
Lease obligation	49,993	47,962
Asset retirement obligations	2,057	2,852
Other	267,017	279,949
Reserve for employees' bonuses	8,987	7,059
Other reserves	16,593	13,168
Deferred tax liabilities	43,441	22,253
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	255,116	265,332
<b>Total Liabilities</b>	<b>41,315,734</b>	<b>39,266,661</b>
<b>Net Assets</b>		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	480,496	512,274
Other retained earnings	480,496	512,274
Retained earnings carried forward	480,496	512,274
Total stockholders' equity	1,137,604	1,169,382
Net unrealized gains on available-for-sale securities	331,987	268,025
Net deferred gains on hedges	3,858	(952)
Revaluation reserve for land	39,385	39,385
Total valuation and translation differences	375,231	306,458
<b>Total Net Assets</b>	<b>1,512,835</b>	<b>1,475,840</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 42,828,569</b>	<b>¥ 40,742,501</b>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 231,739	¥ 253,043
Interest income	117,363	123,171
Interest on loans and bills discounted	89,898	91,700
Interest and dividends on securities	18,393	19,648
Trust fees	10,179	10,817
Fees and commissions	69,684	69,850
Trading income	1,476	650
Other operating income	5,613	8,828
Other ordinary income	27,421	39,725
<b>Ordinary expenses</b>	163,002	188,521
Interest expenses	3,194	9,490
Interest on deposits	1,071	3,783
Fees and commissions	27,344	25,816
Trading expenses	37	121
Other operating expenses	7,522	36,902
General and administrative expenses	108,567	105,661
Other ordinary expenses	16,335	10,528
<b>Ordinary profits</b>	<u>68,737</u>	<u>64,522</u>
<b>Extraordinary gains</b>	0	0
<b>Extraordinary losses</b>	923	712
<b>Income before income taxes</b>	<u>67,813</u>	<u>63,810</u>
Income taxes—current	21,133	10,887
Income taxes—deferred	(999)	6,120
Total income taxes	<u>20,133</u>	<u>17,008</u>
<b>Net income</b>	<u>¥ 47,679</u>	<u>¥ 46,801</u>

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)**

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 460,543	¥1,117,650
Cumulative effects of changes in accounting policies					(885)	(885)
Restated balance	279,928	279,928	97,250	377,178	459,657	1,116,764
Changes during the term						
Dividends paid					(19,787)	(19,787)
Net income					47,679	47,679
Reversal of revaluation reserve for land					22	22
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	27,914	27,914
Balance at the end of the term	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 487,571	¥1,144,679

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 378,028	¥ 11,557	¥ 39,661	¥ 429,247	¥1,546,898
Cumulative effects of changes in accounting policies					(885)
Restated balance	378,028	11,557	39,661	429,247	1,546,012
Changes during the term					
Dividends paid					(19,787)
Net income					47,679
Reversal of revaluation reserve for land					22
Net changes except for stockholders' equity during the term	25,790	(3,070)	(22)	22,697	22,697
Total changes during the term	25,790	(3,070)	(22)	22,697	50,611
Balance at the end of the term	¥ 403,818	¥ 8,486	¥ 39,638	¥ 451,944	¥1,596,624

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)**

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 480,496	¥1,137,604
Changes during the term						
Dividends paid					(15,023)	(15,023)
Net income					46,801	46,801
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	31,778	31,778
Balance at the end of the term	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 512,274	¥1,169,382

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 331,987	¥ 3,858	¥ 39,385	¥ 375,231	¥1,512,835
Changes during the term					
Dividends paid					(15,023)
Net income					46,801
Net changes except for stockholders' equity during the term	(63,962)	(4,810)	—	(68,772)	(68,772)
Total changes during the term	(63,962)	(4,810)	—	(68,772)	(36,994)
Balance at the end of the term	¥ 268,025	¥ (952)	¥ 39,385	¥ 306,458	¥1,475,840

**[Non-Consolidated Balance Sheet]**

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 9,135,801	¥ 6,830,130
Call loans	7,233	1,976
Monetary claims bought	1,171	—
Trading account securities	7,767	6,625
Securities	2,030,655	2,228,935
Loans and bills discounted	8,294,169	8,606,082
Foreign exchange assets	14,293	13,126
Other assets	309,134	221,615
Other	309,134	221,615
Tangible fixed assets	51,830	51,960
Intangible fixed assets	2,647	2,643
Prepaid pension cost	8,467	8,087
Deferred tax assets	5,149	4,911
Customers' liabilities for acceptances and guarantees	23,755	27,074
Reserve for possible loan losses	(26,351)	(23,369)
<b>Total Assets</b>	<u>19,865,724</u>	<u>17,979,799</u>
<b>Liabilities</b>		
Deposits	16,550,151	16,375,137
Negotiable certificates of deposit	167,280	283,940
Payables under securities lending transactions	68,053	75,203
Borrowed money	2,559,357	685,561
Foreign exchange liabilities	381	888
Other liabilities	72,082	100,339
Accrued income taxes	785	5,440
Asset retirement obligations	384	239
Other	70,912	94,660
Reserve for employees' bonuses	3,066	2,444
Other reserves	8,840	7,835
Acceptances and guarantees	23,755	27,074
<b>Total Liabilities</b>	<u>19,452,968</u>	<u>17,558,424</u>
<b>Net Assets</b>		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	195,801	206,843
Legal reserve	20,012	20,012
Other retained earnings	175,788	186,831
Retained earnings carried forward	175,788	186,831
Total stockholders' equity	<u>365,801</u>	<u>376,843</u>
Net unrealized gains on available-for-sale securities	46,133	41,965
Net deferred gains on hedges	820	2,565
Total valuation and translation differences	46,954	44,531
<b>Total Net Assets</b>	<u>412,756</u>	<u>421,374</u>
<b>Total Liabilities and Net Assets</b>	<u>¥ 19,865,724</u>	<u>¥ 17,979,799</u>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 76,455	¥ 76,480
Interest income	44,442	42,507
Interest on loans and bills discounted	35,180	34,351
Interest and dividends on securities	5,855	4,787
Trust fees	25	35
Fees and commissions	23,704	24,825
Other operating income	2,849	2,894
Other ordinary income	5,433	6,217
<b>Ordinary expenses</b>	53,425	55,594
Interest expenses	539	942
Interest on deposits	368	321
Fees and commissions	9,147	8,057
Other operating expenses	1,787	6,202
General and administrative expenses	39,470	38,497
Other ordinary expenses	2,481	1,895
<b>Ordinary profits</b>	23,029	20,885
<b>Extraordinary gains</b>	29	—
<b>Extraordinary losses</b>	181	107
<b>Income before income taxes</b>	22,877	20,778
Income taxes—current	6,449	5,066
Income taxes—deferred	373	1,250
Total income taxes	6,823	6,316
<b>Net income</b>	¥ 16,054	¥ 14,462

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)**

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		Capital reserve	Total capital surplus		Other retained earnings Retained earnings carried forward	Total retained earnings	
Balance at the beginning of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 174,796	¥ 194,809	¥ 364,809
Cumulative effects of changes in accounting policies					(375)	(375)	(375)
Restated balance	70,000	100,000	100,000	20,012	174,421	194,433	364,433
Changes during the term							
Dividends paid					(6,460)	(6,460)	(6,460)
Net income					16,054	16,054	16,054
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	9,594	9,594	9,594
Balance at the end of the term	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 184,015	¥ 204,027	¥ 374,027

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 61,144	¥ (875)	¥ 60,269	¥ 425,078
Cumulative effects of changes in accounting policies				(375)
Restated balance	61,144	(875)	60,269	424,702
Changes during the term				
Dividends paid				(6,460)
Net income				16,054
Net changes except for stockholders' equity during the term	9,571	(936)	8,634	8,634
Total changes during the term	9,571	(936)	8,634	18,228
Balance at the end of the term	¥ 70,716	¥ (1,812)	¥ 68,903	¥ 442,931



**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)**

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		Capital reserve	Total capital surplus		Other retained earnings Retained earnings carried forward	Total retained earnings	
Balance at the beginning of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 175,788	¥ 195,801	¥ 365,801
Changes during the term							
Dividends paid					(3,420)	(3,420)	(3,420)
Net income					14,462	14,462	14,462
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	11,042	11,042	11,042
Balance at the end of the term	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 186,831	¥ 206,843	¥ 376,843

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 46,133	¥ 820	¥ 46,954	¥ 412,756
Changes during the term				
Dividends paid				(3,420)
Net income				14,462
Net changes except for stockholders' equity during the term	(4,168)	1,744	(2,423)	(2,423)
Total changes during the term	(4,168)	1,744	(2,423)	8,618
Balance at the end of the term	¥ 41,965	¥ 2,565	¥ 44,531	¥ 421,374

**[Non-Consolidated Balance Sheet]**

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 3,123,587	¥ 1,226,557
Call loans	—	262
Monetary claims bought	53	35
Securities	931,139	907,424
Loans and bills discounted	6,784,883	6,810,289
Foreign exchange assets	14,041	11,318
Other assets	73,008	63,899
Other	73,008	63,899
Tangible fixed assets	68,182	66,798
Intangible fixed assets	7,224	6,724
Prepaid pension cost	23,966	23,685
Deferred tax assets	16,687	16,373
Customers' liabilities for acceptances and guarantees	15,843	19,380
Reserve for possible loan losses	(35,670)	(34,835)
<b>Total Assets</b>	<b>11,022,948</b>	<b>9,117,914</b>
<b>Liabilities</b>		
Deposits	7,405,666	7,452,359
Negotiable certificates of deposit	267,540	277,590
Call money	1,332,216	354,239
Payables under securities lending transactions	61,533	335,508
Borrowed money	1,551,389	277,879
Foreign exchange liabilities	196	316
Other liabilities	40,154	50,479
Accrued income taxes	876	2,001
Lease obligation	933	766
Asset retirement obligations	1,363	1,084
Other	36,981	46,627
Reserve for employees' bonuses	3,710	3,058
Reserve for employees' retirement benefits	7,306	7,155
Other reserves	4,209	3,807
Deferred tax liabilities for land revaluation	209	209
Acceptances and guarantees	15,843	19,380
<b>Total Liabilities</b>	<b>10,689,976</b>	<b>8,781,984</b>
<b>Net Assets</b>		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	121,547	130,820
Other retained earnings	121,547	130,820
Retained earnings carried forward	121,547	130,820
<b>Total stockholders' equity</b>	<b>331,517</b>	<b>340,789</b>
Net unrealized gains on available-for-sale securities	1,057	(5,300)
Net deferred gains on hedges	(79)	(35)
Revaluation reserve for land	476	476
Total valuation and translation differences	1,454	(4,859)
<b>Total Net Assets</b>	<b>332,971</b>	<b>335,929</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 11,022,948</b>	<b>¥ 9,117,914</b>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 57,758	¥ 58,082
Interest income	39,129	39,511
Interest on loans and bills discounted	36,210	35,384
Interest and dividends on securities	1,900	2,677
Trust fees	6	1
Fees and commissions	15,972	15,322
Other operating income	1,631	1,390
Other ordinary income	1,019	1,855
<b>Ordinary expenses</b>	47,864	45,004
Interest expenses	1,136	1,102
Interest on deposits	1,136	818
Fees and commissions	6,268	7,361
Other operating expenses	176	747
General and administrative expenses	36,476	34,405
Other ordinary expenses	3,806	1,387
<b>Ordinary profits</b>	<u>9,893</u>	<u>13,077</u>
<b>Extraordinary gains</b>	245	811
<b>Extraordinary losses</b>	370	271
<b>Income before income taxes</b>	<u>9,768</u>	<u>13,617</u>
Income taxes—current	1,569	1,255
Income taxes—deferred	1,730	3,090
Total income taxes	<u>3,299</u>	<u>4,345</u>
<b>Net income</b>	<u>¥ 6,469</u>	<u>¥ 9,272</u>

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)**

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 111,334	¥ 321,304
Cumulative effects of changes in accounting policies					(175)	(175)
Restated balance	38,971	38,971	132,026	170,998	111,159	321,128
Changes during the term						
Net income					6,469	6,469
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	6,469	6,469
Balance at the end of the term	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 117,628	¥ 327,598

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 5,233	¥ (167)	¥ 458	¥ 5,524	¥ 326,828
Cumulative effects of changes in accounting policies					(175)
Restated balance	5,233	(167)	458	5,524	326,653
Changes during the term					
Net income					6,469
Net changes except for stockholders' equity during the term	1,375	34		1,410	1,410
Total changes during the term	1,375	34	—	1,410	7,880
Balance at the end of the term	¥ 6,609	¥ (132)	¥ 458	¥ 6,934	¥ 334,533

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)**

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 121,547	¥ 331,517
Changes during the term						
Net income					9,272	9,272
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	9,272	9,272
Balance at the end of the term	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 130,820	¥ 340,789

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 1,057	¥ (79)	¥ 476	¥ 1,454	¥ 332,971
Changes during the term					
Net income					9,272
Net changes except for stockholders' equity during the term	(6,358)	44		(6,314)	(6,314)
Total changes during the term	(6,358)	44	—	(6,314)	2,957
Balance at the end of the term	¥ (5,300)	¥ (35)	¥ 476	¥ (4,859)	¥ 335,929

**[Non-Consolidated Balance Sheet]**

(Millions of yen)

	March 31, 2022	September 30, 2022
<b>Assets</b>		
Cash and due from banks	¥ 1,232,181	¥ 698,176
Call loans	3,917	—
Trading account securities	34	45
Securities	399,420	428,422
Loans and bills discounted	2,955,268	3,031,395
Foreign exchange assets	7,814	6,322
Other assets	54,685	45,878
Other	54,685	45,878
Tangible fixed assets	30,204	29,558
Intangible fixed assets	4,892	4,922
Prepaid pension cost	3,661	3,870
Deferred tax assets	4,951	6,868
Customers' liabilities for acceptances and guarantees	10,208	12,109
Reserve for possible loan losses	(19,607)	(20,540)
<b>Total Assets</b>	<b>4,687,631</b>	<b>4,247,029</b>
<b>Liabilities</b>		
Deposits	3,779,522	3,834,909
Negotiable certificates of deposit	10,870	11,040
Call money	180,184	50,000
Payables under securities lending transactions	72,259	60,018
Borrowed money	456,800	99,700
Foreign exchange liabilities	318	581
Other liabilities	11,328	13,313
Accrued income taxes	1,413	1,280
Lease obligation	845	1,108
Asset retirement obligations	601	619
Other	8,467	10,305
Reserve for employees' bonuses	1,490	1,091
Other reserves	1,452	1,443
Acceptances and guarantees	10,208	12,109
<b>Total Liabilities</b>	<b>4,524,434</b>	<b>4,084,206</b>
<b>Net Assets</b>		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	56,437	59,585
Legal reserve	53	53
Other retained earnings	56,384	59,531
General reserve	2,325	2,325
Retained earnings carried forward	54,059	57,206
Total stockholders' equity	158,531	161,679
Net unrealized gains on available-for-sale securities	4,664	1,144
Total valuation and translation differences	4,664	1,144
<b>Total Net Assets</b>	<b>163,196</b>	<b>162,823</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 4,687,631</b>	<b>¥ 4,247,029</b>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	First Half of FY2021 From April 1, 2021 to September 30, 2021	First Half of FY2022 From April 1, 2022 to September 30, 2022
<b>Ordinary income</b>	¥ 23,812	¥ 24,805
Interest income	14,707	16,050
Interest on loans and bills discounted	13,273	13,245
Interest and dividends on securities	958	2,074
Fees and commissions	7,250	7,185
Other operating income	1,127	684
Other ordinary income	726	885
<b>Ordinary expenses</b>	20,869	20,736
Interest expenses	379	404
Interest on deposits	363	281
Fees and commissions	2,721	2,038
Other operating expenses	276	806
General and administrative expenses	15,134	15,441
Other ordinary expenses	2,358	2,045
<b>Ordinary profits</b>	2,942	4,069
<b>Extraordinary gains</b>	72	0
<b>Extraordinary losses</b>	64	234
<b>Income before income taxes</b>	2,951	3,834
Income taxes—current	1,174	1,046
Income taxes—deferred	(235)	(359)
Total income taxes	938	687
<b>Net income</b>	¥ 2,012	¥ 3,147

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)**

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Legal reserve	Retained earnings		Total retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus		General reserve	Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 51,919	¥ 54,297	¥ 156,391
Cumulative effects of changes in accounting policies							(104)	(104)	(104)
Restated balance	39,984	39,931	22,177	62,109	53	2,325	51,814	54,193	156,286
Changes during the term									
Net income							2,012	2,012	2,012
Net changes except for stockholders' equity during the term									
Total changes during the term	—	—	—	—	—	—	2,012	2,012	2,012
Balance at the end of the term	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 53,827	¥ 56,205	¥ 158,299

	Valuation and translation differences		Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 6,086	¥ 6,086	¥ 162,477
Cumulative effects of changes in accounting policies			(104)
Restated balance	6,086	6,086	162,373
Changes during the term			
Net income			2,012
Net changes except for stockholders' equity during the term	2,466	2,466	2,466
Total changes during the term	2,466	2,466	4,478
Balance at the end of the term	¥ 8,552	¥ 8,552	¥ 166,851



**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the first half of fiscal year 2022 (April 1, 2022 - September 30, 2022)**

(Millions of yen)

	Stockholders' equity									
	Capital stock	Capital surplus				Legal reserve	Retained earnings		Total retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	General reserve		Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 54,059	¥ 56,437	¥ 158,531	
Changes during the term										
Net income							3,147	3,147	3,147	
Net changes except for stockholders' equity during the term										
Total changes during the term	—	—	—	—	—	—	3,147	3,147	3,147	
Balance at the end of the term	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 57,206	¥ 59,585	¥ 161,679	

	Valuation and translation differences		Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 4,664	¥ 4,664	¥ 163,196
Changes during the term			
Net income			3,147
Net changes except for stockholders' equity during the term	(3,520)	(3,520)	(3,520)
Total changes during the term	(3,520)	(3,520)	(373)
Balance at the end of the term	¥ 1,144	¥ 1,144	¥ 162,823