



# Resona Holdings, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2022  
(Nine months ended December 31, 2022/ Unaudited)  
<under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

Representative: Masahiro Minami, Director, President and Representative Executive Officer

Contact: Hiroshi Saito, General Manager, Finance and Accounting Division Telephone: +81-3-6704-3111

Quarterly securities report issuing date: February 7, 2023 Dividends payment date: -

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

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

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

## 1. Consolidated Financial Results for the Third Quarter of Fiscal Year 2022 (April 1, 2022- December 31, 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	
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%
1-3Q of FY2022	646,120	4.1	174,421	(3.5)	123,734	(2.2)
1-3Q of FY2021	620,422	4.1	180,723	23.0	126,549	30.2

Note: Comprehensive Income: 1-3Q of FY2022: 39,520 million yen, (66.4)% 1-3Q of FY2021: 117,571 million yen, (52.2)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	<i>Yen</i>	<i>Yen</i>
1-3Q of FY2022	51.96	51.95
1-3Q of FY2021	52.04	52.03

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	<i>Million yen</i>	<i>Million yen</i>	%
December 31, 2022	73,465,925	2,434,292	3.3
March 31, 2022	78,155,071	2,459,023	3.1

(Reference) Net Assets Attributable to Stockholders: December 31, 2022: 2,412,636 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
	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>	<i>Yen</i>
FY2021	-	10.50	-	10.50	21.00
FY2022	-	10.50	-		
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
	<i>Million yen</i>	%	<i>Yen</i>
FY2022 (Full year)	150,000	36.4	63.13

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) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements  
     A) Changes due to revision of accounting standards : Yes  
     B) Changes due to other reasons : No  
     C) Changes in accounting estimates : No  
     D) Restatements : No  
     Note: For more details, please refer to “Consolidated Financial Statements (5) Changes in Accounting Policies”  
         on page 4 of the attachment

- (4) Number of Shares of Common Stock Outstanding
- A) Total outstanding shares including treasury stock at the end of the period
- |                   |   |                      |
|-------------------|---|----------------------|
| December 31, 2022 | : | 2,400,980,366 shares |
| March 31, 2022    | : | 2,400,980,366 shares |
- B) Treasury stock at the end of the period
- |                   |   |                   |
|-------------------|---|-------------------|
| December 31, 2022 | : | 39,723,685 shares |
| March 31, 2022    | : | 18,392,224 shares |
- C) Average outstanding shares during the period
- |                |   |                      |
|----------------|---|----------------------|
| 1-3Q of FY2022 | : | 2,381,030,653 shares |
| 1-3Q of FY2021 | : | 2,431,656,262 shares |

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

December 31, 2022	:	15,495,300 shares
March 31, 2022	:	17,485,700 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,376,154,880 shares

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

Note: Disclaimer regarding Forward-looking Statements

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

《Contents of Attachment》

○ Consolidated Financial Statements	
(1) Consolidated Balance Sheets.....	2
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income.....	3
(3) Note on Going-Concern Assumption.....	4
(4) Note for Significant Changes in the Amount of Stockholders' Equity.....	4
(5) Changes in Accounting Policies .....	4
(6) Significant Subsequent Event .....	4

[Reference Sheet]

Statements of Trust Assets and Liabilities.....	5
---	---

(Supplementary Explanatory Material)

Reference Materials for the Third Quarter of FY2022

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2022	December 31, 2022
<b>Assets</b>		
Cash and due from banks	¥ 27,999,340	¥ 21,463,850
Call loans and bills bought	127,949	68,809
Deposits paid for bonds borrowing transactions	—	13,197
Monetary claims bought	414,616	407,720
Trading assets	238,340	317,178
Securities	7,732,548	8,281,952
Loans and bills discounted	39,597,906	41,048,387
Foreign exchange assets	159,859	192,574
Lease receivables and investments in leases	34,640	34,351
Other assets	1,221,612	959,224
Tangible fixed assets	356,644	353,120
Intangible fixed assets	55,114	50,930
Net defined benefit asset	43,546	43,766
Deferred tax assets	27,151	31,510
Customers' liabilities for acceptances and guarantees	379,505	407,362
Reserve for possible loan losses	(233,691)	(207,996)
Reserve for possible losses on investments	(14)	(11)
<b>Total Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 73,465,925</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 60,922,036	¥ 60,638,204
Negotiable certificates of deposit	975,640	886,340
Call money and bills sold	1,323,622	1,801,143
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	804,303	1,950,638
Trading liabilities	26,203	74,681
Borrowed money	9,134,782	3,308,053
Foreign exchange liabilities	3,886	13,290
Bonds	201,000	176,000
Due to trust account	1,109,114	957,490
Other liabilities	704,795	746,237
Reserve for employees' bonuses	20,208	10,463
Net defined benefit liability	12,392	11,178
Other reserves	33,199	27,409
Deferred tax liabilities	22,261	43
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	379,505	407,362
<b>Total Liabilities</b>	<b>75,696,047</b>	<b>71,031,633</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	149,263	149,263
Retained earnings	1,853,547	1,926,880
Treasury stock	(9,244)	(23,166)
<b>Total stockholders' equity</b>	<b>2,044,119</b>	<b>2,103,529</b>
Net unrealized gains on available-for-sale securities	378,562	281,340
Net deferred gains on hedges	4,676	1,001
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	(4,169)	4,024
Remeasurements of defined benefit plans	(20,427)	(16,686)
<b>Total accumulated other comprehensive income</b>	<b>398,068</b>	<b>309,106</b>
Stock acquisition rights	224	224
Non-controlling interests	16,610	21,430
<b>Total Net Assets</b>	<b>2,459,023</b>	<b>2,434,292</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 78,155,071</b>	<b>¥ 73,465,925</b>

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

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021	Third Quarter of FY2022 From April 1, 2022 to December 31 2022
<b>Ordinary income</b>	¥ 620,422	¥ 646,120
Interest income	327,252	336,824
Interest on loans and bills discounted	265,799	267,869
Interest and dividends on securities	36,891	39,669
Trust fees	15,380	16,159
Fees and commissions	185,128	186,468
Trading income	1,842	2,511
Other operating income	29,888	31,811
Other ordinary income	60,929	72,345
<b>Ordinary expenses</b>	439,699	471,699
Interest expenses	9,512	25,161
Interest on deposits	5,743	10,268
Fees and commissions	50,627	51,077
Trading expenses	—	179
Other operating expenses	23,186	64,631
General and administrative expenses	317,356	308,788
Other ordinary expenses	39,016	21,861
<b>Ordinary profits</b>	180,723	174,421
<b>Extraordinary gains</b>	1,032	1,449
Gains on disposal of fixed assets	1,032	1,449
<b>Extraordinary losses</b>	2,483	2,322
Losses on disposal of fixed assets	1,012	1,001
Impairment losses on fixed assets	1,471	1,321
<b>Income before income taxes</b>	179,271	173,547
Income taxes – current	50,650	35,869
Income taxes – deferred	1,744	12,916
Total income taxes	52,395	48,785
<b>Net income</b>	126,875	124,762
<b>Net income attributable to non-controlling interests</b>	326	1,028
<b>Net income attributable to owners of parent</b>	¥ 126,549	¥ 123,734

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021	Third Quarter of FY2022 From April 1, 2022 to December 31 2022
<b>Net income</b>	¥ 126,875	¥ 124,762
<b>Other comprehensive income</b>	(9,304)	(85,241)
Net unrealized gains on available-for-sale securities	(11,213)	(97,172)
Net deferred gains on hedges	(5,195)	(3,675)
Foreign currency translation adjustments	2,170	11,895
Remeasurements of defined benefit plans	4,904	3,731
Share of other comprehensive income of affiliates accounted for using the equity method	29	(21)
<b>Total comprehensive income</b>	¥ 117,571	¥ 39,520
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 116,597	¥ 34,772
Non-controlling interests	¥ 974	¥ 4,748

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

**(4) Note for Significant Changes in the Amount of Stockholders' Equity**  
For the Third Quarter of Fiscal Year 2022 (April 1, 2022- December 31, 2022)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 149,263	¥ 1,853,547	¥ (9,244)	¥ 2,044,119
Changes during the term					
Dividends paid			(50,401)		(50,401)
Net income attributable to owners of parent			123,734		123,734
Purchase of treasury stock				(15,004)	(15,004)
Disposal of treasury stock		0		1,081	1,081
Total changes during the term	—	0	73,332	(13,922)	59,410
Balance at the end of the term	¥ 50,552	¥ 149,263	¥ 1,926,880	¥ (23,166)	¥ 2,103,529

**(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 third quarter of fiscal year 2022.

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

This change has no effect on the consolidated financial statements.

**(6) Significant Subsequent Event**

**Cancellation of treasury shares**

Resona Holdings has implemented cancellation of treasury shares pursuant to Article 178 of the Companies Act decided in the meeting of the Board of Directors held on November 11, 2022 on January 20, 2023.

(1) Type of shares cancelled                      Ordinary shares of Resona Holdings, inc.

(2) Total number of shares cancelled    23,314,400 shares  
(Equivalent to 0.97% of the issued common shares before the cancellation)

**[Reference]**

**Statement of Trust Assets and Liabilities**

<b>Assets</b>				
	<b>March 31, 2022</b>		<b>December 31, 2022</b>	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 12,022	0.04	¥ 10,023	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	26,064,020	81.86	27,461,408	94.07
Securities held in custody account	19,105	0.06	18,518	0.06
Monetary claims	4,158,739	13.06	244,950	0.84
Tangible fixed assets	295,571	0.93	299,031	1.03
Intangible fixed assets	2,926	0.01	2,994	0.01
Other claims	4,261	0.01	4,196	0.01
Due from banking account	1,109,114	3.48	957,490	3.28
Cash and due from banks	175,395	0.55	194,748	0.67
<b>Total assets</b>	<b>¥ 31,841,177</b>	<b>100.00</b>	<b>¥ 29,193,381</b>	<b>100.00</b>

<b>Liabilities</b>				
	<b>March 31, 2022</b>		<b>December 31, 2022</b>	
	Million yen	%	Million yen	%
Money trusts	¥ 11,446,443	35.95	¥ 12,399,947	42.48
Pension trusts	2,748,337	8.63	2,660,214	9.11
Property formation benefit trusts	1,031	0.00	1,063	0.00
Securities investment trusts	12,567,540	39.47	12,924,713	44.27
Money entrusted, other than money trusts	359,167	1.13	397,839	1.36
Securities trusts	19,107	0.06	18,520	0.06
Monetary claims trusts	4,162,999	13.08	249,321	0.86
Land and fixtures trusts	4,218	0.01	4,293	0.02
Composite trusts	532,332	1.67	537,468	1.84
<b>Total liabilities</b>	<b>¥ 31,841,177</b>	<b>100.00</b>	<b>¥ 29,193,381</b>	<b>100.00</b>

Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.

2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

## Reference Material for the Third Quarter of FY2022

### [Contents]

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

1. Statements of income	I	1-4
2. Claims based on the Banking Act (“BA”) and the Financial Reconstruction Act (“FRA”)	I	5-6
3. Unrealized gains/(losses) on marketable securities	I	7
4. Balance of deposits and loans	I	8
<Reference> Domestic breakdown of individual, corporate and other deposits	I	9
<Reference> Balance of investment trust and other investment products for individual customers	I	10

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

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

Note 1: Figures reported herein are unaudited.

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

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

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

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

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



## 1. Statements of income

(1) Resona Holdings (Consolidated)

(Millions of yen)

		1-3Q FY 2022	Change	1-3Q FY 2021
<b>Ordinary income</b>	1	646,120	25,697	620,422
Gross operating profit	2	432,725	(43,441)	476,166
Interest income	3	311,663	(6,076)	317,739
Trust fees (after disposal of problem loans in the trust account)	4	16,159	778	15,380
<Disposal of problem loans in the trust account>	5	30	20	10
Fees and commissions	6	135,391	890	134,501
Trading income	7	2,331	488	1,842
Other operating income	8	(32,820)	(39,522)	6,701
Expenses(excluding non-recurring items)	9	(302,897)	6,596	(309,493)
Personnel expenses	10	(144,790)	3,171	(147,962)
Non-personnel expenses	11	(136,368)	1,852	(138,220)
Taxes	12	(21,738)	1,572	(23,310)
Actual net operating profit (2-5+9+19)	13	130,170	(36,984)	167,155
Provision to general reserve for possible loan losses	14	-	7,174	(7,174)
Other gains/(losses), net	15	44,593	23,368	21,224
Net gains/(losses) on stocks	16	45,982	3,196	42,786
Disposal of problem loans	17	(9,967)	11,069	(21,037)
Reversal of credit expenses	18	9,139	1,480	7,659
Equity in earnings of investments in affiliates	19	372	(120)	492
<b>Ordinary profit</b>	20	174,421	(6,301)	180,723
Extraordinary gains	21	1,449	417	1,032
Extraordinary losses	22	(2,322)	161	(2,483)
Income before income taxes	23	173,547	(5,723)	179,271
Income taxes - current	24	(35,869)	14,781	(50,650)
Income taxes - deferred	25	(12,916)	(11,171)	(1,744)
Net income	26	124,762	(2,113)	126,875
Net income attributable to non-controlling interests	27	(1,028)	(701)	(326)
<b>Net income attributable to owners of parent</b>	28	123,734	(2,815)	126,549
<b>Credit expense (5+14+17+18)</b>	29	(797)	19,744	(20,542)
Disposal of problem loans in the trust account	30	30	20	10
Provision to general reserve for possible loan losses	31	(355)	6,819	(7,174)
Write-off of loans	32	(10,614)	3,157	(13,771)
Provision to specific reserve for possible loan losses	33	4,512	10,554	(6,042)
Provision to special reserve for certain overseas loans	34	1	3	(1)
Other disposal of problem loans	35	646	1,868	(1,221)
Gains on recoveries of written-off claims	36	4,980	(2,678)	7,659

○ ROE

(%)

	1-3Q FY 2022	Change	1-3Q FY 2021
ROE based on net income attributable to owners of parent	7.91	(0.63)	8.55

Note:

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

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

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
		FY 2022		FY 2021	FY 2022		FY 2021
Gross operating profit (2+5+7+8+9)	1	390,417	(42,972)	433,390	213,049	(29,744)	242,794
Interest income	2	306,452	(5,874)	312,326	165,701	(2,198)	167,900
Net interest income from domestic loans and deposits	3	251,163	(3,751)	254,915	130,393	(1,358)	131,752
Net gains/(losses) on cancellation of investment trusts	4	246	(789)	1,035	-	-	-
Trust fees (after disposal of problem loans in trust account)	5	16,227	789	15,438	16,182	787	15,395
<Disposal of problem loans in the trust account>	6	30	20	10	30	20	10
Fees and commissions	7	99,152	1,109	98,043	58,750	1,956	56,793
Trading income	8	2,436	654	1,782	2,436	654	1,782
Other operating income	9	(33,851)	(39,651)	5,800	(30,021)	(30,943)	922
Net gains/(losses) on bonds	10	(45,427)	(42,834)	(2,593)	(37,979)	(32,448)	(5,530)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(282,132)	7,784	(289,917)	(153,698)	4,243	(157,941)
Personnel expenses	12	(124,618)	2,783	(127,402)	(64,349)	920	(65,269)
Non-personnel expenses	13	(137,003)	3,371	(140,374)	(78,774)	1,942	(80,717)
Taxes	14	(20,510)	1,629	(22,139)	(10,573)	1,380	(11,954)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>108,255</b>	<b>(35,207)</b>	<b>143,463</b>	<b>59,321</b>	<b>(25,521)</b>	<b>84,843</b>
Core net operating profit (15-10)	16	153,682	7,626	146,056	97,301	6,927	90,373
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	153,436	8,415	145,020	97,301	6,927	90,373
Amortization of goodwill	18	(552)	-	(552)	-	-	-
<b>Actual net operating profit (including amortization of goodwill) (15+18)</b>	<b>19</b>	<b>107,702</b>	<b>(35,207)</b>	<b>142,910</b>	<b>59,321</b>	<b>(25,521)</b>	<b>84,843</b>
Provision to general reserve for possible loan losses	20	730	10,664	(9,933)	-	8,731	(8,731)
Net operating profit (1+11+18+20)	21	108,463	(24,523)	132,986	59,351	(16,770)	76,122
Other gains/(losses), net	22	43,818	18,515	25,302	40,343	11,805	28,537
Net gains/(losses) on stocks	23	46,451	3,801	42,649	38,797	(369)	39,166
Gains on sale	24	48,955	3,062	45,893	40,572	(1,495)	42,067
Losses on sale	25	(1,969)	1,063	(3,033)	(1,454)	1,278	(2,733)
Losses on devaluation	26	(533)	(324)	(209)	(320)	(152)	(167)
Disposal of problem loans	27	(8,988)	9,459	(18,448)	(6,209)	5,832	(12,042)
Reversal of credit expenses	28	7,468	(648)	8,116	5,918	895	5,023
Other	29	(1,112)	5,902	(7,015)	1,836	5,447	(3,610)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>152,281</b>	<b>(6,007)</b>	<b>158,289</b>	<b>99,694</b>	<b>(4,964)</b>	<b>104,659</b>
Extraordinary gains/(losses), net	31	293	1,726	(1,433)	(1,415)	(129)	(1,286)
Net gains/(losses) on disposal of fixed assets	32	493	418	74	(548)	(150)	(397)
Impairment losses on fixed assets	33	(1,296)	211	(1,507)	(867)	20	(888)
Other	34	1,096	1,096	-	-	-	-
<b>Income before income taxes (30+31)</b>	<b>35</b>	<b>152,575</b>	<b>(4,281)</b>	<b>156,856</b>	<b>98,279</b>	<b>(5,094)</b>	<b>103,373</b>
Income taxes-current	36	(29,875)	15,067	(44,942)	(19,047)	12,871	(31,918)
Income taxes-deferred	37	(13,097)	(12,487)	(609)	(7,943)	(10,273)	2,329
<b>Net income (35+36+37)</b>	<b>38</b>	<b>109,602</b>	<b>(1,700)</b>	<b>111,303</b>	<b>71,287</b>	<b>(2,496)</b>	<b>73,783</b>
<b>Credit expense (6+20+27+28)</b>	<b>39</b>	<b>(760)</b>	<b>19,495</b>	<b>(20,256)</b>	<b>(260)</b>	<b>15,479</b>	<b>(15,740)</b>
Disposal of problem loans in the trust account	40	30	20	10	30	20	10
Provision to general reserve for possible loan losses	41	(4,093)	4,721	(8,814)	(6,196)	2,535	(8,731)
Write-off of loans	42	(7,114)	3,900	(11,014)	(5,818)	2,217	(8,035)
Provision to specific reserve for possible loan losses	43	4,930	11,159	(6,229)	8,248	11,643	(3,395)
Provision to special reserve for certain overseas loans	44	1	3	(1)	1	3	(1)
Other disposal of problem loans	45	655	1,867	(1,211)	(391)	218	(609)
Gains on recoveries of written-off claims	46	4,828	(2,176)	7,004	3,864	(1,158)	5,023

○ Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
	FY 2022		FY 2021	FY 2022		FY 2021
Average interest rate of loans and bills discounted (A)	0.85	(0.03)	0.89	0.81	(0.03)	0.85
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Loan-to-deposit spread (A) - (B)	0.84	(0.03)	0.88	0.81	(0.03)	0.84
(Reference) Excluding loans to the Japanese government and others						
Average interest rate of loans and bills discounted (C)	0.89	(0.03)	0.92	0.84	(0.03)	0.88
Loan-to-deposit spread (C) - (B)	0.88	(0.03)	0.91	0.84	(0.03)	0.87

(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
		FY 2022		FY 2021	FY 2022		FY 2021
Gross operating profit (2+5+7+8+9)	1	79,091	(7,002)	86,093	98,276	(6,225)	104,501
Interest income	2	60,972	(3,746)	64,719	79,778	71	79,706
Net interest income from domestic loans and deposits	3	50,289	(1,331)	51,621	70,479	(1,062)	71,541
Net gains/(losses) on cancellation of investment trusts	4	-	(609)	609	246	(180)	426
Trust fees (after disposal of problem loans in trust account)	5	41	6	34	3	(5)	8
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	22,244	2,344	19,900	18,157	(3,190)	21,348
Trading income	8	-	-	-	-	-	-
Other operating income	9	(4,167)	(5,606)	1,439	337	(3,101)	3,438
Net gains/(losses) on bonds	10	(5,522)	(6,589)	1,067	(1,925)	(3,795)	1,869
Expenses (excluding non-recurring items and amortization of goodwill)	11	(55,204)	1,276	(56,480)	(73,230)	2,265	(75,496)
Personnel expenses	12	(24,019)	90	(24,110)	(36,250)	1,772	(38,023)
Non-personnel expenses	13	(26,749)	1,148	(27,897)	(31,478)	280	(31,759)
Taxes	14	(4,435)	36	(4,472)	(5,501)	211	(5,713)
<b>Actual net operating profit (excluding amortization of goodwill) (1+11-6)</b>	<b>15</b>	<b>23,887</b>	<b>(5,726)</b>	<b>29,613</b>	<b>25,045</b>	<b>(3,960)</b>	<b>29,005</b>
Core net operating profit (15-10)	16	29,410	863	28,546	26,971	(164)	27,136
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	29,410	1,473	27,937	26,725	15	26,709
Amortization of goodwill	18	-	-	-	(552)	-	(552)
Actual net operating profit (including amortization of goodwill) (15+18)	19	23,887	(5,726)	29,613	24,493	(3,960)	28,453
Provision to general reserve for possible loan losses	20	-	-	-	730	1,932	(1,202)
Net operating profit (1+11+18+20)	21	23,887	(5,726)	29,613	25,223	(2,027)	27,250
Other gains/(losses), net	22	5,425	4,233	1,192	(1,950)	2,476	(4,427)
Net gains/(losses) on stocks	23	5,709	3,195	2,514	1,945	976	968
Gains on sale	24	6,008	3,330	2,678	2,374	1,227	1,147
Losses on sale	25	(251)	(88)	(163)	(263)	(127)	(136)
Losses on devaluation	26	(48)	(47)	(0)	(165)	(123)	(41)
Disposal of problem loans	27	671	2,764	(2,093)	(3,450)	862	(4,312)
Reversal of credit expenses	28	615	(1,076)	1,692	933	(466)	1,400
Other	29	(1,570)	(649)	(920)	(1,379)	1,104	(2,483)
<b>Ordinary profit (21+22)</b>	<b>30</b>	<b>29,313</b>	<b>(1,492)</b>	<b>30,806</b>	<b>23,272</b>	<b>449</b>	<b>22,823</b>
Extraordinary gains/(losses), net	31	(215)	(11)	(203)	1,925	1,868	56
Net gains/(losses) on disposal of fixed assets	32	(149)	(115)	(33)	1,190	684	506
Impairment losses on fixed assets	33	(66)	103	(170)	(362)	87	(449)
Other	34	-	-	-	1,096	1,096	-
<b>Income before income taxes (30+31)</b>	<b>35</b>	<b>29,097</b>	<b>(1,504)</b>	<b>30,602</b>	<b>25,198</b>	<b>2,317</b>	<b>22,880</b>
Income taxes-current	36	(6,567)	1,661	(8,229)	(4,259)	535	(4,794)
Income taxes-deferred	37	(2,210)	(1,456)	(753)	(2,943)	(758)	(2,185)
<b>Net income (35+36+37)</b>	<b>38</b>	<b>20,319</b>	<b>(1,299)</b>	<b>21,619</b>	<b>17,995</b>	<b>2,094</b>	<b>15,900</b>
<b>Credit expense (6+20+27+28)</b>	<b>39</b>	<b>1,286</b>	<b>1,687</b>	<b>(401)</b>	<b>(1,786)</b>	<b>2,328</b>	<b>(4,114)</b>
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	1,145	26	1,119	957	2,159	(1,202)
Write-off of loans	42	(446)	1,520	(1,967)	(849)	162	(1,011)
Provision to specific reserve for possible loan losses	43	(874)	(866)	(8)	(2,442)	382	(2,825)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	1,118	1,244	(126)	(71)	404	(475)
Gains on recoveries of written-off claims	46	344	(236)	580	619	(781)	1,400

○ Interest rate spreads (Domestic operations)

(%)

	Saitama Resona Bank			Total of banks under KMFG		
	1-3Q	Change	1-3Q	1-3Q	Change	1-3Q
	FY 2022		FY 2021	FY 2022		FY 2021
Average interest rate of loans and bills discounted (A)	0.79	(0.05)	0.84	0.98	(0.02)	1.01
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.01	(0.00)	0.02
Loan-to-deposit spread (A) - (B)	0.78	(0.05)	0.84	0.96	(0.02)	0.99

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.88	(0.02)	0.91	0.98	(0.02)	1.01
Loan-to-deposit spread (C) - (B)	0.88	(0.02)	0.91	0.97	(0.02)	0.99

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1-3Q FY 2022	Change	1-3Q FY 2021	1-3Q FY 2022	Change	1-3Q FY 2021
Gross operating profit (2+5+7+8+9)	1	68,681	(5,648)	74,329	29,595	(577)	30,172
Interest income	2	56,771	(1,098)	57,869	23,007	1,170	21,836
Net interest income from domestic loans and deposits	3	51,436	(984)	52,420	19,043	(77)	19,121
Net gains/(losses) on cancellation of investment trusts	4	309	156	152	(62)	(336)	274
Trust fees (after disposal of problem loans in trust account)	5	3	(5)	8	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	11,150	(3,227)	14,377	7,007	36	6,970
Trading income	8	-	-	-	-	-	-
Other operating income	9	757	(1,317)	2,074	(419)	(1,784)	1,364
Net gains/(losses) on bonds	10	(868)	(1,971)	1,102	(1,057)	(1,824)	767
Expenses (excluding non-recurring items and amortization of goodwill)	11	(49,620)	2,975	(52,595)	(23,609)	(709)	(22,900)
Personnel expenses	12	(24,380)	2,127	(26,508)	(11,869)	(354)	(11,515)
Non-personnel expenses	13	(21,514)	668	(22,182)	(9,964)	(387)	(9,576)
Taxes	14	(3,726)	178	(3,905)	(1,775)	32	(1,808)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	19,060	(2,673)	21,733	5,985	(1,286)	7,272
Core net operating profit (15-10)	16	19,929	(702)	20,631	7,042	537	6,505
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	19,619	(858)	20,478	7,105	874	6,230
Amortization of goodwill	18	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	18,507	(2,673)	21,180	5,985	(1,286)	7,272
Provision to general reserve for possible loan losses	20	-	579	(579)	730	1,353	(623)
Net operating profit (1+11+18+20)	21	18,507	(2,093)	20,601	6,715	66	6,649
Other gains/(losses), net	22	132	2,838	(2,706)	(2,082)	(362)	(1,720)
Net gains/(losses) on stocks	23	1,408	1,090	317	536	(114)	651
Gains on sale	24	1,597	1,267	329	777	(40)	817
Losses on sale	25	(186)	(186)	(0)	(76)	59	(136)
Losses on devaluation	26	(1)	10	(12)	(163)	(133)	(29)
Disposal of problem loans	27	(836)	1,556	(2,392)	(2,613)	(694)	(1,919)
Reversal of credit expenses	28	822	(426)	1,249	111	(39)	151
Other	29	(1,262)	618	(1,880)	(117)	486	(603)
Ordinary profit (21+22)	30	18,640	744	17,895	4,632	(295)	4,928
Extraordinary gains/(losses), net	31	1,073	1,028	45	851	840	11
Net gains/(losses) on disposal of fixed assets	32	1,244	797	446	(53)	(113)	59
Impairment losses on fixed assets	33	(170)	230	(401)	(191)	(143)	(48)
Other	34	-	-	-	1,096	1,096	-
Income before income taxes (30+31)	35	19,713	1,772	17,941	5,484	544	4,939
Income taxes-current	36	(2,680)	347	(3,027)	(1,578)	188	(1,766)
Income taxes-deferred	37	(3,350)	(870)	(2,480)	406	111	294
Net income (35+36+37)	38	13,683	1,249	12,433	4,311	844	3,467

Credit expense (6+20+27+28)	39	(14)	1,708	(1,722)	(1,772)	619	(2,391)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	227	806	(579)	730	1,353	(623)
Write-off of loans	42	(847)	163	(1,011)	(1)	(1)	(0)
Provision to specific reserve for possible loan losses	43	79	1,431	(1,352)	(2,522)	(1,049)	(1,472)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	19	48	(28)	(90)	356	(446)
Gains on recoveries of written-off claims	46	507	(741)	1,249	111	(39)	151

○ Interest rate spreads (Domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1-3Q FY 2022	Change	1-3Q FY 2021	1-3Q FY 2022	Change	1-3Q FY 2021
Average interest rate of loans and bills discounted (A)	1.03	(0.04)	1.07	0.88	(0.00)	0.88
Average interest rate of deposits and negotiable CDs (B)	0.01	(0.00)	0.02	0.01	(0.00)	0.01
Loan-to-deposit spread (A) - (B)	1.01	(0.03)	1.04	0.86	0.00	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.03	(0.04)	1.07	0.88	(0.00)	0.88
Loan-to-deposit spread (C) - (B)	1.01	(0.03)	1.04	0.87	0.00	0.87

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

(Millions of yen, %)

<Consolidated>	End of Dec.			End of Mar.	End of Dec.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
Unrecoverable or valueless claims	64,642	2,516	1,176	62,126	63,466
Risk claims	348,183	(31,501)	28,778	379,684	319,404
Special attention loans	258,819	28,293	30,490	230,526	228,329
Loans past due 3 months or more	3,758	(184)	699	3,943	3,059
Restructured loans	255,060	28,478	29,790	226,582	225,270
NPL, total [A]	671,646	(690)	60,445	672,336	611,200
Normal claims	41,578,390	1,541,148	1,698,786	40,037,242	39,879,604
Total claims [B]	42,250,036	1,540,457	1,759,231	40,709,579	40,490,805
Partial direct write-offs	155,268	(8,525)	(31,385)	163,794	186,654
NPL Ratio [A] / [B]	1.58	(0.06)	0.08	1.65	1.50

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

Unrecoverable or valueless claims	55,738	2,040	(287)	53,698	56,025
Risk claims	337,726	(32,808)	29,269	370,535	308,457
Special attention loans	152,775	38,740	43,039	114,035	109,736
Loans past due 3 months or more	3,743	(176)	704	3,920	3,039
Restructured loans	149,031	38,917	42,334	110,114	106,697
NPL, total [A]	546,240	7,972	72,020	538,268	474,220
Normal claims	41,688,516	1,541,406	1,758,236	40,147,110	39,930,280
Total claims [B]	42,234,757	1,549,378	1,830,257	40,685,379	40,404,500
Partial direct write-offs	135,630	(8,144)	(28,062)	143,774	163,692
NPL Ratio [A] / [B]	1.29	(0.02)	0.11	1.32	1.17

### <Resona Bank>

Unrecoverable or valueless claims	17,960	3,891	3,619	14,068	14,340
Risk claims	156,265	(30,477)	17,446	186,742	138,819
Special attention loans	93,922	33,021	34,310	60,901	59,612
Loans past due 3 months or more	1,890	(571)	882	2,461	1,008
Restructured loans	92,032	33,592	33,428	58,439	58,603
NPL, total [A]	268,148	6,435	55,376	261,712	212,772
Normal claims	23,065,266	947,571	1,184,591	22,117,695	21,880,675
Total claims [B]	23,333,415	954,006	1,239,967	22,379,408	22,093,447
Partial direct write-offs	69,932	(640)	(6,508)	70,573	76,440
NPL Ratio [A] / [B]	1.14	(0.02)	0.18	1.16	0.96

### <Saitama Resona Bank>

Unrecoverable or valueless claims	14,651	(1,140)	(805)	15,791	15,456
Risk claims	49,466	(6,767)	(1,358)	56,233	50,825
Special attention loans	20,442	(837)	1,160	21,280	19,282
Loans past due 3 months or more	345	281	157	64	188
Restructured loans	20,096	(1,118)	1,003	21,215	19,093
NPL, total [A]	84,560	(8,745)	(1,003)	93,305	85,563
Normal claims	8,815,695	468,549	558,095	8,347,145	8,257,599
Total claims [B]	8,900,255	459,804	557,091	8,440,451	8,343,163
Partial direct write-offs	16,495	(1,950)	(968)	18,446	17,463
NPL Ratio [A] / [B]	0.95	(0.15)	(0.07)	1.10	1.02

(Millions of yen, %)

<Total of banks under KMFG>		End of Dec.			End of Mar.	End of Dec.
		2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
	Unrecoverable or valueless claims	23,126	(711)	(3,101)	23,838	26,228
	Risk claims	131,994	4,436	13,181	127,558	118,813
	Special attention loans	38,410	6,556	7,568	31,853	30,842
	Loans past due 3 months or more	1,507	113	(334)	1,394	1,842
	Restructured loans	36,902	6,443	7,902	30,459	28,999
	NPL, total [A]	193,532	10,281	17,648	183,250	175,884
	Normal claims	9,807,555	125,285	15,550	9,682,269	9,792,004
	Total claims [B]	10,001,087	135,567	33,198	9,865,519	9,967,888
	Partial direct write-offs	49,202	(5,552)	(20,586)	54,755	69,788
	NPL Ratio [A] / [B]	1.93	0.07	0.17	1.85	1.76

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	10,185	642	(588)	9,543	10,774
	Risk claims	85,227	9	5,550	85,217	79,677
	Special attention loans	30,856	4,194	5,097	26,661	25,758
	Loans past due 3 months or more	1,142	200	(298)	942	1,440
	Restructured loans	29,713	3,994	5,395	25,719	24,317
	NPL, total [A]	126,269	4,846	10,059	121,422	116,210
	Normal claims	6,819,438	84,157	77,498	6,735,280	6,741,939
	Total claims [B]	6,945,707	89,004	87,557	6,856,702	6,858,150
	Partial direct write-offs	45,016	(5,895)	(19,307)	50,911	64,323
	NPL Ratio [A] / [B]	1.81	0.04	0.12	1.77	1.69

<Minato Bank>

	Unrecoverable or valueless claims	12,941	(1,353)	(2,512)	14,294	15,453
	Risk claims	46,767	4,426	7,630	42,341	39,136
	Special attention loans	7,553	2,361	2,470	5,191	5,083
	Loans past due 3 months or more	364	(86)	(36)	451	401
	Restructured loans	7,188	2,448	2,507	4,740	4,681
	NPL, total [A]	67,262	5,435	7,588	61,827	59,673
	Normal claims	2,988,116	41,127	(61,948)	2,946,988	3,050,065
	Total claims [B]	3,055,379	46,563	(54,359)	3,008,816	3,109,738
	Partial direct write-offs	4,186	342	(1,278)	3,844	5,465
	NPL Ratio [A] / [B]	2.20	0.14	0.28	2.05	1.91

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Dec. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Dec. 2022)	Gain	Loss	
Bonds held to maturity	3,782,531	847,734	(170,759)	4,352	(175,112)	(140,426)
Available-for-sale securities	4,386,679	(302,628)	376,620	543,475	(166,854)	(137,278)
Stocks	832,107	(61,518)	530,116	536,919	(6,803)	(47,830)
Bonds	2,546,912	(360,225)	(93,034)	683	(93,717)	(59,865)
JGB	810,923	(301,934)	(61,899)	-	(61,899)	(37,412)
Other	1,007,659	119,116	(60,460)	5,872	(66,333)	(29,581)

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 Dec. 2022)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Dec. 2022)	Gain	Loss	
Bonds held to maturity	3,782,531	847,734	(170,759)	4,352	(175,112)	(140,426)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,372,754	(308,035)	383,174	548,501	(165,327)	(138,101)
Stocks	826,646	(65,676)	536,947	541,983	(5,035)	(49,446)
Bonds	2,546,909	(360,225)	(92,993)	704	(93,698)	(59,936)
Other	999,198	117,866	(60,779)	5,814	(66,593)	(28,718)

#### <Resona Bank>

Bonds held to maturity	2,044,916	404,613	(109,483)	3,027	(112,510)	(89,668)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,549,028	(113,054)	337,214	432,847	(95,632)	(109,331)
Stocks	652,637	(78,464)	424,640	429,358	(4,717)	(66,257)
Bonds	1,208,946	(142,633)	(47,869)	371	(48,240)	(29,625)
Other	687,444	108,043	(39,556)	3,118	(42,674)	(13,448)

#### <Saitama Resona Bank>

Bonds held to maturity	1,197,694	350,285	(21,122)	983	(22,106)	(19,931)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,058,635	(120,585)	56,863	97,960	(41,097)	(9,875)
Stocks	147,927	12,892	97,616	97,805	(189)	15,949
Bonds	755,749	(130,310)	(30,216)	152	(30,368)	(20,357)
Other	154,957	(3,167)	(10,536)	2	(10,539)	(5,467)

#### <Total of banks under KMFG>

Bonds held to maturity	539,920	92,835	(40,154)	341	(40,495)	(30,826)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	765,090	(74,395)	(10,903)	17,693	(28,597)	(18,894)
Stocks	26,081	(104)	14,690	14,819	(129)	862
Bonds	582,213	(87,282)	(14,907)	181	(15,089)	(9,954)
Other	156,795	12,990	(10,686)	2,693	(13,379)	(9,802)

#### <Kansai Mirai Bank>

Bonds held to maturity	299,741	2,002	(28,708)	341	(29,049)	(21,966)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	553,676	(51,316)	(12,954)	4,804	(17,759)	(14,293)
Stocks	6,873	(1,079)	3,201	3,286	(84)	(668)
Bonds	428,375	(63,846)	(8,399)	141	(8,540)	(6,030)
Other	118,427	13,609	(7,756)	1,376	(9,133)	(7,594)

#### <Minato Bank>

Bonds held to maturity	240,178	90,832	(11,445)	-	(11,445)	(8,859)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	211,414	(23,079)	2,050	12,889	(10,838)	(4,601)
Stocks	19,207	975	11,488	11,532	(44)	1,531
Bonds	153,838	(23,436)	(6,508)	40	(6,548)	(3,924)
Other	38,368	(618)	(2,929)	1,316	(4,245)	(2,208)

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

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

#### 4. Balance of deposits and loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2022 (A)	(A)-(B)	(A)-(C)	End of Mar. 2022 (B)	End of Dec. 2021 (C)
Deposits (Term-end)	60,779,009	(242,167)	1,640,421	61,021,177	59,138,588
Deposits (Average balance)	60,558,748	1,889,637	2,059,159	58,669,110	58,499,589
Trust principal (Term-end)	963,479	(153,652)	(8,593)	1,117,131	972,072
Trust principal (Average balance)	1,215,858	185,818	167,678	1,030,040	1,048,179
Loans and bills discounted (Term-end)	41,122,448	1,505,406	1,782,181	39,617,041	39,340,266
Banking account	41,112,424	1,507,406	1,785,569	39,605,018	39,326,855
Trust account	10,023	(1,999)	(3,387)	12,022	13,411
Loans and bills discounted (Average balance)	40,103,232	1,036,346	1,105,967	39,066,885	38,997,265
Banking account	40,092,201	1,039,820	1,109,925	39,052,381	38,982,275
Trust account	11,031	(3,473)	(3,958)	14,504	14,989

#### <Resona Bank>

Deposits (Term-end)	32,859,969	(425,866)	1,189,820	33,285,836	31,670,149
Deposits (Average balance)	32,751,856	1,291,788	1,393,953	31,460,068	31,357,903
Trust principal (Term-end)	963,479	(153,652)	(8,593)	1,117,131	972,072
Trust principal (Average balance)	1,215,858	185,818	167,678	1,030,040	1,048,179
Loans and bills discounted (Term-end)	22,498,309	915,589	1,193,751	21,582,719	21,304,557
Banking account	22,488,285	917,588	1,197,138	21,570,696	21,291,146
Trust account	10,023	(1,999)	(3,387)	12,022	13,411
Loans and bills discounted (Average balance)	21,815,924	686,405	745,124	21,129,518	21,070,799
Banking account	21,804,893	689,879	749,083	21,115,014	21,055,810
Trust account	11,031	(3,473)	(3,958)	14,504	14,989

#### <Saitama Resona Bank>

Deposits (Term-end)	16,573,891	23,739	553,785	16,550,151	16,020,105
Deposits (Average balance)	16,507,469	628,044	693,457	15,879,424	15,814,011
Loans and bills discounted (Term-end)	8,753,254	459,084	554,253	8,294,169	8,199,000
Loans and bills discounted (Average balance)	8,533,141	311,676	308,465	8,221,464	8,224,675

#### <Total of banks under KMFG>

Deposits (Term-end)	11,345,148	159,959	(103,184)	11,185,189	11,448,332
Deposits (Average balance)	11,299,422	(30,195)	(28,251)	11,329,617	11,327,674
Loans and bills discounted (Term-end)	9,870,884	130,732	34,176	9,740,152	9,836,708
Loans and bills discounted (Average balance)	9,754,166	38,263	52,376	9,715,902	9,701,790

#### <Kansai Mirai Bank>

Deposits (Term-end)	7,447,867	42,200	(149,733)	7,405,666	7,597,601
Deposits (Average balance)	7,449,287	(75,868)	(78,255)	7,525,156	7,527,543
Loans and bills discounted (Term-end)	6,869,586	84,703	85,125	6,784,883	6,784,461
Loans and bills discounted (Average balance)	6,783,754	65,327	75,493	6,718,427	6,708,260

#### <Minato Bank>

Deposits (Term-end)	3,897,281	117,758	46,549	3,779,522	3,850,731
Deposits (Average balance)	3,850,134	45,673	50,004	3,804,461	3,800,130
Loans and bills discounted (Term-end)	3,001,298	46,029	(50,948)	2,955,268	3,052,246
Loans and bills discounted (Average balance)	2,970,412	(27,063)	(23,116)	2,997,475	2,993,529



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

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2022 (A)	(A)-(B)	(A)-(C)	End of Mar. 2022 (B)	End of Dec. 2021 (C)
Domestic individual deposits (Term-end)	38,270,343	1,174,736	1,081,427	37,095,606	37,188,915
Liquid deposits	29,019,413	1,523,518	1,532,334	27,495,894	27,487,078
Time deposits	9,104,251	(272,665)	(378,097)	9,376,917	9,482,349
Domestic corporate deposits (Term-end)	18,765,293	(439,847)	(60,459)	19,205,141	18,825,752
Liquid deposits	15,439,908	85,743	202,614	15,354,164	15,237,294
Time deposits	2,855,972	(289,077)	(170,441)	3,145,049	3,026,413

<Resona Bank>

Domestic individual deposits (Term-end)	17,353,895	589,906	606,006	16,763,988	16,747,889
Liquid deposits	13,776,275	724,105	758,715	13,052,169	13,017,559
Time deposits	3,466,807	(67,402)	(92,935)	3,534,209	3,559,742
Domestic corporate deposits (Term-end)	12,915,432	(325,666)	81,136	13,241,098	12,834,295
Liquid deposits	10,780,402	(104,068)	128,881	10,884,471	10,651,521
Time deposits	1,746,637	(45,215)	47,258	1,791,852	1,699,378

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,565,022	519,450	480,218	12,045,571	12,084,803
Liquid deposits	9,836,804	561,445	539,626	9,275,359	9,297,178
Time deposits	2,706,842	(35,835)	(51,788)	2,742,678	2,758,630
Domestic corporate deposits (Term-end)	3,096,967	(110,409)	(63,281)	3,207,376	3,160,249
Liquid deposits	2,550,235	127,641	109,031	2,422,593	2,441,203
Time deposits	508,593	(212,241)	(173,729)	720,835	682,323

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,351,425	65,378	(4,797)	8,286,046	8,356,222
Liquid deposits	5,406,333	237,967	233,992	5,168,366	5,172,340
Time deposits	2,930,601	(169,427)	(233,374)	3,100,028	3,163,975
Domestic corporate deposits (Term-end)	2,752,893	(3,772)	(78,314)	2,756,665	2,831,207
Liquid deposits	2,109,270	62,170	(35,298)	2,047,099	2,144,569
Time deposits	600,740	(31,620)	(43,970)	632,361	644,711

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,412,150	(3,520)	(60,052)	5,415,671	5,472,203
Liquid deposits	3,238,438	143,684	140,014	3,094,753	3,098,423
Time deposits	2,166,649	(145,367)	(198,154)	2,312,016	2,364,804
Domestic corporate deposits (Term-end)	1,868,557	(36,836)	(42,187)	1,905,393	1,910,744
Liquid deposits	1,384,851	10,841	(2,947)	1,374,010	1,387,798
Time deposits	455,146	(25,843)	(40,488)	480,989	495,634

<Minato Bank>

Domestic individual deposits (Term-end)	2,939,274	68,899	55,255	2,870,375	2,884,019
Liquid deposits	2,167,895	94,283	93,978	2,073,612	2,073,917
Time deposits	763,951	(24,060)	(35,219)	788,012	799,171
Domestic corporate deposits (Term-end)	884,335	33,063	(36,126)	851,272	920,462
Liquid deposits	724,418	51,329	(32,351)	673,089	756,770
Time deposits	145,594	(5,777)	(3,481)	151,371	149,076

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

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

Time deposits = time deposits + installment savings

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec.			End of Mar.	End of Dec.
	2022 (A)	(A)-(B)	(A)-(C)	2022 (B)	2021 (C)
Investment trust (Including fund wrap)	2,593,663	(252,071)	(264,770)	2,845,735	2,858,433
Public bond	245,237	(34,429)	(39,607)	279,666	284,845
Insurance	2,809,057	90,269	169,694	2,718,787	2,639,362

<Resona Bank>

Investment trust (Including fund wrap)	1,149,252	(130,664)	(141,456)	1,279,917	1,290,708
Public bond	72,306	(23,871)	(26,914)	96,177	99,220
Insurance	1,011,819	9,122	16,657	1,002,697	995,162

<Saitama Resona Bank>

Investment trust (Including fund wrap)	645,705	(57,554)	(59,442)	703,260	705,148
Public bond	166,405	(9,709)	(11,515)	176,114	177,920
Insurance	844,062	82,628	95,986	761,433	748,076

<Total of banks under KMFG>

Investment trust (Including fund wrap)	798,705	(63,852)	(63,870)	862,557	862,576
Public bond	6,525	(848)	(1,178)	7,374	7,703
Insurance	953,175	(1,481)	57,050	954,656	896,124

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	555,398	(48,698)	(51,947)	604,096	607,345
Public bond	3,253	(174)	(239)	3,427	3,492
Insurance	728,551	(5,725)	50,753	734,276	677,797

<Minato Bank>

Investment trust (Including fund wrap)	243,307	(15,153)	(11,923)	258,461	255,230
Public bond	3,272	(674)	(938)	3,946	4,210
Insurance	224,623	4,244	6,297	220,379	218,326

Notes: 1. Investment trust: based on market prices at each period-end

2. Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts (amounts in par value and on a delivery date basis)

3. Insurance: based on insurance premiums paid (yen equivalent)

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

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

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1-3Q of FY 2022	139,444 million yen (0.7)%	26,845 million yen (2.0)%	20,120 million yen 4.3 %
1-3Q of FY 2021	140,468 million yen 4.2 %	27,401 million yen 99.8 %	19,298 million yen 84.1 %

	Total Assets	Net Assets
December 31, 2022	13,564,582 million yen	493,644 million yen
March 31, 2022	15,666,517 million yen	485,145 million yen

	Net Income per Share of Common Stock
1-3Q of FY 2022	54.01 yen
1-3Q of FY 2021	51.80 yen

**【Consolidated Balance Sheets】**

(Millions of yen)

	March 31, 2022	December 31, 2022
<b>Assets</b>		
Cash and due from banks	¥ 4,356,793	¥ 2,123,511
Call loans and bills bought	3,917	—
Monetary claims bought	53	27
Trading account securities	34	84
Securities	1,302,917	1,320,255
Loans and bills discounted	9,674,525	9,807,185
Foreign exchange assets	21,856	20,984
Lease receivables and investment in leases	32,215	31,309
Other assets	160,825	143,960
Tangible fixed assets	94,482	91,719
Intangible fixed assets	6,201	6,293
Net defined benefit asset	23,929	21,354
Deferred tax assets	25,180	27,424
Customers' liabilities for acceptances and guarantees	26,251	31,998
Reserve for possible loan losses	(62,667)	(61,526)
<b>Total Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 13,564,582</b>

**[Consolidated Balance Sheets- Continued]**

(Millions of yen)

	March 31, 2022	December 31, 2022
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,163,962	¥ 11,326,247
Negotiable certificates of deposit	225,110	255,770
Call money and bills sold	1,512,400	473,042
Payables under securities lending transactions	133,792	372,348
Borrowed money	2,013,548	511,199
Foreign exchange liabilities	515	1,153
Other liabilities	85,393	82,540
Reserve for employees' bonuses	5,619	3,318
Net defined benefit liability	8,555	8,360
Other reserves	5,834	4,916
Deferred tax liabilities	389	43
Acceptances and guarantees	26,251	31,998
<b>Total Liabilities</b>	<b>15,181,372</b>	<b>13,070,938</b>
<b>Net Assets</b>		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	148,811	168,928
Total stockholders' equity	487,338	507,454
Net unrealized gains on available-for-sale securities	217	(12,367)
Net deferred gains on hedges	(2)	1,012
Remeasurements of defined benefit plans	(2,442)	(2,491)
Total accumulated other comprehensive income	(2,226)	(13,846)
Non-controlling interests	33	35
<b>Total Net Assets</b>	<b>485,145</b>	<b>493,644</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 15,666,517</b>	<b>¥ 13,564,582</b>

## 【Consolidated Statements of Income】

(Millions of yen)

	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022
<b>Ordinary income</b>	¥ 140,468	¥ 139,444
Interest income	82,712	82,530
Interest on loans and bills discounted	74,075	72,858
Interest and dividends on securities	4,308	5,843
Trust fees	8	3
Fees and commissions	37,576	35,586
Other operating income	16,795	17,265
Other ordinary income	3,375	4,059
<b>Ordinary expenses</b>	113,067	112,599
Interest expenses	2,147	2,508
Interest on deposits	2,189	1,622
Fees and commissions	10,602	12,268
Other operating expenses	12,752	15,831
General and administrative expenses	79,385	77,636
Other ordinary expenses	8,179	4,354
<b>Ordinary profits</b>	27,401	26,845
<b>Extraordinary gains</b>	1,259	2,281
<b>Extraordinary losses</b>	952	603
<b>Income before income taxes</b>	27,707	28,523
Income taxes – current	6,229	5,869
Income taxes – deferred	2,168	2,532
Total income taxes	8,398	8,401
<b>Net income</b>	19,308	20,122
<b>Net income attributable to non-controlling interests</b>	9	2
<b>Net income attributable to owners of parent</b>	¥ 19,298	¥ 20,120

**【Consolidated Statements of Comprehensive Income】**

(Millions of yen)

	Third Quarter of FY2021 From April 1, 2021 to December 31, 2021	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022
<b>Net income</b>	¥ 19,308	¥ 20,122
<b>Other comprehensive income</b>	2,979	(11,619)
Net unrealized gains on available-for-sale securities	2,430	(12,585)
Net deferred gains on hedges	3	1,014
Remeasurements of defined benefit plans	545	(49)
<b>Total comprehensive income</b>	¥ 22,287	¥ 8,502
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 22,277	¥ 8,500
Non-controlling interests	¥ 9	¥ 2