



Resona Holdings, Inc.

Consolidated Financial Results for the First Quarter of Fiscal Year 2023 (Three months ended June 30, 2023/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

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Quarterly securities report issuing date: August 4, 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 First Quarter of Fiscal Year 2023 (April 1, 2023- June 30, 2023)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1Q of FY2023	207,218	0.6	46,822	0.5	35,406	4.4
1Q of FY2022	205,959	3.5	46,584	(5.3)	33,910	(0.9)

Note: Comprehensive Income: 1Q of FY2023: 111,165 million yen, 648.7% 1Q of FY2022: (20,260) million yen, (129.2)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1Q of FY2023	15.01	15.01
1Q of FY2022	14.23	14.22

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
June 30, 2023	73,593,177	2,610,920	3.5
March 31, 2023	74,812,710	2,534,052	3.4

(Reference) Net Assets Attributable to Stockholders: June 30, 2023: 2,593,055 million yen March 31, 2023: 2,515,883 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
FY2022	Yen -	Yen 10.50	Yen -	Yen 10.50	Yen 21.00
FY2023	-	-	-	-	-
FY2023(Forecast)	-	11.00	-	11.00	22.00

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

3. Earnings Targets for Fiscal Year 2023 (April 1, 2023 - March 31, 2024)

(% 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
FY2023 (Full year)	150,000	(6.5)	63.82

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 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 : No
 B) Changes due to other reasons : No
 C) Changes in accounting estimates : No
 D) Restatements : No
- (4) Number of Shares of Common Stock Outstanding
 A) Total outstanding shares including treasury stock at the end of the period
 June 30, 2023 : 2,377,665,966 shares
 March 31, 2023 : 2,377,665,966 shares
 B) Treasury stock at the end of the period
 June 30, 2023 : 29,819,093 shares
 March 31, 2023 : 16,030,166 shares
 C) Average outstanding shares during the period
 1Q of FY2023 : 2,357,341,023 shares
 1Q of FY2022 : 2,382,770,354 shares

Note: Treasury stock at the end of the period included the stocks owned by share benefit trust for officers and ESOP-type Stock Benefit Trust for the Employee Shareholding Association
 June 30, 2023 : 13,627,200 shares
 March 31, 2023 : 15,135,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,350,207,442 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 2023, 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) Significant Subsequent Event.....	4
 [Reference Sheet]	
Statements of Trust Assets and Liabilities.....	5

(Supplementary Explanatory Material)
Reference Materials for the First Quarter of FY2023

○ Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2023	June 30, 2023
Assets		
Cash and due from banks	¥ 22,391,508	¥ 20,920,075
Call loans and bills bought	89,359	79,681
Deposits paid for bonds borrowing transactions	8,360	6,280
Monetary claims bought	497,537	494,976
Trading assets	221,942	269,877
Securities	8,386,214	8,593,638
Loans and bills discounted	41,357,286	41,373,903
Foreign exchange assets	198,688	218,596
Lease receivables and investments in leases	34,989	34,948
Other assets	978,079	972,743
Tangible fixed assets	352,442	348,334
Intangible fixed assets	51,931	50,467
Net defined benefit asset	50,152	51,024
Deferred tax assets	22,979	1,718
Customers' liabilities for acceptances and guarantees	384,964	394,941
Reserve for possible loan losses	(213,713)	(218,020)
Reserve for possible losses on investments	(14)	(10)
Total Assets	¥ 74,812,710	¥ 73,593,177
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 61,898,677	¥ 62,179,881
Negotiable certificates of deposit	898,140	824,720
Call money and bills sold	1,174,692	1,332,837
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	2,285,798	2,435,565
Trading liabilities	48,310	52,036
Borrowed money	3,617,976	1,371,011
Foreign exchange liabilities	5,301	5,907
Bonds	196,000	221,000
Due to trust account	990,487	1,332,498
Other liabilities	676,901	733,390
Reserve for employees' bonuses	20,074	8,280
Net defined benefit liability	9,515	8,575
Other reserves	26,016	24,000
Deferred tax liabilities	22,706	34,675
Deferred tax liabilities for land revaluation	18,094	17,933
Acceptances and guarantees	384,964	394,941
Total Liabilities	72,278,658	70,982,257
Net Assets		
Capital stock	50,552	50,552
Capital surplus	134,452	134,413
Retained earnings	1,963,546	1,974,362
Treasury stock	(8,154)	(17,451)
Total stockholders' equity	2,140,398	2,141,877
Net unrealized gains on available-for-sale securities	343,081	416,277
Net deferred gains on hedges	5,617	8,231
Revaluation reserve for land	39,426	39,060
Foreign currency translation adjustments	(880)	(1,634)
Remeasurements of defined benefit plans	(11,759)	(10,756)
Total accumulated other comprehensive income	375,485	451,177
Stock acquisition rights	215	186
Non-controlling interests	17,953	17,677
Total Net Assets	2,534,052	2,610,920
Total Liabilities and Net Assets	¥ 74,812,710	¥ 73,593,177

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

[Consolidated Statements of Income]

(Millions of yen)

	First Quarter of FY2022		First Quarter of FY2023	
	From April 1, 2022		From April 1, 2023	
	to June 30, 2022		to June 30, 2023	
Ordinary income	¥	205,959	¥	207,218
Interest income		106,724		120,829
Interest on loans and bills discounted		87,336		90,333
Interest and dividends on securities		10,271		17,623
Trust fees		5,353		6,332
Fees and commissions		59,266		57,300
Trading income		100		61
Other operating income		9,830		13,015
Other ordinary income		24,684		9,679
Ordinary expenses		159,375		160,396
Interest expenses		4,420		19,956
Interest on deposits		2,312		6,705
Fees and commissions		9,310		9,976
Trading expenses		544		387
Other operating expenses		31,299		12,409
General and administrative expenses		104,475		104,847
Other ordinary expenses		9,324		12,818
Ordinary profits		46,584		46,822
Extraordinary gains		173		1,247
Gains on disposal of fixed assets		173		1,247
Extraordinary losses		299		1,129
Losses on disposal of fixed assets		209		294
Impairment losses on fixed assets		90		834
Income before income taxes		46,457		46,940
Income taxes – current		10,598		12,123
Income taxes – deferred		1,784		(408)
Total income taxes		12,383		11,715
Net income		34,074		35,225
Net income (loss) attributable to non-controlling interests		164		(180)
Net income attributable to owners of parent	¥	33,910	¥	35,406

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Quarter of FY2022		First Quarter of FY2023	
	From April 1, 2022		From April 1, 2023	
	to June 30, 2022		to June 30, 2023	
Net income	¥	34,074	¥	35,225
Other comprehensive income		(54,334)		75,940
Net unrealized gains on available-for-sale securities		(52,476)		73,212
Net deferred gains on hedges		(2,228)		2,613
Foreign currency translation adjustments		(1,013)		(897)
Remeasurements of defined benefit plans		1,407		996
Share of other comprehensive income of affiliates accounted for using the equity method		(23)		14
Total comprehensive income	¥	(20,260)	¥	111,165
Total comprehensive income attributable to:				
Owners of parent	¥	(19,732)	¥	111,464
Non-controlling interests	¥	(527)	¥	(298)

(3) Note on Going-Concern Assumption
Not applicable

(4) Note for Significant Changes in the Amount of Stockholders' Equity
For the First Quarter of Fiscal Year 2023 (April 1, 2023- June 30, 2023)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398
Changes during the term					
Dividends paid			(24,956)		(24,956)
Net income attributable to owners of parent			35,406		35,406
Purchase of treasury stock				(10,001)	(10,001)
Disposal of treasury stock		(7)		704	696
Reversal of revaluation reserve for land			365		365
Change in ownership interest of parent due to transactions with non-controlling interests		(31)			(31)
Total changes during the term	—	(38)	10,815	(9,297)	1,479
Balance at the end of the term	¥ 50,552	¥ 134,413	¥ 1,974,362	¥ (17,451)	¥ 2,141,877

(5) Significant Subsequent Event
Cancellation of treasury shares

On July 31, 2023, 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 May 12, 2023.

- | | |
|--------------------------------------|--|
| (1) Class of shares cancelled | Ordinary shares of Resona Holdings |
| (2) Total number of shares cancelled | 15,351,300 shares
(Equivalent to 0.64% of the issued common shares before the cancellation) |

[Reference]

Statement of Trust Assets and Liabilities

Assets				
	March 31, 2023		June 30, 2023	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 9,286	0.03	¥ 8,657	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	27,043,377	93.66	28,166,841	92.98
Securities held in custody account	19,468	0.06	19,193	0.06
Monetary claims	300,619	1.05	288,075	0.95
Tangible fixed assets	305,417	1.06	280,758	0.93
Intangible fixed assets	3,308	0.01	3,308	0.01
Other claims	4,182	0.01	4,168	0.01
Due from banking account	990,487	3.43	1,332,498	4.40
Cash and due from banks	198,301	0.69	191,183	0.63
Total assets	¥ 28,874,470	100.00	¥ 30,294,704	100.00

Liabilities				
	March 31, 2023		June 30, 2023	
	Million yen	%	Million yen	%
Money trusts	¥ 12,361,915	42.81	¥ 13,133,659	43.35
Pension trusts	2,641,246	9.15	2,594,735	8.57
Property formation benefit trusts	1,050	0.00	1,059	0.00
Securities investment trusts	12,629,061	43.74	13,341,611	44.04
Money entrusted, other than money trusts	377,934	1.31	383,722	1.27
Securities trusts	19,470	0.07	19,195	0.06
Monetary claims trusts	302,720	1.05	297,140	0.98
Land and fixtures trusts	2,506	0.01	2,511	0.01
Composite trusts	538,564	1.86	521,068	1.72
Total liabilities	¥ 28,874,470	100.00	¥ 30,294,704	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.

Reference Material for the First Quarter of FY2023

[Contents]

I. Highlights of Financial Results for the First Quarter of FY2023

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
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Note 1: Figures reported herein are unaudited.

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

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

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

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

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

1. Statements of income

(1)Resona Holdings (Consolidated)

(Millions of yen)

		1Q FY 2023	Change	1Q FY 2022
Ordinary income	1	207,218	1,259	205,959
Gross operating profit	2	154,809	19,108	135,700
Interest income	3	100,873	(1,430)	102,303
Trust fees (after disposal of problem loans in the trust account)	4	6,332	978	5,353
<Disposal of problem loans in the trust account>	5	10	(19)	30
Fees and commissions	6	47,323	(2,631)	49,955
Trading income	7	(326)	117	(443)
Other operating income	8	605	22,074	(21,469)
Expenses(excluding non-recurring items)	9	(103,137)	(905)	(102,231)
Personnel expenses	10	(48,098)	107	(48,205)
Non-personnel expenses	11	(47,802)	(1,840)	(45,962)
Taxes	12	(7,236)	826	(8,063)
Actual net operating profit (2-5+9+19)	13	51,735	18,314	33,420
Provision to general reserve for possible loan losses	14	(1,833)	(3,478)	1,644
Other gains/(losses), net	15	(3,015)	(14,486)	11,470
Net gains/(losses) on stocks	16	4,949	(13,180)	18,130
Disposal of problem loans	17	(6,409)	1,796	(8,206)
Reversal of credit expenses	18	1,628	714	914
Equity in earnings of investments in affiliates	19	73	91	(18)
Ordinary profit	20	46,822	238	46,584
Extraordinary gains	21	1,247	1,074	173
Extraordinary losses	22	(1,129)	(829)	(299)
Income before income taxes	23	46,940	482	46,457
Income taxes - current	24	(12,123)	(1,525)	(10,598)
Income taxes - deferred	25	408	2,193	(1,784)
Net income	26	35,225	1,151	34,074
Net income attributable to non-controlling interests	27	180	345	(164)
Net income attributable to owners of parent	28	35,406	1,496	33,910
Credit expense (5+14+17+18)	29	(6,604)	(987)	(5,617)
Disposal of problem loans in the trust account	30	10	(19)	30
Provision to general reserve for possible loan losses	31	(1,833)	(3,478)	1,644
Write-off of loans	32	(1,769)	529	(2,298)
Provision to specific reserve for possible loan losses	33	(4,745)	898	(5,644)
Provision to special reserve for certain overseas loans	34	0	0	-
Other disposal of problem loans	35	104	367	(263)
Gains on recoveries of written-off claims	36	1,628	714	914

○ ROE

(%)

	1Q FY 2023	Change	1Q FY 2022
ROE based on net income attributable to owners of parent	6.63	(0.00)	6.63

Note:

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

(2) Total of group banks under Resona HD

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		1Q		1Q	1Q		1Q
		FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Gross operating profit (2+5+7+8+9)	1	141,847	19,743	122,103	77,483	14,042	63,440
Interest income	2	100,007	(1,095)	101,102	51,440	(2,542)	53,982
Net interest income from domestic loans and deposits	3	82,286	(894)	83,181	42,740	(188)	42,928
Net gains/(losses) on cancellation of investment trusts	4	761	561	199	(90)	(110)	20
Trust fees (after disposal of problem loans in trust account)	5	6,332	960	5,371	6,320	954	5,366
<Disposal of problem loans in the trust account>	6	10	(19)	30	10	(19)	30
Fees and commissions	7	35,583	(2,255)	37,839	20,329	(1,710)	22,040
Trading income	8	(330)	142	(472)	(330)	142	(472)
Other operating income	9	254	21,991	(21,737)	(278)	17,197	(17,476)
Net gains/(losses) on bonds	10	(4,881)	20,994	(25,875)	(3,879)	16,972	(20,851)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(95,995)	(800)	(95,195)	(52,870)	(992)	(51,878)
Personnel expenses	12	(41,151)	271	(41,423)	(21,671)	(326)	(21,345)
Non-personnel expenses	13	(47,993)	(1,908)	(46,085)	(27,631)	(1,067)	(26,563)
Taxes	14	(6,850)	836	(7,686)	(3,566)	401	(3,968)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	45,841	18,962	26,878	24,602	13,070	11,532
Core net operating profit (15-10)	16	50,722	(2,031)	52,754	28,482	(3,901)	32,384
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	49,961	(2,593)	52,554	28,572	(3,791)	32,363
Amortization of goodwill	18	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	45,657	18,962	26,694	24,602	13,070	11,532
Provision to general reserve for possible loan losses	20	(3,482)	(4,442)	960	(3,308)	(2,329)	(978)
Net operating profit (1+11+18+20)	21	42,185	14,500	27,684	21,304	10,721	10,583
Other gains/(losses), net	22	(77)	(11,767)	11,690	(1,330)	(15,431)	14,101
Net gains/(losses) on stocks	23	5,089	(12,892)	17,981	1,630	(14,886)	16,516
Gains on sale	24	5,914	(12,395)	18,309	1,725	(14,889)	16,614
Losses on sale	25	(709)	(491)	(218)	-	97	(97)
Losses on devaluation	26	(114)	(5)	(109)	(94)	(94)	-
Disposal of problem loans	27	(4,426)	3,368	(7,794)	(3,446)	961	(4,408)
Reversal of credit expenses	28	2,266	1,399	866	1,218	628	590
Other	29	(3,007)	(3,643)	636	(731)	(2,134)	1,402
Ordinary profit (21+22)	30	42,107	2,732	39,374	19,974	(4,710)	24,685
Extraordinary gains/(losses), net	31	100	171	(70)	(790)	(711)	(78)
Net gains/(losses) on disposal of fixed assets	32	935	917	18	(106)	(28)	(78)
Impairment losses on fixed assets	33	(834)	(746)	(88)	(683)	(683)	-
Income before income taxes (30+31)	34	42,208	2,904	39,304	19,184	(5,422)	24,606
Income taxes-current	35	(10,627)	(2,013)	(8,613)	(6,337)	(148)	(6,189)
Income taxes-deferred	36	1,030	2,714	(1,684)	1,393	1,582	(188)
Net income (34+35+36)	37	32,611	3,604	29,006	14,239	(3,988)	18,227
Credit expense (6+20+27+28)	38	(5,631)	306	(5,937)	(5,526)	(759)	(4,767)
Disposal of problem loans in the trust account	39	10	(19)	30	10	(19)	30
Provision to general reserve for possible loan losses	40	(3,242)	(4,202)	960	(3,308)	(2,329)	(978)
Write-off of loans	41	(1,749)	417	(2,166)	(817)	807	(1,624)
Provision to specific reserve for possible loan losses	42	(2,325)	3,039	(5,365)	(2,645)	(132)	(2,513)
Provision to special reserve for certain overseas loans	43	0	0	-	0	0	-
Other disposal of problem loans	44	104	367	(263)	15	286	(271)
Gains on recoveries of written-off claims	45	1,571	704	866	1,218	628	590

○ Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1Q		1Q	1Q		1Q
	FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Average interest rate of loans and bills discounted (A)	0.81	(0.04)	0.86	0.77	(0.04)	0.82
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)	0.81	(0.04)	0.85	0.77	(0.04)	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.86	(0.03)	0.89	0.81	(0.03)	0.84
Loan-to-deposit spread (C) - (B)	0.85	(0.03)	0.89	0.81	(0.03)	0.84

(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		1Q		1Q	1Q		1Q
		FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Gross operating profit (2+5+7+8+9)	1	29,681	4,891	24,790	34,682	809	33,872
Interest income	2	20,047	(180)	20,227	28,518	1,627	26,891
Net interest income from domestic loans and deposits	3	16,311	(498)	16,809	23,235	(208)	23,443
Net gains/(losses) on cancellation of investment trusts	4	17	17	-	833	653	179
Trust fees (after disposal of problem loans in trust account)	5	4	(1)	5	7	7	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	9,395	128	9,267	5,858	(673)	6,532
Trading income	8	-	-	-	-	-	-
Other operating income	9	234	4,944	(4,709)	297	(150)	448
Net gains/(losses) on bonds	10	(621)	4,056	(4,678)	(379)	(33)	(346)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(18,889)	(166)	(18,723)	(24,236)	357	(24,593)
Personnel expenses	12	(8,135)	(72)	(8,063)	(11,344)	669	(12,014)
Non-personnel expenses	13	(9,274)	(363)	(8,910)	(11,088)	(477)	(10,611)
Taxes	14	(1,480)	269	(1,749)	(1,803)	164	(1,968)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	10,792	4,724	6,067	10,446	1,167	9,278
Core net operating profit (15-10)	16	11,414	668	10,745	10,826	1,201	9,625
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	11,396	650	10,745	9,992	547	9,445
Amortization of goodwill	18	-	-	-	(184)	-	(184)
Actual net operating profit (including amortization of goodwill) (15+18)	19	10,792	4,724	6,067	10,261	1,167	9,094
Provision to general reserve for possible loan losses	20	-	(2,241)	2,241	(174)	128	(302)
Net operating profit (1+11+18+20)	21	10,792	2,483	8,308	10,087	1,296	8,791
Other gains/(losses), net	22	2,091	3,960	(1,868)	(838)	(296)	(542)
Net gains/(losses) on stocks	23	2,180	1,039	1,140	1,279	954	324
Gains on sale	24	2,892	1,751	1,140	1,296	742	554
Losses on sale	25	(692)	(692)	-	(17)	103	(120)
Losses on devaluation	26	(19)	(19)	-	-	109	(109)
Disposal of problem loans	27	(107)	2,580	(2,688)	(871)	(173)	(697)
Reversal of credit expenses	28	724	662	61	324	109	214
Other	29	(704)	(322)	(382)	(1,571)	(1,186)	(384)
Ordinary profit (21+22)	30	12,884	6,443	6,440	9,249	999	8,249
Extraordinary gains/(losses), net	31	(73)	(34)	(39)	964	917	47
Net gains/(losses) on disposal of fixed assets	32	(71)	(34)	(37)	1,113	979	134
Impairment losses on fixed assets	33	(2)	(0)	(1)	(148)	(61)	(86)
Income before income taxes (30+31)	34	12,810	6,409	6,401	10,213	1,917	8,296
Income taxes-current	35	(3,287)	(1,697)	(1,590)	(1,001)	(167)	(833)
Income taxes-deferred	36	(390)	(180)	(210)	26	1,312	(1,285)
Net income (34+35+36)	37	9,132	4,531	4,601	9,239	3,061	6,177
Credit expense (6+20+27+28)	38	616	1,001	(384)	(721)	64	(785)
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	(151)	(2,392)	2,241	216	519	(302)
Write-off of loans	41	(150)	165	(315)	(781)	(555)	(226)
Provision to specific reserve for possible loan losses	42	768	3,150	(2,382)	(448)	21	(469)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	42	32	9	46	47	(1)
Gains on recoveries of written-off claims	45	106	44	61	245	31	214

○ Interest rate spreads (Domestic operations)

(%)

	Saitama Resona Bank			Total of banks under KMFG		
	1Q		1Q	1Q		1Q
	FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Average interest rate of loans and bills discounted (A)	0.74	(0.06)	0.81	0.96	(0.03)	0.99
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.01	(0.00)	0.01
Loan-to-deposit spread (A) - (B)	0.74	(0.06)	0.81	0.94	(0.03)	0.98

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.86	(0.03)	0.89	0.96	(0.03)	0.99
Loan-to-deposit spread (C) - (B)	0.85	(0.03)	0.89	0.94	(0.03)	0.98

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1Q		1Q	1Q		1Q
		FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Gross operating profit (2+5+7+8+9)	1	24,174	815	23,359	10,507	(5)	10,513
Interest income	2	20,680	1,513	19,166	7,838	113	7,724
Net interest income from domestic loans and deposits	3	16,890	(273)	17,163	6,344	64	6,279
Net gains/(losses) on cancellation of investment trusts	4	779	599	179	54	54	-
Trust fees (after disposal of problem loans in trust account)	5	7	7	-	-	-	-
<Disposal of problem loans in the trust account>	6	-	-	-	-	-	-
Fees and commissions	7	3,103	(609)	3,713	2,754	(64)	2,818
Trading income	8	-	-	-	-	-	-
Other operating income	9	383	(95)	478	(85)	(55)	(30)
Net gains/(losses) on bonds	10	41	55	(13)	(421)	(89)	(332)
Expenses (excluding non-recurring items and amortization of goodwill)	11	(15,954)	807	(16,762)	(8,281)	(450)	(7,831)
Personnel expenses	12	(7,167)	850	(8,017)	(4,177)	(180)	(3,996)
Non-personnel expenses	13	(7,533)	(183)	(7,349)	(3,555)	(293)	(3,261)
Taxes	14	(1,253)	141	(1,394)	(549)	23	(573)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)	15	8,219	1,623	6,596	2,226	(455)	2,682
Core net operating profit (15-10)	16	8,177	1,567	6,610	2,648	(366)	3,014
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)	17	7,398	968	6,430	2,593	(420)	3,014
Amortization of goodwill	18	(184)	-	(184)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)	19	8,035	1,623	6,412	2,226	(455)	2,682
Provision to general reserve for possible loan losses	20	-	506	(506)	(174)	(377)	203
Net operating profit (1+11+18+20)	21	8,035	2,129	5,906	2,052	(833)	2,885
Other gains/(losses), net	22	(1,076)	(1,368)	291	238	1,072	(834)
Net gains/(losses) on stocks	23	811	514	297	467	440	27
Gains on sale	24	829	473	355	467	268	199
Losses on sale	25	(17)	39	(56)	-	64	(64)
Losses on devaluation	26	-	1	(1)	-	107	(107)
Disposal of problem loans	27	(711)	(974)	263	(159)	801	(961)
Reversal of credit expenses	28	240	77	162	84	32	52
Other	29	(1,417)	(985)	(431)	(153)	(201)	47
Ordinary profit (21+22)	30	6,958	760	6,198	2,290	239	2,051
Extraordinary gains/(losses), net	31	975	922	52	(10)	(5)	(5)
Net gains/(losses) on disposal of fixed assets	32	1,123	984	139	(10)	(5)	(5)
Impairment losses on fixed assets	33	(148)	(61)	(86)	-	-	-
Income before income taxes (30+31)	34	7,933	1,683	6,250	2,280	234	2,045
Income taxes-current	35	(846)	(257)	(589)	(154)	89	(243)
Income taxes-deferred	36	559	1,921	(1,362)	(532)	(609)	76
Net income (34+35+36)	37	7,646	3,347	4,298	1,592	(286)	1,879
Credit expense (6+20+27+28)	38	(471)	(391)	(79)	(249)	456	(705)
Disposal of problem loans in the trust account	39	-	-	-	-	-	-
Provision to general reserve for possible loan losses	40	390	896	(506)	(174)	(377)	203
Write-off of loans	41	(781)	(555)	(226)	(0)	(0)	(0)
Provision to specific reserve for possible loan losses	42	(312)	(772)	459	(135)	793	(929)
Provision to special reserve for certain overseas loans	43	-	-	-	-	-	-
Other disposal of problem loans	44	70	39	30	(23)	7	(31)
Gains on recoveries of written-off claims	45	161	(0)	162	84	32	52

○ Interest rate spreads (Domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1Q		1Q	1Q		1Q
	FY 2023	Change	FY 2022	FY 2023	Change	FY 2022
Average interest rate of loans and bills discounted (A)	1.00	(0.04)	1.04	0.86	(0.02)	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)	0.98	(0.03)	1.02	0.85	(0.02)	0.87

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.00	(0.04)	1.04	0.86	(0.02)	0.88
Loan-to-deposit spread (C) - (B)	0.98	(0.03)	1.02	0.85	(0.02)	0.87

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

(Millions of yen, %)

<Consolidated>	End of Jun.			End of Mar.	End of Jun.
	2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
Unrecoverable or valueless claims	66,344	1,520	4,116	64,824	62,228
Risk claims	356,142	2,717	(28,948)	353,425	385,090
Special attention loans	245,348	(4,759)	14,055	250,107	231,292
Loans past due 3 months or more	3,043	1,384	(1,882)	1,659	4,925
Restructured loans	242,304	(6,143)	15,937	248,448	226,366
NPL, total [A]	667,835	(522)	(10,776)	668,357	678,611
Normal claims	41,893,776	27,381	1,648,739	41,866,394	40,245,037
Total claims [B]	42,561,612	26,859	1,637,963	42,534,752	40,923,649
Partial direct write-offs	144,217	1,734	(23,150)	142,483	167,368
NPL Ratio [A] / [B]	1.56	(0.00)	(0.08)	1.57	1.65

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	57,295	17	3,434	57,278	53,861
Risk claims	344,254	1,868	(32,655)	342,385	376,909
Special attention loans	159,377	8,742	42,639	150,635	116,738
Loans past due 3 months or more	3,013	1,378	(1,881)	1,635	4,894
Restructured loans	156,364	7,364	44,520	148,999	111,843
NPL, total [A]	560,927	10,628	13,417	550,299	547,509
Normal claims	42,015,471	36,885	1,630,275	41,978,586	40,385,195
Total claims [B]	42,576,398	47,513	1,643,693	42,528,885	40,932,705
Partial direct write-offs	125,632	1,067	(21,380)	124,564	147,012
NPL Ratio [A] / [B]	1.31	0.02	(0.02)	1.29	1.33

<Resona Bank>

Unrecoverable or valueless claims	16,674	(387)	2,158	17,062	14,516
Risk claims	168,794	4,406	(21,033)	164,387	189,827
Special attention loans	94,763	5,286	30,490	89,476	64,272
Loans past due 3 months or more	1,849	1,341	(977)	508	2,827
Restructured loans	92,913	3,944	31,468	88,968	61,444
NPL, total [A]	280,231	9,305	11,615	270,926	268,616
Normal claims	23,234,765	32,050	1,036,476	23,202,715	22,198,289
Total claims [B]	23,514,997	41,355	1,048,091	23,473,641	22,466,905
Partial direct write-offs	67,055	(223)	(5,505)	67,279	72,560
NPL Ratio [A] / [B]	1.19	0.03	(0.00)	1.15	1.19

<Saitama Resona Bank>

Unrecoverable or valueless claims	14,467	183	(1,176)	14,284	15,643
Risk claims	47,745	(1,931)	(10,761)	49,676	58,506
Special attention loans	23,833	1,291	6,794	22,541	17,039
Loans past due 3 months or more	309	(21)	(209)	331	519
Restructured loans	23,523	1,312	7,003	22,210	16,519
NPL, total [A]	86,046	(456)	(5,143)	86,502	91,189
Normal claims	8,878,434	(519)	360,533	8,878,954	8,517,901
Total claims [B]	8,964,480	(976)	355,390	8,965,457	8,609,090
Partial direct write-offs	17,287	95	(1,549)	17,192	18,837
NPL Ratio [A] / [B]	0.95	(0.00)	(0.09)	0.96	1.05

(Millions of yen, %)

<Total of banks under KMFG>		End of Jun.			End of Mar.	End of Jun.
		2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
	Unrecoverable or valueless claims	26,153	221	2,452	25,931	23,701
	Risk claims	127,714	(607)	(860)	128,321	128,575
	Special attention loans	40,781	2,165	5,354	38,616	35,427
	Loans past due 3 months or more	854	58	(694)	795	1,548
	Restructured loans	39,927	2,106	6,048	37,820	33,878
	NPL, total [A]	194,649	1,779	6,945	192,869	187,703
	Normal claims	9,902,271	5,354	233,265	9,896,916	9,669,005
	Total claims [B]	10,096,920	7,133	240,211	10,089,786	9,856,708
	Partial direct write-offs	41,289	1,196	(14,325)	40,093	55,614
	NPL Ratio [A] / [B]	1.92	0.01	0.02	1.91	1.90

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	9,997	848	150	9,149	9,847
	Risk claims	85,843	494	210	85,348	85,632
	Special attention loans	33,411	1,695	3,134	31,716	30,277
	Loans past due 3 months or more	646	(82)	(377)	728	1,023
	Restructured loans	32,765	1,778	3,512	30,987	29,253
	NPL, total [A]	129,252	3,037	3,495	126,214	125,757
	Normal claims	6,866,677	9,155	141,169	6,857,521	6,725,507
	Total claims [B]	6,995,929	12,193	144,665	6,983,736	6,851,264
	Partial direct write-offs	36,460	764	(14,715)	35,696	51,175
	NPL Ratio [A] / [B]	1.84	0.04	0.01	1.80	1.83

<Minato Bank>

	Unrecoverable or valueless claims	16,155	(626)	2,301	16,782	13,853
	Risk claims	41,871	(1,101)	(1,071)	42,972	42,942
	Special attention loans	7,369	469	2,219	6,899	5,149
	Loans past due 3 months or more	208	141	(316)	66	524
	Restructured loans	7,161	328	2,536	6,832	4,625
	NPL, total [A]	65,396	(1,258)	3,450	66,654	61,946
	Normal claims	3,035,594	(3,801)	92,096	3,039,395	2,943,497
	Total claims [B]	3,100,990	(5,059)	95,546	3,106,049	3,005,444
	Partial direct write-offs	4,829	432	390	4,397	4,439
	NPL Ratio [A] / [B]	2.10	(0.03)	0.04	2.14	2.06

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Jun. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Jun. 2023)	Gain	Loss	
Bonds held to maturity	4,003,097	103,999	(80,138)	8,374	(88,513)	15,384
Available-for-sale securities	4,476,800	103,047	569,976	686,393	(116,417)	105,210
Stocks	966,436	99,224	672,680	677,790	(5,109)	101,790
Bonds	2,319,036	(23,721)	(49,685)	1,707	(51,393)	7,891
JGBs	598,059	(7,774)	(35,427)	-	(35,427)	4,067
Other	1,191,327	27,544	(53,018)	6,895	(59,914)	(4,471)

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

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

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Jun. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Jun. 2023)	Gain	Loss	
Bonds held to maturity	4,003,097	103,999	(80,138)	8,374	(88,513)	15,384
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,458,857	100,325	576,820	691,809	(114,989)	105,165
Stocks	961,356	99,378	679,885	683,440	(3,554)	101,801
Bonds	2,319,033	(23,721)	(49,652)	1,728	(51,380)	7,888
Other	1,178,467	24,668	(53,413)	6,640	(60,053)	(4,523)

<Resona Bank>

Bonds held to maturity	2,062,389	12,077	(54,003)	3,347	(57,350)	8,314
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,755,334	103,835	467,888	543,838	(75,949)	74,935
Stocks	756,902	74,800	535,368	538,809	(3,441)	76,416
Bonds	1,140,958	(239)	(26,994)	1,092	(28,086)	3,798
Other	857,473	29,274	(40,485)	3,936	(44,421)	(5,279)

<Saitama Resona Bank>

Bonds held to maturity	1,365,116	73,603	(4,248)	3,320	(7,568)	3,975
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	963,648	(8,302)	99,855	124,373	(24,518)	25,723
Stocks	172,884	22,277	124,095	124,126	(30)	22,908
Bonds	631,565	(17,575)	(15,397)	241	(15,638)	2,759
Other	159,197	(13,004)	(8,842)	5	(8,848)	55

<Total of banks under KMFG>

Bonds held to maturity	575,591	18,318	(21,887)	1,707	(23,594)	3,094
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	739,875	4,792	9,076	23,597	(14,521)	4,506
Stocks	31,568	2,299	20,421	20,504	(82)	2,475
Bonds	546,509	(5,906)	(7,260)	394	(7,655)	1,330
Other	161,796	8,398	(4,084)	2,698	(6,783)	700

<Kansai Mirai Bank>

Bonds held to maturity	296,216	(1,405)	(16,053)	514	(16,568)	1,996
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	519,505	119	(1,975)	6,920	(8,895)	1,518
Stocks	7,545	301	4,090	4,111	(20)	456
Bonds	394,831	(3,360)	(3,812)	312	(4,125)	531
Other	117,128	3,178	(2,253)	2,495	(4,749)	530

<Minato Bank>

Bonds held to maturity	279,375	19,723	(5,834)	1,192	(7,026)	1,098
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	220,370	4,672	11,052	16,677	(5,625)	2,988
Stocks	24,023	1,998	16,331	16,393	(62)	2,019
Bonds	151,678	(2,546)	(3,447)	81	(3,529)	798
Other	44,668	5,220	(1,831)	202	(2,033)	169

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 Jun. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Jun. 2022 (C)
Deposits (Term-end)	62,401,851	323,626	1,366,966	62,078,225	61,034,885
Deposits (Average balance)	61,890,162	1,324,005	1,276,782	60,566,156	60,613,379
Trust principal (Term-end)	1,332,934	334,364	138,810	998,570	1,194,124
Trust principal (Average balance)	1,100,030	(58,613)	(247,600)	1,158,643	1,347,631
Loans and bills discounted (Term-end)	41,474,116	37,197	1,638,985	41,436,918	39,835,130
Banking account	41,465,458	37,826	1,641,709	41,427,632	39,823,749
Trust account	8,657	(629)	(2,724)	9,286	11,381
Loans and bills discounted (Average balance)	41,355,647	1,001,123	1,812,458	40,354,523	39,543,189
Banking account	41,346,654	1,002,829	1,815,189	40,343,825	39,531,464
Trust account	8,992	(1,705)	(2,731)	10,698	11,724

<Resona Bank>

Deposits (Term-end)	34,117,849	22,792	1,179,599	34,095,057	32,938,250
Deposits (Average balance)	33,855,362	1,085,347	1,067,949	32,770,014	32,787,413
Trust principal (Term-end)	1,332,934	334,364	138,810	998,570	1,194,124
Trust principal (Average balance)	1,100,030	(58,613)	(247,600)	1,158,643	1,347,631
Loans and bills discounted (Term-end)	22,693,763	28,770	1,039,375	22,664,993	21,654,388
Banking account	22,685,106	29,399	1,042,100	22,655,707	21,643,006
Trust account	8,657	(629)	(2,724)	9,286	11,381
Loans and bills discounted (Average balance)	22,615,858	626,780	1,138,204	21,989,077	21,477,653
Banking account	22,606,866	628,486	1,140,936	21,978,379	21,465,929
Trust account	8,992	(1,705)	(2,731)	10,698	11,724

<Saitama Resona Bank>

Deposits (Term-end)	16,975,716	85,252	286,015	16,890,464	16,689,701
Deposits (Average balance)	16,816,110	303,366	314,862	16,512,744	16,501,248
Loans and bills discounted (Term-end)	8,812,842	1,517	355,345	8,811,325	8,457,496
Loans and bills discounted (Average balance)	8,799,707	211,563	429,942	8,588,144	8,369,764

<Total of banks under KMFG>

Deposits (Term-end)	11,308,285	215,581	(98,648)	11,092,703	11,406,933
Deposits (Average balance)	11,218,688	(64,708)	(106,029)	11,283,397	11,324,718
Loans and bills discounted (Term-end)	9,967,509	6,909	244,263	9,960,599	9,723,246
Loans and bills discounted (Average balance)	9,940,081	162,779	244,310	9,777,301	9,695,770

<Kansai Mirai Bank>

Deposits (Term-end)	7,379,877	103,963	(142,331)	7,275,913	7,522,209
Deposits (Average balance)	7,341,138	(90,001)	(151,392)	7,431,140	7,492,531
Loans and bills discounted (Term-end)	6,919,397	11,985	145,095	6,907,412	6,774,302
Loans and bills discounted (Average balance)	6,894,635	94,477	131,685	6,800,157	6,762,949

<Minato Bank>

Deposits (Term-end)	3,928,408	111,617	43,683	3,816,790	3,884,724
Deposits (Average balance)	3,877,550	25,292	45,362	3,852,257	3,832,187
Loans and bills discounted (Term-end)	3,048,111	(5,076)	99,167	3,053,187	2,948,943
Loans and bills discounted (Average balance)	3,045,445	68,301	112,624	2,977,144	2,932,821

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Jun. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Jun. 2022 (C)
Domestic individual deposits (Term-end)	38,566,206	493,903	825,403	38,072,303	37,740,802
Liquid deposits	29,563,306	609,249	1,346,083	28,954,056	28,217,222
Time deposits	8,857,413	(115,631)	(500,603)	8,973,044	9,358,016
Domestic corporate deposits (Term-end)	19,468,962	359,281	259,172	19,109,680	19,209,789
Liquid deposits	15,722,725	307,811	412,098	15,414,914	15,310,627
Time deposits	2,915,390	(4,894)	(180,267)	2,920,284	3,095,658

<Resona Bank>

Domestic individual deposits (Term-end)	17,601,774	235,907	541,928	17,365,866	17,059,845
Liquid deposits	14,097,480	266,714	729,537	13,830,765	13,367,942
Time deposits	3,391,775	(31,982)	(176,515)	3,423,757	3,568,291
Domestic corporate deposits (Term-end)	13,453,531	191,142	350,555	13,262,389	13,102,976
Liquid deposits	11,049,280	157,988	374,295	10,891,291	10,674,984
Time deposits	1,754,476	(5,019)	(12,711)	1,759,496	1,767,187

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,668,050	207,219	342,481	12,460,831	12,325,569
Liquid deposits	9,991,252	233,410	426,305	9,757,841	9,564,946
Time deposits	2,656,482	(25,888)	(78,893)	2,682,371	2,735,376
Domestic corporate deposits (Term-end)	3,255,940	96,032	(31,166)	3,159,907	3,287,106
Liquid deposits	2,582,932	77,046	60,530	2,505,886	2,522,402
Time deposits	582,459	5,928	(114,607)	576,530	697,066

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,296,381	50,776	(59,006)	8,245,604	8,355,387
Liquid deposits	5,474,573	109,124	190,239	5,365,449	5,284,334
Time deposits	2,809,154	(57,760)	(245,193)	2,866,915	3,054,348
Domestic corporate deposits (Term-end)	2,759,491	72,106	(60,216)	2,687,384	2,819,707
Liquid deposits	2,090,512	72,776	(22,727)	2,017,736	2,113,240
Time deposits	578,455	(5,802)	(52,948)	584,258	631,404

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,353,792	11,337	(87,331)	5,342,455	5,441,123
Liquid deposits	3,281,765	62,561	117,737	3,219,203	3,164,027
Time deposits	2,065,256	(51,149)	(203,571)	2,116,405	2,268,827
Domestic corporate deposits (Term-end)	1,872,210	7,257	(35,431)	1,864,953	1,907,642
Liquid deposits	1,373,234	9,096	(4,916)	1,364,138	1,378,150
Time deposits	434,037	(7,050)	(44,183)	441,088	478,221

<Minato Bank>

Domestic individual deposits (Term-end)	2,942,588	39,439	28,324	2,903,149	2,914,264
Liquid deposits	2,192,808	46,562	72,502	2,146,246	2,120,306
Time deposits	743,898	(6,611)	(41,622)	750,509	785,520
Domestic corporate deposits (Term-end)	887,280	64,849	(24,784)	822,430	912,065
Liquid deposits	717,277	63,679	(17,811)	653,598	735,089
Time deposits	144,417	1,248	(8,765)	143,169	153,183

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 Jun. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Jun. 2022 (C)
Investment trust (Including fund wrap)	2,874,203	207,277	196,069	2,666,926	2,678,134
Public bond	234,055	(5,441)	(41,390)	239,496	275,446
Insurance	2,953,033	86,670	216,859	2,866,362	2,736,173

<Resona Bank>

Investment trust (Including fund wrap)	1,263,344	88,523	66,865	1,174,820	1,196,478
Public bond	65,997	(3,212)	(27,625)	69,210	93,622
Insurance	1,033,628	(1,764)	44,376	1,035,392	989,252

<Saitama Resona Bank>

Investment trust (Including fund wrap)	726,052	61,529	58,183	664,523	667,868
Public bond	161,178	(2,384)	(13,836)	163,563	175,015
Insurance	902,495	42,287	107,506	860,207	794,988

<Total of banks under KMFG>

Investment trust (Including fund wrap)	884,806	57,224	71,019	827,582	813,787
Public bond	6,879	156	71	6,722	6,807
Insurance	1,016,909	46,147	64,976	970,762	951,932

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	611,250	41,293	42,073	569,956	569,176
Public bond	3,564	187	359	3,377	3,205
Insurance	780,762	39,815	48,431	740,946	732,330

<Minato Bank>

Investment trust (Including fund wrap)	273,555	15,930	28,945	257,625	244,610
Public bond	3,314	(31)	(288)	3,345	3,602
Insurance	236,147	6,332	16,545	229,815	219,602

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

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

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

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

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

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1Q of FY 2023	48,241 million yen 6.6 %	8,676 million yen (7.9)%	8,447 million yen 22.8 %
1Q of FY 2022	45,237 million yen (1.2)%	9,423 million yen 7.4 %	6,881 million yen 7.1 %

	Total Assets	Net Assets
June 30, 2023	14,523,075 million yen	521,130 million yen
March 31, 2023	14,046,034 million yen	509,273 million yen

	Net Income per Share of Common Stock
1Q of FY 2023	22.67 yen
1Q of FY 2022	18.47 yen

【Consolidated Balance Sheets】

(Millions of yen)

	March 31, 2023	June 30, 2023
Assets		
Cash and due from banks	¥ 2,522,708	¥ 2,970,869
Call loans and bills bought	2,670	3,480
Monetary claims bought	20	—
Trading account securities	25	0
Securities	1,308,436	1,331,629
Loans and bills discounted	9,894,721	9,898,827
Foreign exchange assets	15,327	18,052
Lease receivables and investment in leases	32,044	32,112
Other assets	159,504	159,229
Tangible fixed assets	90,348	88,851
Intangible fixed assets	5,891	5,570
Net defined benefit asset	24,184	24,259
Deferred tax assets	21,205	19,623
Customers' liabilities for acceptances and guarantees	31,004	31,911
Reserve for possible loan losses	(62,062)	(61,341)
Total Assets	¥ 14,046,034	¥ 14,523,075

【Consolidated Balance Sheets- Continued】

(Millions of yen)

	March 31, 2023	June 30, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,074,698	¥ 11,292,724
Negotiable certificates of deposit	235,120	209,650
Call money and bills sold	1,192,649	1,589,194
Payables under securities lending transactions	251,139	236,982
Borrowed money	648,810	538,621
Foreign exchange liabilities	889	459
Other liabilities	85,385	89,039
Reserve for employees' bonuses	5,461	2,158
Net defined benefit liability	6,843	6,668
Other reserves	4,759	4,535
Acceptances and guarantees	31,004	31,911
Total Liabilities	13,536,760	14,001,945
Net Assets		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	171,080	179,524
Total stockholders' equity	509,607	518,050
Net unrealized gains on available-for-sale securities	(1,049)	2,027
Net deferred gains on hedges	411	668
Remeasurements of defined benefit plans	267	345
Total accumulated other comprehensive income	(370)	3,042
Non-controlling interests	36	37
Total Net Assets	509,273	521,130
Total Liabilities and Net Assets	¥ 14,046,034	¥ 14,523,075

【Consolidated Statements of Income】

(Millions of yen)

	First Quarter of FY2022 From April 1, 2022 to June 30, 2022	First Quarter of FY2023 From April 1, 2023 to June 30, 2023
Ordinary income	¥ 45,237	¥ 48,241
Interest income	27,152	28,312
Interest on loans and bills discounted	24,160	24,318
Interest and dividends on securities	1,475	2,794
Trust fees	—	7
Fees and commissions	12,006	10,808
Other operating income	4,723	7,425
Other ordinary income	1,354	1,688
Ordinary expenses	35,814	39,565
Interest expenses	620	1,015
Interest on deposits	556	578
Fees and commissions	3,717	3,521
Other operating expenses	3,955	6,945
General and administrative expenses	26,071	25,393
Other ordinary expenses	1,448	2,690
Ordinary profits	9,423	8,676
Extraordinary gains	173	1,224
Gains on disposal of fixed assets	173	1,224
Extraordinary losses	135	264
Losses on disposal of fixed assets	46	115
Impairment losses on fixed assets	88	148
Income before income taxes	9,461	9,636
Income taxes – current	1,402	1,147
Income taxes – deferred	1,177	41
Total income taxes	2,579	1,188
Net income	6,882	8,448
Net income attributable to non-controlling interests	0	0
Net income attributable to owners of parent	¥ 6,881	¥ 8,447

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	First Quarter of FY2022 From April 1, 2022 to June 30, 2022	First Quarter of FY2023 From April 1, 2023 to June 30, 2023
Net income	¥ 6,882	¥ 8,448
Other comprehensive income	(5,171)	3,412
Net unrealized gains on available-for-sale securities	(5,325)	3,077
Net deferred gains on hedges	3	257
Remeasurements of defined benefit plans	150	78
Total comprehensive income	¥ 1,711	¥ 11,861
Total comprehensive income attributable to:		
Owners of parent	¥ 1,710	¥ 11,860
Non-controlling interests	¥ 0	¥ 0