



Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2023 (Six months ended September 30, 2023/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

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Quarterly securities report issuing date: November 22, 2023 Dividends payment date: December 8, 2023

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

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

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

1. Consolidated Financial Results for the First Half of Fiscal Year 2023 (April 1, 2023- September 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	%
1H of FY2023	443,570	1.8	114,481	(1.1)	82,509	(0.2)
1H of FY2022	435,587	5.4	115,801	(1.5)	82,677	2.3

Note: Comprehensive Income: 1H of FY2023: 110,173 million yen +1,040.9% 1H of FY2022: 9,656 million yen (92.1)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2023	35.06	35.06
1H of FY2022	34.69	34.68

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2023	73,392,313	2,609,487	3.5
March 31, 2023	74,812,710	2,534,052	3.4

(Reference) Net Assets Attributable to Stockholders: September 30, 2023: 2,588,753 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	-	11.00	-	-	-
FY2023(Forecast)	-	-	-	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) 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

(3) Number of Shares of Common Stock Outstanding
 A) Total outstanding shares including treasury stock at the end of the period
 September 30, 2023 : 2,362,314,666 shares
 March 31, 2023 : 2,377,665,966 shares
 B) Treasury stock at the end of the period
 September 30, 2023 : 14,238,816 shares
 March 31, 2023 : 16,030,166 shares
 C) Average outstanding shares during the period
 1H of FY2023 : 2,352,869,600 shares
 1H of FY2022 : 2,383,193,707 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
 September 30, 2023 : 13,404,700 shares
 March 31, 2023 : 15,135,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,350,472,726 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.

Note: How to get supplemental information for the financial results

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

The presentation video and materials of the investor relations meeting for institutional investor or analyst will be posted on the web site on November 16, 2023.

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Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 22,391,508	¥ 20,082,522
Call loans and bills bought	89,359	103,738
Deposits paid for bonds borrowing transactions	8,360	5,641
Monetary claims bought	497,537	484,409
Trading assets	221,942	275,401
Securities	8,386,214	8,951,673
Loans and bills discounted	41,357,286	41,625,660
Foreign exchange assets	198,688	160,482
Lease receivables and investments in leases	34,989	36,208
Other assets	978,079	1,029,282
Tangible fixed assets	352,442	346,298
Intangible fixed assets	51,931	47,875
Net defined benefit asset	50,152	53,400
Deferred tax assets	22,979	1,730
Customers' liabilities for acceptances and guarantees	384,964	401,624
Reserve for possible loan losses	(213,713)	(213,626)
Reserve for possible losses on investments	(14)	(10)
Total Assets	¥ 74,812,710	¥ 73,392,313
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 61,898,677	¥ 61,969,418
Negotiable certificates of deposit	898,140	877,140
Call money and bills sold	1,174,692	1,566,364
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	2,285,798	1,796,786
Trading liabilities	48,310	88,213
Borrowed money	3,617,976	1,596,798
Foreign exchange liabilities	5,301	6,399
Bonds	196,000	206,000
Due to trust account	990,487	1,397,058
Other liabilities	676,901	793,417
Reserve for employees' bonuses	20,074	16,888
Net defined benefit liability	9,515	8,628
Other reserves	26,016	24,434
Deferred tax liabilities	22,706	10,782
Deferred tax liabilities for land revaluation	18,094	17,871
Acceptances and guarantees	384,964	401,624
Total Liabilities	72,278,658	70,782,826
Net Assets		
Capital stock	50,552	50,552
Capital surplus	134,452	124,418
Retained earnings	1,963,546	2,021,607
Treasury stock	(8,154)	(7,846)
Total stockholders' equity	2,140,398	2,188,732
Net unrealized gains on available-for-sale securities	343,081	362,098
Net deferred gains on hedges	5,617	6,085
Revaluation reserve for land	39,426	38,918
Foreign currency translation adjustments	(880)	2,676
Remeasurements of defined benefit plans	(11,759)	(9,758)
Total accumulated other comprehensive income	375,485	400,020
Stock acquisition rights	215	181
Non-controlling interests	17,953	20,552
Total Net Assets	2,534,052	2,609,487
Total Liabilities and Net Assets	¥ 74,812,710	¥ 73,392,313

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

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 435,587	¥ 443,570
Interest income	225,108	245,873
Interest on loans and bills discounted	177,328	181,234
Interest and dividends on securities	28,799	39,657
Trust fees	10,795	13,045
Fees and commissions	128,218	125,047
Trading income	656	666
Other operating income	22,210	26,556
Other ordinary income	48,597	32,380
Ordinary expenses	319,785	329,089
Interest expenses	12,855	40,924
Interest on deposits	5,942	14,000
Fees and commissions	30,175	32,194
Trading expenses	121	60
Other operating expenses	52,428	24,899
General and administrative expenses	207,372	209,114
Other ordinary expenses	16,831	21,895
Ordinary profits	115,801	114,481
Extraordinary gains	822	1,535
Gains on disposal of fixed assets	822	1,535
Extraordinary losses	1,375	2,036
Losses on disposal of fixed assets	721	606
Impairment losses on fixed assets	654	1,429
Income before income taxes	115,248	113,981
Income taxes – current	22,173	31,397
Income taxes – deferred	10,007	(189)
Total income taxes	32,181	31,207
Net income	83,066	82,773
Net income attributable to non-controlling interests	389	263
Net income attributable to owners of parent	¥ 82,677	¥ 82,509

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Net income	¥ 83,066	¥ 82,773
Other comprehensive income	(73,410)	27,400
Net unrealized gains on available-for-sale securities	(78,037)	19,000
Net deferred gains on hedges	(3,059)	467
Foreign currency translation adjustments	4,884	5,886
Remeasurements of defined benefit plans	2,810	1,986
Share of other comprehensive income of affiliates accounted for using the equity method	(8)	60
Total comprehensive income	¥ 9,656	¥ 110,173
Total comprehensive income attributable to:		
Owners of parent	¥ 8,229	¥ 107,552
Non-controlling interests	¥ 1,426	¥ 2,621

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

(Millions of yen)

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

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

Consolidated Statements of Changes in Net Assets - Continued
For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398	¥ 343,081	¥ 5,617
Changes during the term							
Dividends paid			(24,956)		(24,956)		
Net income attributable to owners of parent			82,509		82,509		
Purchase of treasury stock				(11,084)	(11,084)		
Disposal of treasury stock		(9)		1,398	1,389		
Cancellation of treasury stock		(9,993)		9,993	—		
Reversal of revaluation reserve for land			507		507		
Changes in ownership interest of parent due to transactions with non-controlling interests		(31)			(31)		
Net changes except for stockholders' equity during the term						19,016	467
Total changes during the term	—	(10,034)	58,061	307	48,334	19,016	467
Balance at the end of the term	¥ 50,552	¥ 124,418	¥ 2,021,607	¥ (7,846)	¥ 2,188,732	¥ 362,098	¥ 6,085

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,426	¥ (880)	¥ (11,759)	¥ 375,485	¥ 215	¥ 17,953	¥ 2,534,052
Changes during the term							
Dividends paid							(24,956)
Net income attributable to owners of parent							82,509
Purchase of treasury stock							(11,084)
Disposal of treasury stock							1,389
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							507
Changes in ownership interest of parent due to transactions with non-controlling interests							(31)
Net changes except for stockholders' equity during the term	(507)	3,556	2,001	24,535	(34)	2,598	27,100
Total changes during the term	(507)	3,556	2,001	24,535	(34)	2,598	75,434
Balance at the end of the term	¥ 38,918	¥ 2,676	¥ (9,758)	¥ 400,020	¥ 181	¥ 20,552	¥ 2,609,487

(4) Note on Going-Concern Assumption

Not applicable

(5) Other Notes

Significant Subsequent Event

Please refer to the "Announcement Regarding Absorption-Type Merger (Simplified Merger (kan'i gappei)/Abbreviated Merger (ryakushiki gappei)) of Wholly-Owned Subsidiary, Kansai Mirai Financial Group, Inc." and "Announcement Regarding Decision on Matters Concerning Acquisition of Treasury Shares and Cancellation of Treasury Shares" announced today.

[Reference]
Statement of Trust Assets and Liabilities

Assets				
	March 31, 2023		September 30, 2023	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Loans and bills discounted	¥ 9,286	0.03	¥ 8,090	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	27,043,377	93.66	27,615,578	92.66
Securities held in custody account	19,468	0.06	19,427	0.06
Monetary claims	300,619	1.05	283,431	0.95
Tangible fixed assets	305,417	1.06	285,518	0.96
Intangible fixed assets	3,308	0.01	3,308	0.01
Other claims	4,182	0.01	4,133	0.01
Due from banking account	990,487	3.43	1,397,058	4.69
Cash and due from banks	198,301	0.69	187,419	0.63
Total assets	¥ 28,874,470	100.00	¥ 29,803,987	100.00

Liabilities				
	March 31, 2023		September 30, 2023	
	<i>Million yen</i>	%	<i>Million yen</i>	%
Money trusts	¥ 12,361,915	42.81	¥ 12,949,844	43.45
Pension trusts	2,641,246	9.15	2,600,918	8.73
Property formation benefit trusts	1,050	0.00	1,062	0.00
Securities investment trusts	12,629,061	43.74	13,037,896	43.75
Money entrusted, other than money trusts	377,934	1.31	383,274	1.29
Securities trusts	19,470	0.07	19,429	0.06
Monetary claims trusts	302,720	1.05	285,041	0.95
Land and fixtures trusts	2,506	0.01	-	-
Composite trusts	538,564	1.86	526,520	1.77
Total liabilities	¥ 28,874,470	100.00	¥ 29,803,987	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.
3. Co-managed trust funds under other trust bank's administration amounted to JPY128,768 million as of March 31, 2023 and JPY126,561 million as of September 30, 2023, respectively.

Financial Results Report for the First Half of FY2023

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[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

I. Highlights of Financial Results for the First Half of Fiscal Year 2023

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY2023 (A)		1st half of FY2022 (B)
			(A)-(B)	
Ordinary income	1	443,570	7,983	435,587
Gross operating profit	2	313,111	21,702	291,408
Interest income	3	204,949	(7,303)	212,253
Trust fees (after disposal of problem loans in the trust account)	4	13,045	2,250	10,795
<Disposal of problem loans in the trust account>	5	10	(19)	30
Fees and commissions	6	92,853	(5,190)	98,043
Trading income	7	605	70	534
Other operating income	8	1,656	31,875	(30,218)
Expenses(excluding non-recurring items)	9	(205,825)	(3,019)	(202,806)
Personnel expenses	10	(98,391)	(1,753)	(96,637)
Non-personnel expenses	11	(93,354)	(2,214)	(91,140)
Taxes	12	(14,079)	948	(15,027)
Actual net operating profit (2-5+9+19)	13	107,540	18,743	88,796
Provision to general reserve for possible loan losses	14	5,466	1,354	4,112
Other gains/(losses), net	15	1,730	(21,356)	23,086
Net gains/(losses) on stocks	16	23,525	(11,908)	35,433
Disposal of problem loans	17	(19,212)	(4,609)	(14,603)
Reversal of credit expenses	18	3,474	747	2,726
Equity in earnings of investments in affiliates	19	265	41	223
Ordinary profit	20	114,481	(1,319)	115,801
Extraordinary gains	21	1,535	713	822
Extraordinary losses	22	(2,036)	(660)	(1,375)
Income before income taxes	23	113,981	(1,266)	115,248
Income taxes - current	24	(31,397)	(9,223)	(22,173)
Income taxes - deferred	25	189	10,197	(10,007)
Net income	26	82,773	(293)	83,066
Net income attributable to non-controlling interests	27	(263)	126	(389)
Net income attributable to owners of parent	28	82,509	(167)	82,677

Credit expense (5+14+17+18)	29	(10,262)	(2,527)	(7,734)
Disposal of problem loans in the trust account	30	10	(19)	30
Provision to general reserve for possible loan losses	31	5,466	1,354	4,112
Write-off of loans	32	(7,338)	(622)	(6,716)
Provision to specific reserve for possible loan losses	33	(11,542)	(4,229)	(7,312)
Provision to special reserve for certain overseas loans	34	(0)	(0)	-
Other disposal of problem loans	35	(331)	242	(574)
Gains on recoveries of written-off claims	36	3,474	747	2,726

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY2023 (A)		1st half of FY2022 (B)
			(A)-(B)	
Number of consolidated subsidiaries	37	32	(1)	33
Number of affiliated companies accounted for by the equity method	38	7	-	7
Total	39	39	(1)	40

<Total of group banks under Resona HD>

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Gross operating profit (8+16)	1	285,286	21,553	263,733	159,178	18,192	140,985
Interest income	2	201,664	(7,636)	209,301	105,328	(8,352)	113,680
Net gains/(losses) on cancellation of investment trusts	3	1,080	1,203	(123)	(121)	181	(302)
Fees and commissions(including trust fees)	4	82,154	(2,610)	84,764	53,929	(920)	54,850
Trading income	5	555	26	529	555	26	529
Other operating income	6	912	31,774	(30,861)	(634)	27,439	(28,074)
Net gains/(losses) on bonds	7	(10,622)	28,954	(39,576)	(8,697)	25,824	(34,521)
Gross operating profit from domestic operations (9+10+12+13+14)	8	276,212	(5,721)	281,934	153,273	(4,800)	158,073
Interest income	9	196,037	(3,568)	199,606	100,775	(4,759)	105,535
Trust fees (after disposal of problem loans in the trust account)	10	13,060	2,206	10,854	13,023	2,206	10,817
<Disposal of problem loans in the trust account>	11	10	(19)	30	10	(19)	30
Fees and commissions	12	67,621	(4,805)	72,427	39,837	(3,123)	42,960
Trading income	13	139	123	16	139	123	16
Other operating income	14	(646)	322	(969)	(502)	752	(1,255)
Net gains/(losses) on bonds	15	(1,114)	(212)	(901)	(517)	1,516	(2,033)
Gross operating profit from international operations (17+18+19+20)	16	9,074	27,275	(18,201)	5,905	22,993	(17,087)
Interest income	17	5,627	(4,067)	9,695	4,552	(3,593)	8,145
Fees and commissions	18	1,471	(11)	1,483	1,069	(3)	1,072
Trading income	19	415	(96)	512	415	(96)	512
Other operating income	20	1,559	31,451	(29,892)	(132)	26,686	(26,819)
Net gains/(losses) on bonds	21	(9,507)	29,167	(38,675)	(8,180)	24,307	(32,487)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(190,936)	(1,948)	(188,988)	(105,152)	(2,117)	(103,034)
Personnel expenses	23	(84,338)	(1,076)	(83,262)	(44,429)	(1,401)	(43,027)
Non-personnel expenses	24	(93,283)	(1,720)	(91,563)	(53,770)	(1,080)	(52,690)
Taxes	25	(13,314)	847	(14,162)	(6,953)	363	(7,316)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	94,340	19,625	74,714	54,015	16,094	37,920
Core net operating profit (26-7)	27	104,962	(9,329)	114,291	62,712	(9,729)	72,441
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	103,881	(10,533)	114,414	62,834	(9,910)	72,744
Amortization of goodwill	29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	93,971	19,625	74,346	54,015	16,094	37,920
Provision to general reserve for possible loan losses	31	3,403	332	3,071	2,903	3,339	(436)
Net operating profit (1+22+29+31)	32	97,385	19,937	77,447	56,928	19,414	37,513
Other gains/(losses), net	33	5,576	(19,530)	25,107	5,571	(21,436)	27,008
Net gains/(losses) on stocks	34	23,925	(11,679)	35,604	17,058	(12,381)	29,440
Disposal of problem loans	35	(15,863)	(2,873)	(12,990)	(12,297)	(5,936)	(6,360)
Reversal of credit expenses	36	3,332	540	2,792	2,492	491	2,000
Other	37	(5,817)	(5,517)	(299)	(1,681)	(3,610)	1,928
Ordinary profit (32+33)	38	102,961	406	102,554	62,500	(2,021)	64,522
Extraordinary gains/(losses), net	39	(678)	(164)	(513)	(1,267)	(555)	(711)
Net gains/(losses) on disposal of fixed assets	40	924	772	151	(292)	119	(412)
Impairment losses on fixed assets	41	(1,602)	(937)	(665)	(974)	(675)	(299)
Income before income taxes (38+39)	42	102,283	242	102,041	61,233	(2,576)	63,810
Income taxes-current	43	(28,030)	(9,774)	(18,256)	(17,244)	(6,356)	(10,887)
Income taxes-deferred	44	671	10,773	(10,101)	243	6,364	(6,120)
Net income (42+43+44)	45	74,924	1,241	73,682	44,232	(2,568)	46,801
Credit expense (11+31+35+36)	46	(9,117)	(2,020)	(7,096)	(6,891)	(2,124)	(4,767)
Disposal of problem loans in the trust account	47	10	(19)	30	10	(19)	30
Provision to general reserve for possible loan losses	48	3,403	612	2,790	2,903	3,339	(436)
Write-off of loans	49	(6,531)	(1,998)	(4,532)	(4,471)	(833)	(3,637)
Provision to specific reserve for possible loan losses	50	(9,010)	(1,585)	(7,425)	(7,696)	(5,227)	(2,468)
Provision to special reserve for certain overseas loans	51	(0)	(0)	-	(0)	(0)	-
Other disposal of problem loans	52	(321)	251	(573)	(129)	124	(254)
Gains on recoveries of written-off claims	53	3,332	718	2,614	2,492	491	2,000

Resona Holdings, Inc.
Financial Results Report for 1H of FY2023

(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Gross operating profit (8+16)	1	58,689	3,628	55,060	67,419	(267)	67,686
Interest income	2	41,123	(441)	41,564	55,212	1,157	54,055
Net gains/(losses) on cancellation of investment trusts	3	7	7	-	1,194	1,014	179
Fees and commissions(including trust fees)	4	16,743	(60)	16,803	11,482	(1,628)	13,110
Trading income	5	-	-	-	-	-	-
Other operating income	6	822	4,130	(3,308)	724	203	521
Net gains/(losses) on bonds	7	(1,243)	2,792	(4,035)	(681)	338	(1,019)
Gross operating profit from domestic operations (9+10+12+13+14)	8	57,331	211	57,120	65,608	(1,132)	66,740
Interest income	9	40,918	168	40,749	54,343	1,021	53,321
Trust fees (after disposal of problem loans in the trust account)	10	29	(6)	35	8	7	1
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	16,569	(62)	16,632	11,214	(1,619)	12,834
Trading income	13	-	-	-	-	-	-
Other operating income	14	(186)	111	(297)	41	(541)	583
Net gains/(losses) on bonds	15	(259)	(1,064)	805	(337)	(665)	327
Gross operating profit from international operations (17+18+19+20)	16	1,357	3,417	(2,059)	1,811	865	945
Interest income	17	205	(610)	815	869	135	733
Fees and commissions	18	143	8	135	258	(15)	274
Trading income	19	-	-	-	-	-	-
Other operating income	20	1,008	4,019	(3,010)	682	745	(62)
Net gains/(losses) on bonds	21	(984)	3,856	(4,840)	(343)	1,003	(1,347)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(37,870)	(662)	(37,208)	(47,913)	831	(48,745)
Personnel expenses	23	(16,698)	(563)	(16,134)	(23,210)	888	(24,099)
Non-personnel expenses	24	(18,362)	(426)	(17,935)	(21,151)	(213)	(20,938)
Taxes	25	(2,809)	328	(3,138)	(3,551)	155	(3,707)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	20,819	2,966	17,852	19,505	563	18,941
Core net operating profit (26-7)	27	22,062	174	21,888	20,186	225	19,961
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	22,055	166	21,888	18,992	(789)	19,781
Amortization of goodwill	29	-	-	-	(368)	-	(368)
Actual net operating profit (including amortization of goodwill) (26+29)	30	20,819	2,966	17,852	19,137	563	18,573
Provision to general reserve for possible loan losses	31	(1,055)	(3,986)	2,931	1,555	978	576
Net operating profit (1+22+29+31)	32	19,764	(1,020)	20,784	20,692	1,542	19,149
Other gains/(losses), net	33	3,948	3,846	101	(3,943)	(1,940)	(2,002)
Net gains/(losses) on stocks	34	5,202	458	4,744	1,663	243	1,420
Disposal of problem loans	35	490	4,231	(3,741)	(4,057)	(1,168)	(2,888)
Reversal of credit expenses	36	411	236	175	428	(188)	616
Other	37	(2,157)	(1,080)	(1,077)	(1,978)	(827)	(1,151)
Ordinary profit (32+33)	38	23,712	2,826	20,885	16,748	(398)	17,147
Extraordinary gains/(losses), net	39	(150)	(43)	(107)	739	433	305
Net gains/(losses) on disposal of fixed assets	40	(121)	(21)	(100)	1,339	674	664
Impairment losses on fixed assets	41	(28)	(21)	(6)	(600)	(240)	(359)
Income before income taxes (38+39)	42	23,561	2,783	20,778	17,488	35	17,452
Income taxes-current	43	(6,408)	(1,341)	(5,066)	(4,378)	(2,075)	(2,302)
Income taxes-deferred	44	(460)	790	(1,250)	888	3,618	(2,730)
Net income (42+43+44)	45	16,693	2,231	14,462	13,998	1,578	12,419
Credit expense (11+31+35+36)	46	(152)	481	(634)	(2,073)	(378)	(1,695)
Disposal of problem loans in the trust account	47	-	-	-	-	-	-
Provision to general reserve for possible loan losses	48	(1,055)	(3,986)	2,931	1,555	1,259	296
Write-off of loans	49	(265)	141	(407)	(1,793)	(1,305)	(487)
Provision to specific reserve for possible loan losses	50	753	4,048	(3,295)	(2,067)	(406)	(1,661)
Provision to special reserve for certain overseas loans	51	-	-	-	-	-	-
Other disposal of problem loans	52	3	42	(38)	(195)	84	(280)
Gains on recoveries of written-off claims	53	411	236	175	428	(9)	438

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Gross operating profit (8+16)	1	46,597	(417)	47,015	20,821	150	20,671
Interest income	2	39,498	1,089	38,409	15,713	67	15,646
Net gains/(losses) on cancellation of investment trusts	3	1,000	821	179	193	193	-
Fees and commissions(including trust fees)	4	6,448	(1,513)	7,962	5,033	(114)	5,147
Trading income	5	-	-	-	-	-	-
Other operating income	6	649	6	643	75	197	(122)
Net gains/(losses) on bonds	7	(184)	227	(412)	(496)	110	(607)
Gross operating profit from domestic operations (9+10+12+13+14)	8	45,882	(425)	46,307	19,725	(707)	20,433
Interest income	9	39,342	1,282	38,059	15,001	(260)	15,261
Trust fees (after disposal of problem loans in the trust account)	10	8	7	1	-	-	-
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	6,294	(1,504)	7,799	4,920	(114)	5,035
Trading income	13	-	-	-	-	-	-
Other operating income	14	237	(209)	447	(195)	(332)	136
Net gains/(losses) on bonds	15	(137)	(408)	271	(200)	(256)	55
Gross operating profit from international operations (17+18+19+20)	16	715	7	707	1,095	857	238
Interest income	17	156	(192)	349	712	328	384
Fees and commissions	18	146	(16)	162	112	0	112
Trading income	19	-	-	-	-	-	-
Other operating income	20	412	216	196	270	529	(258)
Net gains/(losses) on bonds	21	(47)	636	(684)	(295)	367	(663)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(31,806)	1,493	(33,299)	(16,107)	(661)	(15,445)
Personnel expenses	23	(14,932)	1,368	(16,300)	(8,278)	(480)	(7,798)
Non-personnel expenses	24	(14,441)	17	(14,458)	(6,709)	(230)	(6,479)
Taxes	25	(2,432)	107	(2,539)	(1,118)	48	(1,167)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	14,791	1,075	13,715	4,714	(511)	5,225
Core net operating profit (26-7)	27	14,975	847	14,128	5,210	(622)	5,833
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	13,974	26	13,948	5,017	(816)	5,833
Amortization of goodwill	29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	14,422	1,075	13,347	4,714	(511)	5,225
Provision to general reserve for possible loan losses	31	470	470	-	1,085	508	576
Net operating profit (1+22+29+31)	32	14,893	1,545	13,347	5,799	(3)	5,802
Other gains/(losses), net	33	(3,127)	(2,858)	(269)	(815)	917	(1,733)
Net gains/(losses) on stocks	34	1,080	173	907	583	70	512
Disposal of problem loans	35	(2,485)	(1,846)	(639)	(1,571)	677	(2,249)
Reversal of credit expenses	36	243	(270)	513	185	82	103
Other	37	(1,965)	(914)	(1,050)	(13)	87	(100)
Ordinary profit (32+33)	38	11,765	(1,312)	13,077	4,983	913	4,069
Extraordinary gains/(losses), net	39	1,097	557	540	(358)	(123)	(234)
Net gains/(losses) on disposal of fixed assets	40	1,353	642	710	(14)	31	(45)
Impairment losses on fixed assets	41	(256)	(85)	(170)	(344)	(155)	(188)
Income before income taxes (38+39)	42	12,862	(755)	13,617	4,625	790	3,834
Income taxes-current	43	(3,151)	(1,895)	(1,255)	(1,227)	(180)	(1,046)
Income taxes-deferred	44	1,132	4,222	(3,090)	(244)	(604)	359
Net income (42+43+44)	45	10,844	1,572	9,272	3,153	6	3,147
Credit expense (11+31+35+36)	46	(1,772)	(1,646)	(126)	(300)	1,268	(1,569)
Disposal of problem loans in the trust account	47	-	-	-	-	-	-
Provision to general reserve for possible loan losses	48	470	750	(280)	1,085	508	576
Write-off of loans	49	(1,793)	(1,307)	(486)	(0)	1	(1)
Provision to specific reserve for possible loan losses	50	(604)	(1,063)	459	(1,463)	656	(2,120)
Provision to special reserve for certain overseas loans	51	-	-	-	-	-	-
Other disposal of problem loans	52	(88)	65	(153)	(107)	19	(127)
Gains on recoveries of written-off claims	53	243	(91)	334	185	82	103

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Actual net operating profit	94,340	19,625	74,714	54,015	16,094	37,920
Actual net operating profit per employee (thousands of yen)	5,246	1,165	4,081	5,885	1,771	4,114
Net operating profit	97,385	19,937	77,447	56,928	19,414	37,513
Net operating profit per employee (thousands of yen)	5,416	1,185	4,230	6,203	2,132	4,070

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Actual net operating profit	20,819	2,966	17,852	19,505	563	18,941
Actual net operating profit per employee (thousands of yen)	6,569	983	5,585	3,461	249	3,212
Net operating profit	19,764	(1,020)	20,784	20,692	1,542	19,149
Net operating profit per employee (thousands of yen)	6,236	(266)	6,503	3,672	424	3,247

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Actual net operating profit	14,791	1,075	13,715	4,714	(511)	5,225
Actual net operating profit per employee (thousands of yen)	3,853	458	3,395	2,611	(187)	2,799
Net operating profit	14,893	1,545	13,347	5,799	(3)	5,802
Net operating profit per employee (thousands of yen)	3,880	575	3,304	3,212	104	3,107

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

3. R O E

<Consolidated>

(%)

	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Net income ROE	7.60	(0.35)	7.95

Net income attributable to owners of parent × 365 / 183

Note: ROE=

(Total stockholders' equity at beginning of period + Total stockholders' equity at end of period) / 2

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2023		1st half of FY2022	1st half of FY2023		1st half of FY2022
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.64	0.02	0.62	0.63	(0.00)	0.63
Average interest rate of loans and bills discounted (c)	0.81	(0.05)	0.86	0.76	(0.05)	0.82
Average interest rate on securities	0.69	0.05	0.64	0.77	(0.03)	0.81
Average interest rate on procured funds (b)	0.52	0.03	0.49	0.52	0.03	0.49
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Average interest rate on external debt	(0.04)	(0.04)	(0.00)	(0.00)	(0.00)	(0.00)
Gross interest margin (a) - (b)	0.12	(0.00)	0.12	0.11	(0.03)	0.14
Loan-to-deposit spread (c) - (d)	0.80	(0.04)	0.85	0.76	(0.05)	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.85	(0.03)	0.89	0.80	(0.04)	0.85
Loan-to-deposit spread (e) - (d)	0.85	(0.03)	0.89	0.80	(0.04)	0.84

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2023		1st half of FY2022	1st half of FY2023		1st half of FY2022
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.53	0.04	0.49	0.80	0.08	0.72
Average interest rate of loans and bills discounted (c)	0.74	(0.05)	0.80	0.96	(0.03)	0.99
Average interest rate on securities	0.47	0.11	0.35	0.84	0.20	0.64
Average interest rate on procured funds (b)	0.39	0.02	0.37	0.71	0.05	0.66
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.01	(0.00)	0.01
Average interest rate on external debt	(0.02)	(0.03)	0.00	(0.09)	(0.08)	(0.00)
Gross interest margin (a) - (b)	0.13	0.01	0.12	0.09	0.03	0.06
Loan-to-deposit spread (c) - (d)	0.74	(0.05)	0.80	0.94	(0.03)	0.97

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.85	(0.03)	0.89	0.96	(0.03)	0.99
Loan-to-deposit spread (e) - (d)	0.85	(0.03)	0.89	0.94	(0.03)	0.97

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2023		1st half of FY2022	1st half of FY2023		1st half of FY2022
	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average interest rate on funds invested (a)	0.86	0.14	0.72	0.67	(0.03)	0.71
Average interest rate of loans and bills discounted (c)	1.00	(0.03)	1.04	0.86	(0.02)	0.88
Average interest rate on securities	1.04	0.53	0.50	0.52	(0.43)	0.96
Average interest rate on procured funds (b)	0.70	0.07	0.63	0.72	0.00	0.72
Average interest rate of deposits and negotiable CDs (d)	0.01	(0.00)	0.02	0.01	(0.00)	0.01
Average interest rate on external debt	(0.07)	(0.06)	(0.00)	(0.15)	(0.14)	(0.00)
Gross interest margin (a) - (b)	0.16	0.07	0.08	(0.04)	(0.04)	(0.00)
Loan-to-deposit spread (c) - (d)	0.98	(0.03)	1.02	0.84	(0.02)	0.87

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.00	(0.03)	1.04	0.86	(0.02)	0.88
Loan-to-deposit spread (e) - (d)	0.98	(0.03)	1.02	0.84	(0.02)	0.87

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

5. Use and source of funds

<Total of group banks under Resona HD>

(Millions of yen, %)

	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	63,030,632	241,617	0.76	(3,449,266)	20,376	0.10	66,479,898	221,241	0.66
Loans and bills discounted	41,422,625	177,748	0.85	1,630,942	3,066	(0.01)	39,791,682	174,682	0.87
Securities	8,092,001	40,793	1.00	665,680	11,615	0.22	7,426,320	29,178	0.78
Source of Funds	71,281,865	39,952	0.11	(3,337,415)	28,012	0.07	74,619,281	11,940	0.03
Deposits	61,954,939	13,338	0.04	1,372,761	8,132	0.02	60,582,177	5,205	0.01
Negotiable certificates of deposit	1,117,809	23	0.00	(68,788)	(0)	0.00	1,186,598	24	0.00
Call money	2,168,908	2,954	0.27	119,888	2,332	0.21	2,049,019	621	0.06
Borrowed money	2,505,874	2,095	0.16	(5,343,872)	942	0.13	7,849,747	1,153	0.02

2. Domestic operations

Use of Funds	61,399,349	199,943	0.64	(3,725,895)	(2,869)	0.02	65,125,244	202,813	0.62
Loans and bills discounted	40,915,420	166,240	0.81	1,658,814	(3,175)	(0.05)	39,256,606	169,416	0.86
Securities	7,306,059	25,568	0.69	412,585	3,302	0.05	6,893,474	22,265	0.64
Source of Funds	69,646,317	3,906	0.01	(3,613,536)	699	0.00	73,259,854	3,207	0.00
Deposits	61,197,855	1,399	0.00	1,361,046	(404)	(0.00)	59,836,808	1,804	0.00
Negotiable certificates of deposit	1,117,809	23	0.00	(68,788)	(0)	0.00	1,186,598	24	0.00
Call money	2,036,452	(468)	(0.04)	87,004	(258)	(0.02)	1,949,448	(210)	(0.02)
Borrowed money	2,423,026	(491)	(0.04)	(5,288,142)	(563)	(0.04)	7,711,168	71	0.00

3. International operations

Use of Funds	1,815,295	41,687	4.58	294,262	23,240	2.16	1,521,032	18,446	2.41
Loans and bills discounted	507,204	11,507	4.52	(27,871)	6,241	2.56	535,076	5,265	1.96
Securities	785,942	15,225	3.86	253,095	8,312	1.27	532,846	6,912	2.58
Source of Funds	1,819,559	36,060	3.95	293,754	27,308	2.80	1,525,805	8,751	1.14
Deposits	757,083	11,939	3.14	11,715	8,537	2.23	745,368	3,401	0.91
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	132,456	3,423	5.15	32,884	2,591	3.48	99,571	831	1.66
Borrowed money	82,848	2,587	6.22	(55,730)	1,505	4.67	138,578	1,082	1.55

<Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	34,040,529	140,208	0.82	(650,238)	17,036	0.11	34,690,768	123,171	0.70
Loans and bills discounted	22,671,691	95,107	0.83	1,052,387	3,406	(0.00)	21,619,304	91,700	0.84
Securities	4,420,500	26,583	1.19	484,698	6,935	0.20	3,935,802	19,648	0.99
Source of Funds	39,410,473	34,879	0.17	(580,823)	25,389	0.12	39,991,296	9,490	0.04
Deposits	33,876,342	11,664	0.06	1,134,694	7,880	0.04	32,741,648	3,783	0.02
Negotiable certificates of deposit	615,739	17	0.00	(10,489)	(0)	(0.00)	626,228	17	0.00
Call money	415,599	3,267	1.56	(35,914)	2,518	1.23	451,513	749	0.33
Borrowed money	1,531,529	2,586	0.33	(2,443,459)	1,508	0.28	3,974,989	1,077	0.05

2. Domestic operations

Use of Funds	32,669,458	104,473	0.63	(874,408)	(2,900)	(0.00)	33,543,867	107,374	0.63
Loans and bills discounted	22,287,989	85,802	0.76	1,092,172	(1,550)	(0.05)	21,195,817	87,352	0.82
Securities	3,812,137	14,887	0.77	278,741	485	(0.03)	3,533,395	14,401	0.81
Source of Funds	38,032,343	3,698	0.01	(807,039)	1,859	0.00	38,839,382	1,838	0.00
Deposits	33,212,924	361	0.00	1,124,683	(124)	(0.00)	32,088,240	486	0.00
Negotiable certificates of deposit	615,739	17	0.00	(10,489)	(0)	(0.00)	626,228	17	0.00
Call money	287,219	(46)	(0.03)	(68,728)	(0)	(0.00)	355,948	(46)	(0.02)
Borrowed money	1,448,732	0	0.00	(2,388,265)	(0)	0.00	3,836,997	0	0.00

3. International operations

Use of Funds	1,461,508	35,737	4.87	235,180	19,935	2.30	1,226,328	15,801	2.57
Loans and bills discounted	383,701	9,305	4.83	(39,785)	4,957	2.78	423,486	4,348	2.04
Securities	608,363	11,695	3.83	205,956	6,449	1.23	402,406	5,246	2.60
Source of Funds	1,468,567	31,185	4.23	237,225	23,529	2.99	1,231,341	7,656	1.24
Deposits	663,417	11,303	3.39	10,010	8,005	2.39	653,407	3,297	1.00
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	128,379	3,314	5.14	32,814	2,518	3.48	95,564	795	1.66
Borrowed money	82,797	2,586	6.22	(55,194)	1,508	4.67	137,991	1,077	1.55

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	15,360,269	43,969	0.57	(1,299,518)	1,462	0.06	16,659,787	42,507	0.50
Loans and bills discounted	8,802,213	33,736	0.76	348,574	(615)	(0.04)	8,453,638	34,351	0.81
Securities	2,313,346	7,400	0.63	167,031	2,622	0.19	2,146,315	4,777	0.44
Source of Funds	18,453,516	2,845	0.03	(1,242,503)	1,903	0.02	19,696,019	942	0.00
Deposits	16,858,134	502	0.00	323,443	181	0.00	16,534,691	321	0.00
Negotiable certificates of deposit	211,521	2	0.00	(53,076)	(0)	0.00	264,598	2	0.00
Call money	700,659	(157)	(0.04)	512,329	(135)	(0.02)	188,330	(22)	(0.02)
Borrowed money	372,857	1	0.00	(1,839,209)	(70)	(0.00)	2,212,067	71	0.00

2. Domestic operations

Use of Funds	15,213,527	40,916	0.53	(1,332,214)	(161)	0.04	16,545,742	41,077	0.49
Loans and bills discounted	8,759,641	32,870	0.74	346,408	(1,089)	(0.05)	8,413,233	33,959	0.80
Securities	2,212,125	5,224	0.47	133,107	1,521	0.11	2,079,017	3,703	0.35
Source of Funds	18,308,745	(2)	(0.00)	(1,274,299)	(330)	(0.00)	19,583,044	328	0.00
Deposits	16,812,559	145	0.00	326,056	(114)	(0.00)	16,486,502	260	0.00
Negotiable certificates of deposit	211,521	2	0.00	(53,076)	(0)	0.00	264,598	2	0.00
Call money	700,568	(160)	(0.04)	512,627	(132)	(0.01)	187,941	(27)	(0.02)
Borrowed money	372,806	-	-	(1,839,200)	(71)	(0.00)	2,212,007	71	0.00

3. International operations

Use of Funds	167,357	3,052	3.63	35,893	1,622	1.46	131,464	1,430	2.16
Loans and bills discounted	42,571	865	4.05	2,166	474	2.12	40,405	391	1.93
Securities	101,221	2,175	4.28	33,923	1,101	1.10	67,297	1,074	3.18
Source of Funds	165,387	2,847	3.43	34,993	2,232	2.49	130,394	614	0.94
Deposits	45,575	357	1.56	(2,613)	296	1.31	48,188	61	0.25
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	91	2	5.12	(297)	(2)	2.61	388	4	2.50
Borrowed money	51	1	5.78	(9)	0	4.07	60	0	1.71

<Total of banks under KMFG>

(Millions of yen, %)

1. Total operations	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	13,629,833	57,439	0.84	(1,499,509)	1,877	0.10	15,129,342	55,562	0.73
Loans and bills discounted	9,948,720	48,904	0.98	229,980	274	(0.01)	9,718,740	48,629	0.99
Securities	1,358,154	6,810	1.00	13,951	2,058	0.29	1,344,202	4,752	0.70
Source of Funds	13,417,875	2,226	0.03	(1,514,089)	720	0.01	14,931,965	1,506	0.02
Deposits	11,220,462	1,171	0.02	(85,375)	70	0.00	11,305,837	1,100	0.01
Negotiable certificates of deposit	290,548	4	0.00	(5,223)	0	0.00	295,771	3	0.00
Call money	1,052,649	(155)	(0.02)	(356,526)	(50)	(0.01)	1,409,176	(104)	(0.01)
Borrowed money	601,487	(492)	(0.16)	(1,061,203)	(496)	(0.16)	1,662,690	4	0.00

2. Domestic operations

Use of Funds	13,516,362	54,553	0.80	(1,519,271)	192	0.08	15,035,633	54,361	0.72
Loans and bills discounted	9,867,789	47,568	0.96	220,233	(535)	(0.03)	9,647,555	48,103	0.99
Securities	1,281,796	5,456	0.84	736	1,295	0.20	1,281,060	4,160	0.64
Source of Funds	13,305,229	210	0.00	(1,532,198)	(829)	(0.01)	14,837,427	1,039	0.01
Deposits	11,172,371	893	0.01	(89,693)	(165)	(0.00)	11,262,065	1,058	0.01
Negotiable certificates of deposit	290,548	4	0.00	(5,223)	0	0.00	295,771	3	0.00
Call money	1,048,663	(261)	(0.04)	(356,893)	(125)	(0.03)	1,405,557	(136)	(0.01)
Borrowed money	601,487	(492)	(0.16)	(1,060,676)	(492)	(0.16)	1,662,163	-	-

3. International operations

Use of Funds	186,428	2,896	3.09	23,188	1,682	1.61	163,240	1,214	1.48
Loans and bills discounted	80,931	1,336	3.29	9,746	810	1.81	71,184	525	1.47
Securities	76,357	1,354	3.53	13,215	762	1.66	63,142	591	1.86
Source of Funds	185,604	2,027	2.17	21,535	1,547	1.59	164,069	480	0.58
Deposits	48,090	278	1.15	4,318	235	0.96	43,772	42	0.19
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,985	106	5.33	367	75	3.59	3,618	31	1.74
Borrowed money	-	-	-	(526)	(4)	(1.61)	526	4	1.61

<Kansai Mirai Bank>

(Millions of yen, %)

	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	9,191,689	41,118	0.89	(1,593,224)	1,607	0.16	10,784,914	39,511	0.73
Loans and bills discounted	6,901,823	35,065	1.01	136,523	(318)	(0.02)	6,765,300	35,384	1.04
Securities	853,936	5,173	1.20	(73,680)	2,496	0.63	927,617	2,677	0.57
Source of Funds	9,037,907	1,619	0.03	(1,602,710)	517	0.01	10,640,617	1,102	0.02
Deposits	7,336,114	793	0.02	(131,574)	(25)	(0.00)	7,467,688	818	0.02
Negotiable certificates of deposit	277,233	4	0.00	(6,889)	0	0.00	284,122	3	0.00
Call money	858,679	(105)	(0.02)	(470,792)	(7)	(0.00)	1,329,471	(97)	(0.01)
Borrowed money	394,517	(239)	(0.12)	(968,805)	(243)	(0.12)	1,363,322	4	0.00

2. Domestic operations

Use of Funds	9,115,913	39,566	0.86	(1,607,405)	752	0.14	10,723,318	38,813	0.72
Loans and bills discounted	6,865,022	34,570	1.00	130,569	(599)	(0.03)	6,734,452	35,169	1.04
Securities	799,142	4,174	1.04	(83,727)	1,936	0.53	882,870	2,238	0.50
Source of Funds	8,961,907	224	0.00	(1,616,212)	(529)	(0.00)	10,578,119	753	0.01
Deposits	7,305,738	625	0.01	(135,996)	(160)	(0.00)	7,441,735	785	0.02
Negotiable certificates of deposit	277,233	4	0.00	(6,889)	0	0.00	284,122	3	0.00
Call money	854,728	(211)	(0.04)	(471,347)	(83)	(0.03)	1,326,076	(127)	(0.01)
Borrowed money	394,517	(239)	(0.12)	(968,278)	(239)	(0.12)	1,362,796	-	-

3. International operations

Use of Funds	108,696	1,556	2.85	12,975	852	1.39	95,721	703	1.46
Loans and bills discounted	36,801	494	2.67	5,953	280	1.29	30,848	214	1.38
Securities	54,793	998	3.63	10,047	559	1.67	44,746	439	1.95
Source of Funds	108,919	1,399	2.56	12,296	1,045	1.83	96,623	353	0.73
Deposits	30,375	168	1.10	4,421	135	0.85	25,953	33	0.25
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,950	105	5.33	555	75	3.58	3,394	29	1.75
Borrowed money	-	-	-	(526)	(4)	(1.61)	526	4	1.61

<Minato Bank>

(Millions of yen, %)

1. Total operations	1st half of FY2023 (A)			(A)-(B)			1st half of FY2022 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	4,438,143	16,320	0.73	93,715	270	(0.00)	4,344,428	16,050	0.73
Loans and bills discounted	3,046,896	13,839	0.90	93,457	593	0.01	2,953,439	13,245	0.89
Securities	504,217	1,636	0.64	87,631	(437)	(0.34)	416,585	2,074	0.99
Source of Funds	4,379,968	607	0.02	88,620	202	0.00	4,291,347	404	0.01
Deposits	3,884,348	377	0.01	46,198	95	0.00	3,838,149	281	0.01
Negotiable certificates of deposit	13,315	0	0.00	1,665	0	(0.00)	11,649	0	0.00
Call money	193,970	(49)	(0.05)	114,265	(42)	(0.03)	79,704	(7)	(0.01)
Borrowed money	206,969	(252)	(0.24)	(92,397)	(252)	(0.24)	299,367	-	-

2. Domestic operations

Use of Funds	4,400,449	14,987	0.67	88,133	(560)	(0.03)	4,312,315	15,547	0.71
Loans and bills discounted	3,002,766	12,997	0.86	89,664	63	(0.02)	2,913,102	12,934	0.88
Securities	482,653	1,281	0.52	84,463	(641)	(0.43)	398,190	1,922	0.96
Source of Funds	4,343,321	(13)	(0.00)	84,013	(299)	(0.01)	4,259,307	286	0.01
Deposits	3,866,632	267	0.01	46,302	(4)	(0.00)	3,820,330	272	0.01
Negotiable certificates of deposit	13,315	0	0.00	1,665	0	(0.00)	11,649	0	0.00
Call money	193,934	(50)	(0.05)	114,453	(41)	(0.02)	79,481	(9)	(0.02)
Borrowed money	206,969	(252)	(0.24)	(92,397)	(252)	(0.24)	299,367	-	-

3. International operations

Use of Funds	77,732	1,340	3.43	10,213	829	1.93	67,519	510	1.50
Loans and bills discounted	44,130	841	3.80	3,793	530	2.26	40,336	311	1.54
Securities	21,563	355	3.28	3,167	203	1.63	18,395	152	1.65
Source of Funds	76,684	627	1.63	9,238	501	1.25	67,446	126	0.37
Deposits	17,715	109	1.23	(103)	100	1.13	17,819	9	0.10
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	35	0	5.27	(187)	(0)	3.69	223	1	1.57
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation	381,106	(4,325)	385,431	269,920	(3,631)	273,552
Discount rate (%)	0.68~0.95	-	0.68~0.95	0.95	-	0.95
Pension plan assets at fair value	427,950	(191)	428,141	295,654	(1,760)	297,414
Prepaid pension cost	68,855	1,097	67,757	34,843	225	34,618
Provision for retirement benefits	7,005	(9)	7,015	-	-	-
Amount to be amortized	15,006	(3,026)	18,033	9,110	(1,646)	10,756

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation	53,743	(405)	54,148	57,441	(288)	57,730
Discount rate (%)	0.95	-	0.95	0.68~0.77	-	0.68~0.77
Pension plan assets at fair value	57,046	1,624	55,422	75,249	(55)	75,304
Prepaid pension cost	8,706	1,014	7,691	25,305	(142)	25,447
Provision for retirement benefits	-	-	-	7,005	(9)	7,015
Amount to be amortized	5,403	(1,014)	6,418	492	(365)	858

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Retirement benefit obligation	42,835	(90)	42,925	14,606	(198)	14,804
Discount rate (%)	0.77	-	0.77	0.68	-	0.68
Pension plan assets at fair value	51,049	63	50,985	24,200	(119)	24,319
Prepaid pension cost	22,829	(568)	23,397	2,476	426	2,050
Provision for retirement benefits	7,005	(9)	7,015	-	-	-
Amount to be amortized	7,610	(712)	8,322	(7,117)	346	(7,464)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Retirement benefit expenses	(6,916)	334	(7,251)	(4,071)	82	(4,153)
Service cost	(4,890)	325	(5,216)	(2,919)	214	(3,134)
Interest cost	(1,772)	(511)	(1,260)	(1,299)	(366)	(932)
Expected return on pension plan assets	2,772	(602)	3,375	1,794	(519)	2,313
Unrecognized actuarial loss	(3,026)	1,123	(4,149)	(1,646)	753	(2,400)
Other	-	-	-	-	-	-

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Retirement benefit expenses	(1,970)	105	(2,076)	(874)	146	(1,021)
Service cost	(1,033)	34	(1,067)	(937)	76	(1,014)
Interest cost	(257)	(75)	(181)	(215)	(69)	(146)
Expected return on pension plan assets	333	(70)	404	644	(12)	656
Unrecognized actuarial loss	(1,014)	217	(1,232)	(365)	151	(517)
Other	-	-	-	-	-	-

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Retirement benefit expenses	(1,076)	(184)	(892)	201	330	(128)
Service cost	(661)	66	(728)	(275)	10	(286)
Interest cost	(165)	(53)	(111)	(50)	(15)	(34)
Expected return on pension plan assets	463	(68)	531	181	56	125
Unrecognized actuarial loss	(712)	(128)	(584)	346	279	67
Other	-	-	-	-	-	-

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Net gains/(losses) on bonds	(10,622)	28,954	(39,576)	(8,697)	25,824	(34,521)
Gains on sale	1,585	(3,337)	4,923	1,190	(1,141)	2,331
Gains on redemption	-	-	-	-	-	-
Losses on sale	(11,603)	32,178	(43,782)	(9,360)	27,122	(36,482)
Losses on redemption	-	234	(234)	-	-	-
Losses on devaluation	(604)	(120)	(483)	(526)	(156)	(370)
Net gains/(losses) on stocks	23,925	(11,679)	35,604	17,058	(12,381)	29,440
Gains on sale	25,217	(11,667)	36,884	17,388	(13,048)	30,437
Losses on sale	(1,052)	(266)	(785)	(109)	550	(659)
Losses on devaluation	(240)	254	(494)	(220)	117	(337)

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Net gains/(losses) on bonds	(1,243)	2,792	(4,035)	(681)	338	(1,019)
Gains on sale	187	(1,870)	2,057	207	(326)	533
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,373)	4,441	(5,815)	(868)	615	(1,483)
Losses on redemption	-	185	(185)	-	48	(48)
Losses on devaluation	(57)	34	(92)	(19)	1	(21)
Net gains/(losses) on stocks	5,202	458	4,744	1,663	243	1,420
Gains on sale	6,138	1,346	4,791	1,691	35	1,655
Losses on sale	(915)	(915)	-	(27)	98	(126)
Losses on devaluation	(19)	27	(47)	-	109	(109)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)	1st half of FY2023 (A)	(A)-(B)	1st half of FY2022 (B)
Net gains/(losses) on bonds	(184)	227	(412)	(496)	110	(607)
Gains on sale	162	(173)	335	45	(153)	198
Gains on redemption	-	-	-	-	-	-
Losses on sale	(326)	399	(726)	(542)	215	(757)
Losses on redemption	-	-	-	-	48	(48)
Losses on devaluation	(19)	1	(21)	-	-	-
Net gains/(losses) on stocks	1,080	173	907	583	70	512
Gains on sale	1,099	128	971	591	(93)	684
Losses on sale	(19)	42	(61)	(8)	55	(64)
Losses on devaluation	-	1	(1)	-	107	(107)

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Sep. 2023)	Gain	Loss	
Bonds held to maturity	4,248,924	349,826	(192,147)	2,775	(194,922)	(96,623)
Available-for-sale securities	4,586,315	212,563	492,054	675,963	(183,908)	27,289
Stocks	944,634	77,423	660,085	664,381	(4,296)	89,195
Bonds	2,442,497	99,739	(92,064)	804	(92,869)	(34,487)
JGBs	772,213	166,380	(62,482)	-	(62,482)	(22,986)
Other	1,199,183	35,400	(75,966)	10,777	(86,743)	(27,418)

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

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

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Sep. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Sep. 2023)	Gain	Loss	
Bonds held to maturity	4,248,924	349,826	(192,147)	2,775	(194,922)	(96,623)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,567,530	208,998	499,029	681,318	(182,289)	27,374
Stocks	939,922	77,944	667,393	669,894	(2,501)	89,308
Bonds	2,442,494	99,739	(92,037)	816	(92,854)	(34,496)
Other	1,185,113	31,314	(76,326)	10,607	(86,934)	(27,437)

<Resona Bank>

Bonds held to maturity	2,098,082	47,771	(120,964)	1,880	(122,844)	(58,646)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,638,413	(13,085)	422,775	536,870	(114,095)	29,822
Stocks	739,673	57,572	525,954	528,387	(2,432)	67,002
Bonds	1,090,816	(50,381)	(47,763)	526	(48,289)	(16,970)
Other	807,923	(20,275)	(55,416)	7,957	(63,373)	(20,209)

<Saitama Resona Bank>

Bonds held to maturity	1,553,317	261,804	(25,396)	612	(26,009)	(17,173)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,179,472	207,521	74,676	118,236	(43,560)	544
Stocks	165,940	15,333	118,141	118,165	(23)	16,955
Bonds	832,411	183,269	(29,785)	70	(29,856)	(11,629)
Other	181,120	8,918	(13,679)	-	(13,679)	(4,781)

<Total of banks under KMFG>

Bonds held to maturity	597,523	40,250	(45,786)	282	(46,068)	(20,804)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	749,645	14,562	1,577	26,211	(24,634)	(2,992)
Stocks	34,308	5,039	23,296	23,341	(44)	5,351
Bonds	519,266	(33,149)	(14,488)	219	(14,708)	(5,897)
Other	196,069	42,671	(7,231)	2,650	(9,881)	(2,446)

<Kansai Mirai Bank>

Bonds held to maturity	293,810	(3,811)	(30,916)	282	(31,198)	(12,867)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	526,812	7,427	(8,347)	6,917	(15,265)	(4,853)
Stocks	7,671	428	4,344	4,367	(22)	710
Bonds	374,405	(23,786)	(8,606)	168	(8,775)	(4,261)
Other	144,735	30,785	(4,086)	2,382	(6,468)	(1,302)

<Minato Bank>

Bonds held to maturity	303,713	44,062	(14,869)	-	(14,869)	(7,936)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	222,832	7,134	9,925	19,294	(9,368)	1,861
Stocks	26,636	4,611	18,951	18,974	(22)	4,640
Bonds	144,861	(9,362)	(5,881)	51	(5,933)	(1,635)
Other	51,334	11,886	(3,145)	268	(3,413)	(1,143)

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

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

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

(Billions of yen)

	End of Sep. 2023							End of Mar. 2023						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	297.9	284.9	390.2	563.9	1,155.4	1,563.2	4,255.7	105.5	502.4	281.8	402.5	1,104.3	1,503.9	3,900.5
Bonds	297.9	284.9	375.2	563.9	1,155.4	1,563.2	4,240.7	105.5	502.4	268.4	402.5	1,104.3	1,503.9	3,887.2
Japanese government bonds	250.0	100.0	75.0	218.0	585.0	1,202.1	2,430.1	50.0	350.0	-	80.0	593.0	1,202.1	2,275.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	45.0	181.9	297.5	343.3	566.3	3.6	1,437.8	50.0	150.2	266.9	320.9	509.0	3.7	1,301.0
Japanese corporate bonds	2.8	2.9	2.6	2.6	4.1	357.4	372.8	5.4	2.1	1.5	1.5	2.3	298.0	311.1
Other	-	-	14.9	-	-	-	14.9	-	-	13.3	-	-	-	13.3
Available-for-sale securities	294.2	656.7	514.6	456.1	645.0	1,082.3	3,649.2	255.7	666.5	522.6	420.9	559.8	1,035.8	3,461.5
Bonds	286.1	549.1	303.6	269.1	575.1	549.1	2,532.4	245.7	567.6	330.3	214.8	476.7	555.5	2,390.9
Japanese government bonds	-	-	-	45.0	413.0	377.4	835.4	-	-	-	-	256.0	383.4	639.4
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	42.5	143.6	128.7	185.2	139.1	1.0	640.3	22.1	135.8	131.6	165.6	197.1	1.1	653.6
Japanese corporate bonds	243.5	405.5	174.8	38.9	22.9	170.6	1,056.7	223.5	431.8	198.6	49.1	23.6	171.0	1,097.8
Other	8.1	107.5	210.9	186.9	69.9	533.2	1,116.8	9.9	98.8	192.3	206.1	83.0	480.2	1,070.5
Total	592.2	941.6	904.8	1,020.1	1,800.4	2,645.5	7,904.9	361.2	1,168.9	804.4	823.4	1,664.2	2,539.7	7,362.1
<Resona Bank>														
Bonds held to maturity	251.2	102.5	92.6	217.6	459.1	971.4	2,094.7	50.7	351.4	14.9	81.5	592.3	956.0	2,046.9
Bonds	251.2	102.5	77.7	217.6	459.1	971.4	2,079.8	50.7	351.4	1.5	81.5	592.3	956.0	2,033.6
Japanese government bonds	250.0	100.0	75.0	215.0	455.0	940.0	2,035.0	50.0	350.0	-	80.0	590.0	940.0	2,010.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	0.1	-	-	0.2	0.3	-	-	0.1	-	-	0.2	0.3
Japanese corporate bonds	1.2	2.5	2.6	2.6	4.1	31.2	44.5	0.7	1.4	1.4	1.5	2.3	15.8	23.3
Other	-	-	14.9	-	-	-	14.9	-	-	13.3	-	-	-	13.3
Available-for-sale securities	184.2	397.7	299.3	190.9	125.5	744.7	1,942.6	167.5	405.0	314.7	187.5	213.4	735.4	2,023.7
Bonds	180.2	304.9	128.7	93.3	107.8	319.4	1,134.6	163.9	320.7	148.1	48.4	159.5	326.4	1,167.3
Japanese government bonds	-	-	-	40.0	50.0	230.0	320.0	-	-	-	-	90.0	234.0	324.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	19.3	39.1	20.7	34.3	42.2	-	155.9	16.9	37.3	33.3	23.2	53.5	-	164.3
Japanese corporate bonds	160.8	265.8	108.0	19.0	15.5	89.4	658.7	146.9	283.4	114.7	25.2	16.0	92.4	678.9
Other	3.9	92.7	170.5	97.5	17.7	425.3	807.9	3.5	84.2	166.5	139.1	53.8	408.9	856.3
Total	435.4	500.3	392.0	408.6	584.6	1,716.2	4,037.3	218.2	756.5	329.6	269.0	805.7	1,691.4	4,070.7
<Saitama Resona Bank>														
Bonds held to maturity	45.0	181.9	297.4	343.3	695.1	-	1,562.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Bonds	45.0	181.9	297.4	343.3	695.1	-	1,562.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Japanese government bonds	-	-	-	-	130.0	-	130.0	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	45.0	181.9	297.4	343.3	565.1	-	1,432.9	50.0	150.2	266.8	320.9	508.2	-	1,296.3
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	53.5	119.6	100.1	154.8	363.6	240.8	1,032.7	33.2	131.9	74.2	145.3	191.7	205.0	781.5
Bonds	53.4	112.5	86.0	133.5	346.1	135.4	867.0	33.2	123.4	73.5	116.5	184.0	135.4	666.1
Japanese government bonds	-	-	-	-	265.0	135.4	400.4	-	-	-	-	60.0	135.4	195.4
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	15.0	42.6	60.6	127.9	77.6	-	323.8	1.1	43.5	47.6	111.0	120.5	-	323.8
Japanese corporate bonds	38.4	69.8	25.3	5.5	3.5	-	142.8	32.1	79.8	25.9	5.5	3.4	-	146.9
Other	0.0	7.1	14.1	21.3	17.4	105.4	165.6	0.0	8.4	0.6	28.8	7.6	69.6	115.4
Total	98.5	301.6	397.6	498.2	1,058.7	240.8	2,595.6	83.3	282.1	341.0	466.3	700.0	205.0	2,077.9

(Billions of yen)

	End of Sep. 2023							End of Mar. 2023						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of banks under KMFG>														
Bonds held to maturity	1.6	0.3	0.0	3.0	1.2	591.7	598.0	4.7	0.6	0.0	-	3.8	547.9	557.2
Bonds	1.6	0.3	0.0	3.0	1.2	591.7	598.0	4.7	0.6	0.0	-	3.8	547.9	557.2
Japanese government bonds	-	-	-	3.0	-	262.1	265.1	-	-	-	-	3.0	262.1	265.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	1.2	3.4	4.6	-	-	-	-	0.8	3.5	4.3
Japanese corporate bonds	1.6	0.3	0.0	-	-	326.1	328.2	4.7	0.6	0.0	-	-	282.2	287.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	56.5	139.3	115.1	110.2	155.9	96.7	673.9	54.9	129.6	133.6	87.9	154.6	95.3	656.1
Bonds	52.4	131.6	88.8	42.2	121.1	94.3	530.7	48.5	123.5	108.5	49.7	133.1	93.7	557.3
Japanese government bonds	-	-	-	5.0	98.0	12.0	115.0	-	-	-	-	106.0	14.0	120.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	8.1	61.7	47.3	22.9	19.2	1.0	160.4	4.1	54.9	50.6	31.4	23.0	1.1	165.4
Japanese corporate bonds	44.2	69.9	41.5	14.3	3.9	81.2	255.2	44.4	68.5	57.9	18.3	4.1	78.5	271.9
Other	4.1	7.6	26.2	67.9	34.7	2.4	143.2	6.3	6.0	25.0	38.1	21.5	1.6	98.8
Total	58.1	139.6	115.2	113.2	157.1	688.4	1,271.9	59.6	130.2	133.7	87.9	158.4	643.2	1,213.4
<Kansai Mirai Bank>														
Bonds held to maturity	1.6	0.3	0.0	3.0	-	288.7	293.8	4.7	0.6	0.0	-	3.0	289.1	297.7
Bonds	1.6	0.3	0.0	3.0	-	288.7	293.8	4.7	0.6	0.0	-	3.0	289.1	297.7
Japanese government bonds	-	-	-	3.0	-	236.1	239.1	-	-	-	-	3.0	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.4	3.4	-	-	-	-	-	3.5	3.5
Japanese corporate bonds	1.6	0.3	0.0	-	-	49.2	51.3	4.7	0.6	0.0	-	-	49.5	55.0
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	43.1	106.2	80.2	72.8	89.6	83.6	475.8	38.1	106.2	93.7	62.7	85.1	80.2	466.1
Bonds	39.7	99.8	65.1	17.3	77.5	81.2	380.8	36.2	100.8	74.9	28.5	80.7	78.5	399.8
Japanese government bonds	-	-	-	-	77.0	-	77.0	-	-	-	-	80.0	-	80.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	7.3	56.6	37.4	8.0	-	-	109.4	3.9	51.6	40.9	16.9	-	-	113.3
Japanese corporate bonds	32.4	43.1	27.7	9.3	0.5	81.2	194.4	32.3	49.2	33.9	11.6	0.7	78.5	206.4
Other	3.4	6.4	15.0	55.4	12.1	2.3	94.9	1.8	5.3	18.8	34.1	4.4	1.6	66.2
Total	44.8	106.6	80.2	75.8	89.6	372.4	769.7	42.8	106.9	93.8	62.7	88.1	369.4	763.8
<Minato Bank>														
Bonds held to maturity	-	-	-	-	1.2	302.9	304.1	-	-	-	-	0.8	258.7	259.5
Bonds	-	-	-	-	1.2	302.9	304.1	-	-	-	-	0.8	258.7	259.5
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	1.2	-	1.2	-	-	-	-	0.8	-	0.8
Japanese corporate bonds	-	-	-	-	-	276.9	276.9	-	-	-	-	-	232.7	232.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	13.3	33.0	34.9	37.4	66.2	13.0	198.1	16.8	23.3	39.8	25.2	69.5	15.1	190.0
Bonds	12.6	31.8	23.7	24.9	43.6	13.0	149.8	12.3	22.6	33.6	21.2	52.4	15.1	157.5
Japanese government bonds	-	-	-	5.0	21.0	12.0	38.0	-	-	-	-	26.0	14.0	40.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.8	5.0	9.9	14.9	19.2	1.0	51.0	0.2	3.3	9.6	14.5	23.0	1.1	52.0
Japanese corporate bonds	11.8	26.7	13.7	4.9	3.4	-	60.7	12.0	19.2	23.9	6.7	3.4	-	65.4
Other	0.6	1.1	11.2	12.5	22.6	0.0	48.2	4.4	0.7	6.2	3.9	17.0	0.0	32.5
Total	13.3	33.0	34.9	37.4	67.4	315.9	502.2	16.8	23.3	39.8	25.2	70.3	273.8	449.5

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>			End of Sep. 2023 (A)		End of Mar. 2023 (B)
				(A)-(B)	
Capital adequacy ratio	(2/5)	1	12.57	0.09	12.48
Total qualifying capital	(3-4)	2	2,144.4	43.4	2,101.0
Core Capital: instruments and reserves		3	2,222.8	43.3	2,179.5
Core Capital: regulatory adjustments		4	78.4	(0.0)	78.4
Risk weighted assets		5	17,059.4	231.4	16,827.9
Credit risk weighted assets		6	15,572.6	137.1	15,435.4
Amount equivalent to market risk / 8%		7	130.4	45.7	84.7
Amount equivalent to operational risk / 8%		8	1,116.6	13.0	1,103.5
Credit risk weighted assets adjustments		9	239.6	35.4	204.1
Total required capital	(5×8%)	10	1,364.7	18.5	1,346.2
(Reference) International Standard					
Common Equity Tier 1 ratio		11	14.36	0.26	14.10
Excluding unrealized gain/loss on securities		12	12.21	0.12	12.09
Tier 1 ratio		13	14.38	0.27	14.11
Total capital adequacy ratio		14	14.57	0.22	14.35

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

(Billions of yen, %)

<Resona Bank>			Consolidated			Non-consolidated		
			End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio	(2/5)	1	11.75	(0.13)	11.88	11.54	(0.18)	11.72
Total qualifying capital	(3-4)	2	1,213.9	20.2	1,193.7	1,195.3	14.7	1,180.6
Core Capital: instruments and reserves		3	1,263.6	19.5	1,244.1	1,250.9	12.9	1,238.0
Core Capital: regulatory adjustments		4	49.6	(0.6)	50.3	55.6	(1.7)	57.4
Risk weighted assets		5	10,330.2	286.3	10,043.8	10,352.6	286.4	10,066.2
Credit risk weighted assets		6	8,416.7	231.0	8,185.7	8,466.0	228.5	8,237.5
Amount equivalent to market risk / 8%		7	113.8	43.3	70.4	112.1	42.4	69.7
Amount equivalent to operational risk / 8%		8	643.8	8.0	635.7	634.2	6.9	627.2
Credit risk weighted assets adjustments		9	1,155.7	3.8	1,151.9	1,140.1	8.4	1,131.7
Total required capital	(5×8%)	10	826.4	22.9	803.5	828.2	22.9	805.2

(Billions of yen, %)

<Saitama Resona Bank>			Consolidated			Non-consolidated		
			End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio	(2/5)	1	15.58	0.58	15.00	15.64	0.55	15.09
Total qualifying capital	(3-4)	2	377.9	6.2	371.7	378.0	5.7	372.3
Core Capital: instruments and reserves		3	385.0	9.9	375.1	388.8	9.1	379.6
Core Capital: regulatory adjustments		4	7.0	3.6	3.4	10.8	3.4	7.3
Risk weighted assets		5	2,425.7	(51.0)	2,476.7	2,416.6	(50.1)	2,466.7
Credit risk weighted assets		6	1,955.7	(83.0)	2,038.8	1,956.1	(82.3)	2,038.4
Amount equivalent to market risk / 8%		7	5.1	2.1	2.9	5.1	2.1	2.9
Amount equivalent to operational risk / 8%		8	204.7	2.7	202.0	204.6	2.6	201.9
Credit risk weighted assets adjustments		9	260.1	27.2	232.9	250.7	27.4	223.3
Total required capital	(5×8%)	10	194.0	(4.0)	198.1	193.3	(4.0)	197.3

(Billions of yen, %)

<Kansai Mirai Financial Group>			Consolidated		
			End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
Capital adequacy ratio	(2/5)	1	9.19	0.11	9.08
Total qualifying capital	(3-4)	2	500.1	16.3	483.8
Core Capital: instruments and reserves		3	524.6	14.2	510.4
Core Capital: regulatory adjustments		4	24.5	(2.0)	26.5
Risk weighted assets		5	5,437.7	112.7	5,324.9
Credit risk weighted assets		6	5,040.1	(37.6)	5,077.8
Amount equivalent to market risk / 8%		7	11.1	0.3	10.8
Amount equivalent to operational risk / 8%		8	238.3	2.1	236.2
Credit risk weighted assets adjustments		9	148.0	148.0	-
Total required capital	(5×8%)	10	435.0	9.0	425.9

(Billions of yen, %)

<Kansai Mirai Bank>	Consolidated				Non-consolidated			
	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)		
	Capital adequacy ratio (2/5) 1	9.50	0.10	9.40	8.83	0.15	8.68	
Total qualifying capital (3-4) 2	363.4	12.9	350.5	330.3	13.6	316.7		
Core Capital: instruments and reserves 3	379.3	12.0	367.2	357.3	10.8	346.4		
Core Capital: regulatory adjustments 4	15.8	(0.8)	16.6	26.9	(2.7)	29.7		
Risk weighted assets 5	3,825.0	99.5	3,725.5	3,738.6	90.1	3,648.5		
Credit risk weighted assets 6	3,326.5	(43.1)	3,369.6	3,355.0	(55.0)	3,410.1		
Amount equivalent to market risk / 8% 7	2.7	(0.1)	2.8	2.7	(0.1)	2.8		
Amount equivalent to operational risk / 8% 8	164.0	0.2	163.8	155.3	1.4	153.9		
Credit risk weighted assets adjustments 9	331.7	142.5	189.1	225.5	143.9	81.5		
Total required capital (5x8%) 10	306.0	7.9	298.0	299.0	7.2	291.8		

(Billions of yen, %)

<Minato Bank>	Consolidated				Non-consolidated			
	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)		
	Capital adequacy ratio (2/5) 1	8.79	0.05	8.74	8.35	0.03	8.32	
Total qualifying capital (3-4) 2	162.0	3.6	158.4	154.4	3.3	151.1		
Core Capital: instruments and reserves 3	176.9	3.2	173.7	165.2	3.1	162.1		
Core Capital: regulatory adjustments 4	14.8	(0.4)	15.3	10.8	(0.1)	10.9		
Risk weighted assets 5	1,842.9	31.3	1,811.6	1,847.9	32.2	1,815.6		
Credit risk weighted assets 6	1,768.8	29.0	1,739.7	1,777.7	30.0	1,747.7		
Amount equivalent to operational risk / 8% 7	74.1	2.2	71.9	70.1	2.1	67.9		
Credit risk weighted assets adjustments 8	-	-	-	-	-	-		
Total required capital (5x8%) 9	147.4	2.5	144.9	147.8	2.5	145.2		

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

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

11. Stock holdings

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

	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
	Acquisition cost	272.5	(11.3)
Market value	939.9	77.9	861.9
Book value of stocks sold outright	11.1	(10.7)	21.9

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023
Acquisition cost	213.7	47.7	11.0	3.3	7.6
Market value	739.6	165.9	34.3	7.6	26.6
Book value of stocks sold outright	9.2	1.6	0.3	0.2	0.0

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated> (People)

	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
	Directors	29	1
Executive officers	17	(1)	18

Notes: 1. Above figures include 18 directors who concurrently serve as directors and executive officers for group banks.

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

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

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

	End of Sep. 2023 (A)	(A)-(B)	End of Mar. 2023 (B)
	Directors	44	(2)
Non-board executive officers	80	-	80
Employees	17,901	190	17,711
Manned domestic offices	818	(2)	820
Non-manned domestic offices	1,000	(3)	1,003
Total domestic offices	1,818	(5)	1,823
Total domestic offices (excluding joint business locations)	1,687	(7)	1,694

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023	End of Sep. 2023
Directors	11	12	21	10	11
Non-board executive officers	30	11	39	27	20
Employees	9,147	3,158	5,596	3,811	1,785
Manned domestic offices	324	127	367	264	103
Non-manned domestic offices	536	277	187	111	76
Total domestic offices	860	404	554	375	179
(Joint business locations within same banks)	14	7	75	71	4
(Joint business locations between group banks)	16	1	15	14	1

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

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

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

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

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

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

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

8. The number of non-manned domestic offices for Resona Bank does not include 195 ATM locations of Bank Time.

9. Joint business locations include 31 locations where 3 or more branches are jointly operated and 8 location where branches divided by businesses are jointly operated.

II. Loans and Bills Discounted and Other

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

(Millions of yen, %)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
Unrecoverable or valueless claims	68,427	3,602	2,680	64,824	65,747
Risk claims	376,690	23,265	3,512	353,425	373,177
Special attention loans	248,298	(1,809)	14,188	250,107	234,109
Loans past due 3 months or more	3,824	2,165	(533)	1,659	4,358
Restructured loans	244,473	(3,974)	14,722	248,448	229,751
NPL, total [A]	693,416	25,058	20,381	668,357	673,034
Normal claims	42,101,741	235,346	1,150,709	41,866,394	40,951,031
Total claims [B]	42,795,157	260,404	1,171,091	42,534,752	41,624,066
Partial direct write-offs	145,366	2,883	(9,832)	142,483	155,199
NPL Ratio [A] / [B]	1.62	0.04	0.00	1.57	1.61

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	58,152	873	1,763	57,278	56,388
Risk claims	365,839	23,453	2,232	342,385	363,606
Special attention loans	166,199	15,564	43,668	150,635	122,531
Loans past due 3 months or more	3,806	2,171	(535)	1,635	4,342
Restructured loans	162,392	13,392	44,204	148,999	118,188
NPL, total [A]	590,191	39,891	47,664	550,299	542,526
Normal claims	42,202,114	223,528	1,151,215	41,978,586	41,050,898
Total claims [B]	42,792,305	263,420	1,198,880	42,528,885	41,593,425
Partial direct write-offs	127,540	2,975	(8,428)	124,564	135,969
NPL Ratio [A] / [B]	1.37	0.08	0.07	1.29	1.30

<Resona Bank>

Unrecoverable or valueless claims	17,444	382	1,331	17,062	16,113
Risk claims	192,333	27,946	16,374	164,387	175,958
Special attention loans	94,472	4,995	26,492	89,476	67,980
Loans past due 3 months or more	2,600	2,092	319	508	2,281
Restructured loans	91,871	2,902	26,173	88,968	65,698
NPL, total [A]	304,250	33,324	44,198	270,926	260,052
Normal claims	23,336,578	133,863	732,758	23,202,715	22,603,819
Total claims [B]	23,640,828	167,187	776,956	23,473,641	22,863,872
Partial direct write-offs	69,251	1,972	(522)	67,279	69,774
NPL Ratio [A] / [B]	1.28	0.13	0.14	1.15	1.13

<Saitama Resona Bank>

Unrecoverable or valueless claims	13,687	(597)	(2,360)	14,284	16,048
Risk claims	47,679	(1,997)	(7,383)	49,676	55,062
Special attention loans	32,687	10,145	16,725	22,541	15,961
Loans past due 3 months or more	220	(110)	(295)	331	516
Restructured loans	32,466	10,256	17,020	22,210	15,445
NPL, total [A]	94,053	7,550	6,981	86,502	87,072
Normal claims	8,883,340	4,386	213,937	8,878,954	8,669,402
Total claims [B]	8,977,394	11,937	220,919	8,965,457	8,756,475
Partial direct write-offs	16,588	(604)	(1,453)	17,192	18,041
NPL Ratio [A] / [B]	1.04	0.08	0.05	0.96	0.99

(Millions of yen, %)

<Total of banks under KMFG>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
Unrecoverable or valueless claims	27,020	1,088	2,793	25,931	24,227
Risk claims	125,826	(2,494)	(6,758)	128,321	132,585
Special attention loans	39,039	423	450	38,616	38,589
Loans past due 3 months or more	985	189	(559)	795	1,544
Restructured loans	38,054	233	1,010	37,820	37,044
NPL, total [A]	191,886	(982)	(3,515)	192,869	195,402
Normal claims	9,982,195	85,279	204,519	9,896,916	9,777,676
Total claims [B]	10,174,082	84,296	201,004	10,089,786	9,973,078
Partial direct write-offs	41,701	1,607	(6,452)	40,093	48,153
NPL Ratio [A] / [B]	1.88	(0.02)	(0.07)	1.91	1.95

<Kansai Mirai Bank>

Unrecoverable or valueless claims	9,342	192	(1,006)	9,149	10,348
Risk claims	84,662	(686)	(1,213)	85,348	85,875
Special attention loans	33,059	1,343	1,875	31,716	31,183
Loans past due 3 months or more	778	49	(325)	728	1,103
Restructured loans	32,281	1,293	2,200	30,987	30,080
NPL, total [A]	127,064	849	(343)	126,214	127,408
Normal claims	6,906,539	49,018	147,153	6,857,521	6,759,386
Total claims [B]	7,033,604	49,867	146,809	6,983,736	6,886,794
Partial direct write-offs	36,568	872	(8,148)	35,696	44,716
NPL Ratio [A] / [B]	1.80	(0.00)	(0.04)	1.80	1.85

<Minato Bank>

Unrecoverable or valueless claims	17,677	895	3,799	16,782	13,878
Risk claims	41,164	(1,808)	(5,545)	42,972	46,709
Special attention loans	5,980	(919)	(1,425)	6,899	7,405
Loans past due 3 months or more	207	140	(234)	66	441
Restructured loans	5,773	(1,059)	(1,190)	6,832	6,963
NPL, total [A]	64,822	(1,832)	(3,171)	66,654	67,993
Normal claims	3,075,656	36,260	57,366	3,039,395	3,018,289
Total claims [B]	3,140,478	34,428	54,194	3,106,049	3,086,283
Partial direct write-offs	5,132	735	1,696	4,397	3,436
NPL Ratio [A] / [B]	2.06	(0.08)	(0.13)	2.14	2.20

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

(%)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
Before partial direct write-off	42.80	(1.13)	(2.09)	43.93	44.90
After partial direct write-off	30.81	(1.16)	(1.38)	31.98	32.19

<Total of group banks under Resona HD>

Before partial direct write-off	43.58	(2.30)	(3.64)	45.88	47.23
After partial direct write-off	31.38	(2.24)	(2.61)	33.63	34.00

<Resona Bank>

Before partial direct write-off	47.35	(3.85)	(5.86)	51.21	53.21
After partial direct write-off	35.37	(3.72)	(5.28)	39.09	40.66

<Saitama Resona Bank>

Before partial direct write-off	36.78	(3.04)	(2.60)	39.83	39.39
After partial direct write-off	25.63	(2.23)	(1.20)	27.87	26.83

<Total of banks under KMFG>

Before partial direct write-off	40.76	(0.08)	(1.74)	40.84	42.50
After partial direct write-off	27.89	(0.66)	(0.44)	28.55	28.33

<Kansai Mirai Bank>

Before partial direct write-off	42.98	(0.29)	(3.22)	43.28	46.21
After partial direct write-off	26.58	(0.65)	(0.75)	27.24	27.34

<Minato Bank>

Before partial direct write-off	35.56	0.25	1.99	35.30	33.56
After partial direct write-off	30.45	(0.57)	0.24	31.03	30.20

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

3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A)-(B)	(A)-(C)	2023 (B)	2022 (C)
General reserve for possible loan losses	110,708	(5,402)	(3,437)	116,111	114,146
Specific reserve for possible loan losses	102,917	5,315	405	97,601	102,511
Special reserve for certain overseas loans	0	0	(1)	0	2
Total reserve for possible loan losses	213,626	(87)	(3,033)	213,713	216,660
Reserve for write-off of loans in the trust account	24	(4)	(8)	28	32

<Total of group banks under Resona HD>

General reserve for possible loan losses	92,463	(3,403)	2,535	95,867	89,928
Specific reserve for possible loan losses	92,766	3,556	(1,760)	89,209	94,526
Special reserve for certain overseas loans	0	0	(1)	0	2
Total reserve for possible loan losses	185,230	153	773	185,077	184,457
Reserve for write-off of loans in the trust account	24	(4)	(8)	28	32

<Resona Bank>

General reserve for possible loan losses	55,581	(2,903)	309	58,484	55,271
Specific reserve for possible loan losses	52,014	4,600	1,578	47,413	50,436
Special reserve for certain overseas loans	0	0	(1)	0	2
Total reserve for possible loan losses	107,596	1,697	1,885	105,898	105,711
Reserve for write-off of loans in the trust account	24	(4)	(8)	28	32

<Saitama Resona Bank>

General reserve for possible loan losses	17,228	1,055	5,008	16,173	12,219
Specific reserve for possible loan losses	6,886	(1,050)	(4,263)	7,936	11,150
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	24,114	4	744	24,109	23,369
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Total of banks under KMFG>

General reserve for possible loan losses	19,654	(1,555)	(2,782)	21,210	22,436
Specific reserve for possible loan losses	33,865	6	925	33,859	32,939
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	53,519	(1,549)	(1,856)	55,069	55,376
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kansai Mirai Bank>

General reserve for possible loan losses	14,788	(470)	(684)	15,259	15,473
Specific reserve for possible loan losses	18,987	(136)	(374)	19,124	19,362
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	33,776	(606)	(1,059)	34,383	34,835
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Minato Bank>

General reserve for possible loan losses	4,866	(1,085)	(2,097)	5,951	6,963
Specific reserve for possible loan losses	14,877	142	1,300	14,734	13,577
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	19,743	(942)	(797)	20,685	20,540
Reserve for write-off of loans in the trust account	-	-	-	-	-

4. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	86.39	0.27	86.11	98.20	0.04	98.16
Covered by reserves	13.60	(0.27)	13.88	1.79	(0.04)	1.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	85.52	0.82	84.69	82.06	2.19	79.87
Covered by collateral, guarantees, etc.	62.51	1.29	61.22	55.38	3.93	51.45
Covered by reserves	23.01	(0.46)	23.47	26.68	(1.73)	28.41
Reserve ratio against the portion not covered by collateral, guarantees, etc.	61.38	0.84	60.53	59.80	1.27	58.53
Special Attention Obligors	43.61	(1.62)	45.23	40.98	0.95	40.03
Covered by collateral, guarantees, etc.	28.46	(1.62)	30.08	26.22	1.01	25.21
Covered by reserves	15.15	0.00	15.14	14.76	(0.05)	14.81
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.17	(0.49)	21.66	20.01	0.19	19.81
Other Watch Obligors	70.35	(2.23)	72.59	62.76	(4.75)	67.51
Covered by collateral, guarantees, etc.	68.77	(2.23)	71.01	60.84	(4.91)	65.75
Covered by reserves	1.58	0.00	1.58	1.91	0.16	1.75
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.06	(0.39)	5.45	4.89	(0.22)	5.12
Normal Obligors	0.06	0.00	0.06	0.08	(0.00)	0.08

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	97.41	0.16	97.24	73.18	1.13	72.05
Covered by reserves	2.58	(0.16)	2.75	26.81	(1.13)	27.94
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	88.49	0.32	88.16	89.67	0.14	89.52
Covered by collateral, guarantees, etc.	74.83	1.39	73.43	68.72	(0.27)	68.99
Covered by reserves	13.65	(1.07)	14.73	20.94	0.41	20.53
Reserve ratio against the portion not covered by collateral, guarantees, etc.	54.28	(1.18)	55.46	66.97	0.75	66.22
Special Attention Obligors	31.27	(4.18)	35.45	65.00	(0.63)	65.64
Covered by collateral, guarantees, etc.	15.25	(5.00)	20.26	49.92	0.15	49.77
Covered by reserves	16.01	0.82	15.18	15.08	(0.79)	15.87
Reserve ratio against the portion not covered by collateral, guarantees, etc.	18.89	(0.15)	19.05	30.12	(1.48)	31.60
Other Watch Obligors	74.50	1.43	73.06	79.92	0.61	79.30
Covered by collateral, guarantees, etc.	72.79	1.80	70.98	78.87	0.73	78.13
Covered by reserves	1.71	(0.36)	2.07	1.05	(0.12)	1.17
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.30	(0.86)	7.16	4.97	(0.38)	5.35
Normal Obligors	0.04	0.00	0.04	0.04	0.00	0.04

(%)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
	Unrecoverable or valueless claims	100.00	-	100.00	100.00	-
Covered by collateral, guarantees, etc.	98.36	4.95	93.41	59.87	(0.53)	60.40
Covered by reserves	1.63	(4.95)	6.58	40.12	0.53	39.59
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.95	(0.24)	90.19	89.09	0.88	88.20
Covered by collateral, guarantees, etc.	67.82	(0.78)	68.61	70.58	0.82	69.75
Covered by reserves	22.12	0.54	21.57	18.51	0.06	18.44
Reserve ratio against the portion not covered by collateral, guarantees, etc.	68.77	0.01	68.75	62.93	1.93	60.99
Special Attention Obligors	65.08	0.47	64.60	64.59	(5.59)	70.19
Covered by collateral, guarantees, etc.	49.71	1.54	48.16	51.10	(5.68)	56.78
Covered by reserves	15.37	(1.06)	16.44	13.49	0.08	13.40
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.56	(1.15)	31.71	27.59	(3.43)	31.03
Other Watch Obligors	83.51	0.39	83.11	72.58	1.19	71.39
Covered by collateral, guarantees, etc.	82.47	0.40	82.06	71.50	1.54	69.96
Covered by reserves	1.03	(0.00)	1.04	1.07	(0.35)	1.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.91	0.08	5.83	3.78	(0.97)	4.75
Normal Obligors	0.03	0.00	0.03	0.05	0.00	0.05

5. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 58.1		Unrecoverable or Valueless Claims 58.1	34.1	23.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.9 Collateral /Guarantee 50.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 365.8		Risk Claims 365.8	230.5	82.9	52.2 Reserve Ratio 61.38%		Reserves 84.1 Collateral /Guarantee 228.6	Risk Claims 85.52%
Watch Obligor	Special Attention Obligor 226.5	Special Attention Loans 166.1	30.0	196.5			Reserves 25.3 Collateral /Guarantee 45.9	Special Attention Loans 42.90%
	Other Watch Obligor 1,824.0	Normal Claims 42,202.1	416.0	1,408.0				
Normal Obligor 40,317.6			40,317.6					
Total Exposures 42,792.3		Total 42,792.3	Normal 41,028.5	Category II 1,711.4	Category III 52.2	Category IV -		Total Coverage Ratio 74.94%

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

(2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 17.4		Unrecoverable or Valueless Claims 17.4	9.7	7.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 17.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 192.3		Risk Claims 192.3	125.4	33.0	33.8 Reserve Ratio 59.80%		Reserves 51.3 Collateral /Guarantee 106.5	Risk Claims 82.06%
Watch Obligor	Special Attention Obligor 120.6	Special Attention Loans 94.4	15.4	105.2			Reserves 13.9 Collateral /Guarantee 22.0	Special Attention Loans 38.10%
	Other Watch Obligor 944.6	Normal Claims 23,336.5	195.4	749.2				
Normal Obligor 22,365.6			22,365.6					
Total Exposures 23,640.8		Total 23,640.8	Normal 22,711.7	Category II 895.2	Category III 33.8	Category IV -		Total Coverage Ratio 69.44%

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

(3) Saitama Resona Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 13.6		Unrecoverable or Valueless Claims 13.6	8.4	5.2	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 13.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 47.6		Risk Claims 47.6	24.7	17.4	5.4	Reserve Ratio 54.28%	Reserves 6.5 Collateral /Guarantee 35.6	Risk Claims 88.49%
Watch Obligors	Special Attention Obligors 57.7	Special Attention Loans 32.6	4.3	53.3	Reserves 5.2 Collateral /Guarantee 4.9		Special Attention Loans 31.27%	
	Other Watch Obligors 228.1	Subtotal 94.0	Normal Claims 8,883.3	50.9		177.1		
Normal Obligor 8,630.1					8,630.1			
Total Exposures 8,977.3		Total 8,977.3	Normal 8,718.7	Category II 253.2	Category III 5.4	Category IV -		

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

(4) Total of banks under KMFG

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 27.0		Unrecoverable or Valueless Claims 27.0	15.9	11.0	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.2 Collateral /Guarantee 19.7	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 125.8		Risk Claims 125.8	80.4	32.4	12.9	Reserve Ratio 66.97%	Reserves 26.3 Collateral /Guarantee 86.4	Risk Claims 89.67%
Watch Obligors	Special Attention Obligors 48.1	Special Attention Loans 39.0	10.2	37.8	Reserves 6.1 Collateral /Guarantee 18.9		Special Attention Loans 64.25%	
	Other Watch Obligors 651.1	Subtotal 191.8				Normal Claims 9,982.1		169.5
Normal Obligor 9,321.9			9,321.9					
Total Exposures 10,174.0		Total 10,174.0	Normal 9,598.0	Category II 563.0	Category III 12.9	Category IV -		

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

(5) Kansai Mirai Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 9.3		Unrecoverable or Valueless Claims 9.3	2.6	6.6	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 9.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 84.6		Risk Claims 84.6	51.5	24.5	8.5	Reserve Ratio 68.77%	Reserves 18.7 Collateral /Guarantee 57.4	Risk Claims 89.95%
Watch Obligors	Special Attention Obligors 40.8	Special Attention Loans 33.0	7.8	32.9	Reserve Ratio 68.77%		Reserves 5.3 Collateral /Guarantee 16.2	Special Attention Loans 65.28%
	Other Watch Obligors 437.1	Subtotal 127.0						
Normal Obligor 6,461.5		Normal Claims 6,906.5	100.1	337.0				
Total Exposures 7,033.6		Total 7,033.6	Normal 6,623.8	Category II 401.2	Category III 8.5	Category IV -	Total Coverage Ratio 84.27%	

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

(6) Minato Bank

Exposure Obligor Categories Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 17.6		Unrecoverable or Valueless Claims 17.6	13.2	4.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.0 Collateral /Guarantee 10.5	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 41.1		Risk Claims 41.1	28.8	7.8	4.4	Reserve Ratio 62.93%	Reserves 7.6 Collateral /Guarantee 29.0	Risk Claims 89.09%
Watch Obligors	Special Attention Obligors 7.3	Special Attention Loans 5.9	2.4	4.8	Reserve Ratio 62.93%		Reserves 0.8 Collateral /Guarantee 2.6	Special Attention Loans 58.60%
	Other Watch Obligors 213.9	Subtotal 64.8						
Normal Obligor 2,860.3		Normal Claims 3,075.6	69.3	144.6				
Total Exposures 3,140.4		Total 3,140.4	Normal 2,974.2	Category II 161.7	Category III 4.4	Category IV -	Total Coverage Ratio 89.25%	

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

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

(1) Performance of 1st half of FY2023

(Billions of yen)

<Total of two banks>	End of Sep. 2023 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2023 (B)
	Unrecoverable or valueless claims	31.1	(0.2)	8.2	(8.4)
Risk claims	240.0	25.9	60.7	(34.8)	214.0
Total	271.1	25.7	69.0	(43.2)	245.4
Result of measures connected to off-balancing	30.7				24.1

<Resona Bank>

Unrecoverable or valueless claims	17.4	0.3	6.0	(5.6)	17.0
Risk claims	192.3	27.9	54.8	(26.9)	164.3
Total	209.7	28.3	60.9	(32.6)	181.4
Result of measures connected to off-balancing	17.2				10.0

<Saitama Resona Bank>

Unrecoverable or valueless claims	13.6	(0.5)	2.1	(2.7)	14.2
Risk claims	47.6	(1.9)	5.9	(7.9)	49.6
Total	61.3	(2.5)	8.0	(10.6)	63.9
Result of measures connected to off-balancing	13.5				14.1

(2) Placement of loans off the balance sheets in 1st half of FY2023

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
Disposition by borrowers' liquidation	(0.0)	(0.0)	-
Reconstructive disposition	(0.2)	-	(0.2)
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.0)	-	(0.0)
Direct write-offs	(5.4)	(5.1)	(0.2)
Others	(37.4)	(27.4)	(10.0)
Collection/repayment, etc.	(23.5)	(18.3)	(5.1)
Improvement in debtors' performance	(13.9)	(9.0)	(4.8)
Total	(43.2)	(32.6)	(10.6)

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

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

7. Loans and bills discounted by industry

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	3,501.8	111.0	3,390.7	2,392.6	68.1	2,324.5
Agriculture, forestry	18.6	(0.5)	19.1	6.9	0.1	6.7
Fishery	2.0	0.2	1.8	1.3	0.0	1.2
Mining, quarrying of stone, gravel extraction	13.1	0.0	13.0	10.3	(0.2)	10.5
Construction	972.2	(26.1)	998.4	458.3	(26.7)	485.1
Electricity, gas, heating, water	480.5	18.3	462.1	370.5	14.1	356.3
Information and communication	421.4	19.8	401.6	352.7	18.2	334.4
Transportation, postal service	994.2	20.6	973.5	576.9	17.5	559.4
Wholesale and retail trade	3,173.8	(26.0)	3,199.8	2,102.3	(39.9)	2,142.2
Finance and insurance	1,224.4	23.0	1,201.4	966.6	1.7	964.8
Real estate	9,325.9	(34.6)	9,360.6	5,167.9	(56.0)	5,224.0
Apartment loans	3,017.8	(49.8)	3,067.6	1,567.7	(25.1)	1,592.8
Real estate brokerage	4,899.2	(1.6)	4,900.8	3,046.9	(37.2)	3,084.2
Goods rental and leasing	527.8	24.5	503.3	316.2	17.9	298.2
Services	2,698.5	48.0	2,650.5	1,582.7	76.4	1,506.3
Government, local government	3,654.0	(6.7)	3,660.8	1,393.9	19.4	1,374.5
Others	14,698.6	100.3	14,598.3	7,145.5	69.2	7,076.3
Residential housing loans	13,794.6	71.5	13,723.1	6,635.6	47.1	6,588.4
Domestic total	41,707.6	271.9	41,435.6	22,845.2	180.2	22,664.9
Japan offshore banking account	-	-	-	-	-	-
Total	41,707.6	271.9	41,435.6	22,845.2	180.2	22,664.9

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	430.2	12.8	417.4	678.9	30.0	648.8
Agriculture, forestry	5.2	(0.2)	5.5	6.4	(0.4)	6.8
Fishery	0.3	0.1	0.2	0.4	0.0	0.3
Mining, quarrying of stone, gravel extraction	1.7	0.4	1.2	1.0	(0.1)	1.2
Construction	168.3	6.3	161.9	345.5	(5.7)	351.2
Electricity, gas, heating, water	31.1	0.4	30.7	78.8	3.7	75.1
Information and communication	25.1	1.5	23.5	43.6	(0.0)	43.6
Transportation, postal service	111.0	(0.1)	111.1	306.2	3.2	303.0
Wholesale and retail trade	333.2	2.0	331.2	738.2	11.9	726.3
Finance and insurance	68.5	9.9	58.6	189.3	11.2	178.0
Real estate	1,512.5	4.1	1,508.4	2,645.5	17.3	2,628.2
Apartment loans	810.6	(9.5)	820.1	639.4	(15.1)	654.6
Real estate brokerage	457.6	6.9	450.7	1,394.5	28.7	1,365.8
Goods rental and leasing	57.7	1.7	56.0	153.7	4.7	149.0
Services	364.5	(16.5)	381.1	751.2	(11.8)	763.0
Government, local government	1,916.1	(32.0)	1,948.2	343.9	5.8	338.1
Others	3,799.1	23.2	3,775.8	3,754.0	7.8	3,746.1
Residential housing loans	3,593.6	21.9	3,571.6	3,565.3	2.3	3,563.0
Domestic total	8,825.1	13.8	8,811.3	10,037.2	77.9	9,959.3
Japan offshore banking account	-	-	-	-	-	-
Total	8,825.1	13.8	8,811.3	10,037.2	77.9	9,959.3

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
	Manufacturing	388.4	20.1	368.2	290.4	9.9
Agriculture, forestry	3.9	(0.4)	4.3	2.5	0.0	2.4
Fishery	0.2	0.0	0.2	0.2	0.0	0.1
Mining, quarrying of stone, gravel extraction	0.9	(0.1)	1.0	0.0	(0.0)	0.1
Construction	239.6	(3.5)	243.1	105.9	(2.1)	108.1
Electricity, gas, heating, water	38.7	(0.5)	39.3	40.0	4.3	35.7
Information and communication	25.7	(0.3)	26.0	17.9	0.3	17.5
Transportation, postal service	164.1	4.7	159.3	142.1	(1.5)	143.6
Wholesale and retail trade	470.2	10.4	459.8	267.9	1.4	266.4
Finance and insurance	67.8	2.4	65.4	121.4	8.8	112.6
Real estate	1,956.5	3.7	1,952.8	688.9	13.5	675.4
Apartment loans	455.0	(9.5)	464.5	184.3	(5.6)	190.0
Real estate brokerage	1,094.3	16.9	1,077.3	300.2	11.7	288.5
Goods rental and leasing	78.9	1.9	77.0	74.7	2.8	71.9
Services	495.7	(7.8)	503.6	255.4	(3.9)	259.4
Government, local government	91.8	5.0	86.8	252.1	0.8	251.2
Others	2,924.5	6.0	2,918.5	829.4	1.8	827.6
Residential housing loans	2,779.3	1.3	2,778.0	786.0	1.0	785.0
Domestic total	6,947.6	41.5	6,906.1	3,089.6	36.4	3,053.1
Japan offshore banking account	-	-	-	-	-	-
Total	6,947.6	41.5	6,906.1	3,089.6	36.4	3,053.1

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

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

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	164.4	29.7	134.6	102.0	26.6	75.3
Agriculture, forestry	2.1	(0.0)	2.1	0.1	(0.0)	0.1
Fishery	0.1	0.1	-	0.1	0.1	-
Mining, quarrying of stone, gravel extraction	0.8	(0.0)	0.8	0.5	-	0.5
Construction	24.4	2.5	21.8	7.9	1.4	6.5
Electricity, gas, heating, water	0.8	0.7	0.1	0.8	0.7	0.1
Information and communication	10.4	1.1	9.3	8.2	0.8	7.3
Transportation, postal service	26.8	2.3	24.4	11.3	2.4	8.9
Wholesale and retail trade	119.2	5.8	113.3	62.3	(0.6)	62.9
Finance and insurance	0.8	(0.0)	0.8	0.1	0.0	0.1
Real estate	54.0	2.1	51.9	27.9	1.8	26.1
Apartment loans	10.2	0.3	9.8	4.0	0.4	3.6
Real estate brokerage	37.1	1.3	35.7	20.7	0.5	20.1
Goods rental and leasing	2.3	0.4	1.9	1.5	0.1	1.4
Services	117.6	(4.8)	122.5	58.1	(0.0)	58.1
Government, local government	-	-	-	-	-	-
Others	65.8	(0.2)	66.0	22.9	(0.2)	23.1
Residential housing loans	53.1	1.3	51.8	13.3	1.0	12.2
Domestic total	590.1	39.8	550.2	304.2	33.3	270.9
Japan offshore banking account	-	-	-	-	-	-
Total	590.1	39.8	550.2	304.2	33.3	270.9

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	32.1	3.8	28.3	30.1	(0.7)	30.9
Agriculture, forestry	1.8	(0.0)	1.8	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	0.3	(0.0)	0.3
Construction	3.8	0.0	3.7	12.6	1.0	11.6
Electricity, gas, heating, water	-	-	-	0.0	0.0	-
Information and communication	0.2	(0.0)	0.2	2.0	0.2	1.8
Transportation, postal service	4.7	(0.1)	4.8	10.7	0.0	10.6
Wholesale and retail trade	18.8	4.2	14.5	38.0	2.1	35.8
Finance and insurance	0.0	-	0.0	0.6	(0.0)	0.6
Real estate	4.1	(0.6)	4.8	21.9	0.9	20.9
Apartment loans	2.8	(0.6)	3.5	3.3	0.6	2.7
Real estate brokerage	1.1	0.0	1.0	15.2	0.7	14.4
Goods rental and leasing	0.2	(0.0)	0.2	0.5	0.3	0.2
Services	11.5	(0.0)	11.5	48.0	(4.7)	52.8
Government, local government	-	-	-	-	-	-
Others	16.3	0.2	16.1	26.5	(0.2)	26.7
Residential housing loans	15.6	0.2	15.4	24.1	0.0	24.1
Domestic total	94.0	7.5	86.5	191.8	(0.9)	192.8
Japan offshore banking account	-	-	-	-	-	-
Total	94.0	7.5	86.5	191.8	(0.9)	192.8

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Manufacturing	16.9	(0.5)	17.4	13.2	(0.2)	13.4
Agriculture, forestry	0.0	(0.0)	0.0	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.0)	0.3	-	-	-
Construction	7.6	0.5	7.0	4.9	0.4	4.5
Electricity, gas, heating, water	0.0	0.0	-	0.0	0.0	-
Information and communication	1.4	0.2	1.2	0.5	(0.0)	0.6
Transportation, postal service	6.9	(0.5)	7.4	3.8	0.6	3.2
Wholesale and retail trade	22.5	2.1	20.3	15.5	0.0	15.5
Finance and insurance	0.4	(0.0)	0.5	0.1	(0.0)	0.1
Real estate	17.7	1.3	16.4	4.1	(0.3)	4.5
Apartment loans	2.8	0.4	2.4	0.4	0.1	0.3
Real estate brokerage	12.5	1.2	11.3	2.6	(0.4)	3.1
Goods rental and leasing	0.4	0.2	0.1	0.1	0.0	0.0
Services	31.5	(2.9)	34.4	16.5	(1.8)	18.3
Government, local government	-	-	-	-	-	-
Others	20.8	0.2	20.6	5.6	(0.4)	6.0
Residential housing loans	19.2	0.4	18.7	4.9	(0.4)	5.3
Domestic total	127.0	0.8	126.2	64.8	(1.8)	66.6
Japan offshore banking account	-	-	-	-	-	-
Total	127.0	0.8	126.2	64.8	(1.8)	66.6

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

(3) Loans to consumers

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.	(A) - (B)	(A) - (C)	End of Mar.	End of Sep.
	2023 (A)			2023 (B)	2022 (C)
Housing loans	16,812,525	21,716	35,094	16,790,809	16,777,431
Before securitization	16,983,701	13,738	58,244	16,969,962	16,925,456
Residential housing loans	13,794,677	71,533	133,085	13,723,143	13,661,591
Before securitization	13,957,933	64,194	157,410	13,893,739	13,800,522
Other consumer loans	440,185	14,053	21,217	426,131	418,968
Total loans to consumers	17,252,711	35,770	56,311	17,216,940	17,196,399
Before securitization of housing loans	17,423,886	27,792	79,461	17,396,094	17,344,425

<Resona Bank>

Housing loans	8,203,431	22,080	21,011	8,181,351	8,182,420
Before securitization	8,360,850	15,269	46,456	8,345,581	8,314,394
Residential housing loans	6,635,642	47,188	67,169	6,588,454	6,568,473
Before securitization	6,785,142	41,016	93,789	6,744,125	6,691,352
Other consumer loans	158,377	4,916	9,381	153,460	148,995
Total loans to consumers	8,361,808	26,996	30,392	8,334,812	8,331,415
Before securitization of housing loans	8,519,227	20,185	55,838	8,499,041	8,463,389

<Saitama Resona Bank>

Housing loans	4,404,260	12,433	23,635	4,391,827	4,380,624
Before securitization	4,418,017	11,265	21,340	4,406,751	4,396,676
Residential housing loans	3,593,636	21,961	48,203	3,571,675	3,545,432
Before securitization	3,607,392	20,793	45,908	3,586,599	3,561,484
Other consumer loans	136,292	3,057	5,225	133,235	131,067
Total loans to consumers	4,540,552	15,490	28,861	4,525,062	4,511,691
Before securitization of housing loans	4,554,309	14,323	26,565	4,539,986	4,527,743

<Total of banks under KMFG>

Housing loans	4,204,833	(12,797)	(9,552)	4,217,630	4,214,385
Before securitization	4,204,833	(12,797)	(9,552)	4,217,630	4,214,385
Residential housing loans	3,565,398	2,384	17,712	3,563,014	3,547,685
Before securitization	3,565,398	2,384	17,712	3,563,014	3,547,685
Other consumer loans	145,515	6,080	6,610	139,435	138,905
Total loans to consumers	4,350,349	(6,716)	(2,942)	4,357,066	4,353,291
Before securitization of housing loans	4,350,349	(6,716)	(2,942)	4,357,066	4,353,291

<Kansai Mirai Bank>

Housing loans	3,234,380	(8,193)	(7,230)	3,242,573	3,241,611
Before securitization	3,234,380	(8,193)	(7,230)	3,242,573	3,241,611
Residential housing loans	2,779,335	1,332	10,734	2,778,002	2,768,600
Before securitization	2,779,335	1,332	10,734	2,778,002	2,768,600
Other consumer loans	104,962	5,222	7,747	99,739	97,214
Total loans to consumers	3,339,343	(2,970)	517	3,342,313	3,338,826
Before securitization of housing loans	3,339,343	(2,970)	517	3,342,313	3,338,826

<Minato Bank>

Housing loans	970,452	(4,603)	(2,321)	975,056	972,774
Before securitization	970,452	(4,603)	(2,321)	975,056	972,774
Residential housing loans	786,062	1,051	6,977	785,011	779,085
Before securitization	786,062	1,051	6,977	785,011	779,085
Other consumer loans	40,553	857	(1,137)	39,696	41,691
Total loans to consumers	1,011,005	(3,746)	(3,459)	1,014,752	1,014,465
Before securitization of housing loans	1,011,005	(3,746)	(3,459)	1,014,752	1,014,465

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

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

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A) - (B)	(A) - (C)	2023 (B)	2022 (C)
Loans to SMEs and consumers	32,999,632	(52,914)	230,669	33,052,547	32,768,962
Ratio of loans to SMEs and consumers	79.12	(0.64)	(1.81)	79.76	80.93

<Resona Bank>

Loans to SMEs and consumers	17,639,117	(152,713)	24,594	17,791,831	17,614,523
Ratio of loans to SMEs and consumers	77.21	(1.28)	(2.70)	78.49	79.91

<Saitama Resona Bank>

Loans to SMEs and consumers	6,486,243	46,484	77,226	6,439,759	6,409,016
Ratio of loans to SMEs and consumers	73.49	0.41	(0.97)	73.08	74.47

<Total of banks under KMFG>

Loans to SMEs and consumers	8,874,271	53,314	128,848	8,820,956	8,745,422
Ratio of loans to SMEs and consumers	88.41	(0.15)	(0.45)	88.56	88.87

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,420,095	23,191	65,905	6,396,903	6,354,189
Ratio of loans to SMEs and consumers	92.40	(0.21)	(0.91)	92.62	93.32

<Minato Bank>

Loans to SMEs and consumers	2,454,176	30,123	62,942	2,424,052	2,391,233
Ratio of loans to SMEs and consumers	79.43	0.03	0.55	79.39	78.88

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

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

8. Balance of deposits and loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep. 2023 (A)	(A) - (B)	(A) - (C)	End of Mar. 2023 (B)	End of Sep. 2022 (C)
	Deposits (Term-end)	62,109,526	31,300	1,660,416	62,078,225
Deposits (Average balance)	61,954,939	1,388,782	1,372,761	60,566,156	60,582,177
Trust principal (Term-end)	1,404,626	406,056	228,679	998,570	1,175,946
Trust principal (Average balance)	1,205,832	47,188	(90,319)	1,158,643	1,296,152
Loans and bills discounted (Term-end)	41,708,833	271,914	1,219,834	41,436,918	40,488,999
Banking account	41,700,742	273,110	1,222,413	41,427,632	40,478,328
Trust account	8,090	(1,195)	(2,579)	9,286	10,670
Loans and bills discounted (Average balance)	41,431,302	1,076,778	1,628,247	40,354,523	39,803,054
Banking account	41,422,625	1,078,799	1,630,942	40,343,825	39,791,682
Trust account	8,677	(2,021)	(2,695)	10,698	11,372

<Resona Bank>

Deposits (Term-end)	33,978,381	(116,675)	1,191,678	34,095,057	32,786,703
Deposits (Average balance)	33,876,342	1,106,327	1,134,694	32,770,014	32,741,648
Trust principal (Term-end)	1,404,626	406,056	228,679	998,570	1,175,946
Trust principal (Average balance)	1,205,832	47,188	(90,319)	1,158,643	1,296,152
Loans and bills discounted (Term-end)	22,845,209	180,215	803,976	22,664,993	22,041,233
Banking account	22,837,118	181,410	806,555	22,655,707	22,030,562
Trust account	8,090	(1,195)	(2,579)	9,286	10,670
Loans and bills discounted (Average balance)	22,680,368	691,290	1,049,692	21,989,077	21,630,676
Banking account	22,671,691	693,311	1,052,387	21,978,379	21,619,304
Trust account	8,677	(2,021)	(2,695)	10,698	11,372

<Saitama Resona Bank>

Deposits (Term-end)	16,870,376	(20,087)	495,239	16,890,464	16,375,137
Deposits (Average balance)	16,858,134	345,390	323,443	16,512,744	16,534,691
Loans and bills discounted (Term-end)	8,825,146	13,821	219,064	8,811,325	8,606,082
Loans and bills discounted (Average balance)	8,802,213	214,069	348,574	8,588,144	8,453,638

<Total of banks under KMFG>

Deposits (Term-end)	11,260,767	168,063	(26,501)	11,092,703	11,287,269
Deposits (Average balance)	11,220,462	(62,935)	(85,375)	11,283,397	11,305,837
Loans and bills discounted (Term-end)	10,038,477	77,877	196,793	9,960,599	9,841,684
Loans and bills discounted (Average balance)	9,948,720	171,419	229,980	9,777,301	9,718,740

<Kansai Mirai Bank>

Deposits (Term-end)	7,371,786	95,872	(80,573)	7,275,913	7,452,359
Deposits (Average balance)	7,336,114	(95,026)	(131,574)	7,431,140	7,467,688
Loans and bills discounted (Term-end)	6,948,869	41,457	138,580	6,907,412	6,810,289
Loans and bills discounted (Average balance)	6,901,823	101,666	136,523	6,800,157	6,765,300

<Minato Bank>

Deposits (Term-end)	3,888,981	72,191	54,072	3,816,790	3,834,909
Deposits (Average balance)	3,884,348	32,091	46,198	3,852,257	3,838,149
Loans and bills discounted (Term-end)	3,089,608	36,420	58,213	3,053,187	3,031,395
Loans and bills discounted (Average balance)	3,046,896	69,752	93,457	2,977,144	2,953,439

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2023 (A)	(A) - (B)	(A) - (C)	2023 (B)	2022 (C)
Domestic individual deposits (Term-end)	38,336,398	264,094	674,109	38,072,303	37,662,288
Liquid deposits	29,500,405	546,348	1,214,946	28,954,056	28,285,458
Time deposits	8,692,140	(280,904)	(528,276)	8,973,044	9,220,416
Domestic corporate deposits (Term-end)	19,698,257	588,577	617,000	19,109,680	19,081,256
Liquid deposits	16,309,896	894,981	966,039	15,414,914	15,343,856
Time deposits	2,889,339	(30,945)	(134,257)	2,920,284	3,023,597

<Resona Bank>

Domestic individual deposits (Term-end)	17,475,161	109,294	424,418	17,365,866	17,050,743
Liquid deposits	14,055,250	224,484	622,403	13,830,765	13,432,847
Time deposits	3,308,356	(115,400)	(190,449)	3,423,757	3,498,806
Domestic corporate deposits (Term-end)	13,615,875	353,486	436,737	13,262,389	13,179,137
Liquid deposits	11,444,888	553,596	611,787	10,891,291	10,833,100
Time deposits	1,765,573	6,077	(6,957)	1,759,496	1,772,530

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,629,060	168,229	312,135	12,460,831	12,316,925
Liquid deposits	9,978,982	221,140	410,109	9,757,841	9,568,872
Time deposits	2,630,971	(51,399)	(93,719)	2,682,371	2,724,691
Domestic corporate deposits (Term-end)	3,308,513	148,606	179,424	3,159,907	3,129,089
Liquid deposits	2,700,813	194,927	274,791	2,505,886	2,426,021
Time deposits	561,298	(15,231)	(80,425)	576,530	641,723

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,232,175	(13,428)	(62,443)	8,245,604	8,294,619
Liquid deposits	5,466,173	100,723	182,434	5,365,449	5,283,738
Time deposits	2,752,811	(114,103)	(244,107)	2,866,915	2,996,919
Domestic corporate deposits (Term-end)	2,773,868	86,484	839	2,687,384	2,773,029
Liquid deposits	2,164,194	146,457	79,460	2,017,736	2,084,734
Time deposits	562,467	(21,790)	(46,874)	584,258	609,342

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,310,341	(32,114)	(83,721)	5,342,455	5,394,062
Liquid deposits	3,282,479	63,276	116,019	3,219,203	3,166,459
Time deposits	2,021,238	(95,167)	(198,859)	2,116,405	2,220,098
Domestic corporate deposits (Term-end)	1,882,968	18,015	2,091	1,864,953	1,880,877
Liquid deposits	1,425,603	61,464	61,050	1,364,138	1,364,552
Time deposits	423,202	(17,885)	(38,249)	441,088	461,452

<Minato Bank>

Domestic individual deposits (Term-end)	2,921,834	18,685	21,277	2,903,149	2,900,557
Liquid deposits	2,183,693	37,447	66,414	2,146,246	2,117,278
Time deposits	731,573	(18,936)	(45,247)	750,509	776,821
Domestic corporate deposits (Term-end)	890,899	68,468	(1,252)	822,430	892,151
Liquid deposits	738,590	84,992	18,409	653,598	720,181
Time deposits	139,264	(3,904)	(8,625)	143,169	147,890

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 Sep.			End of Mar.	End of Sep.
	2023 (A)	(A) - (B)	(A) - (C)	2023 (B)	2022 (C)
Investment trust (Including fund wrap)	2,819,754	152,828	186,552	2,666,926	2,633,202
Public bond	228,140	(11,356)	(33,997)	239,496	262,138
Insurance	3,016,666	150,304	226,731	2,866,362	2,789,934

<Resona Bank>

Investment trust (Including fund wrap)	1,241,783	66,962	68,208	1,174,820	1,173,575
Public bond	64,185	(5,025)	(20,148)	69,210	84,334
Insurance	1,031,174	(4,218)	34,015	1,035,392	997,159

<Saitama Resona Bank>

Investment trust (Including fund wrap)	696,232	31,709	38,352	664,523	657,880
Public bond	156,950	(6,613)	(14,151)	163,563	171,102
Insurance	953,401	93,194	127,087	860,207	826,313

<Total of banks under KMFG>

Investment trust (Including fund wrap)	881,738	54,156	79,991	827,582	801,746
Public bond	7,004	281	302	6,722	6,701
Insurance	1,032,090	61,328	65,628	970,762	966,462

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	606,670	36,713	47,795	569,956	558,875
Public bond	3,612	235	456	3,377	3,155
Insurance	790,695	49,748	44,125	740,946	746,569

<Minato Bank>

Investment trust (Including fund wrap)	275,068	17,443	32,196	257,625	242,871
Public bond	3,392	46	(153)	3,345	3,546
Insurance	241,395	11,579	21,502	229,815	219,892

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

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

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

III. Computation of Deferred Tax Assets

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

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

Note: *1. The company's classification: Implementation Guidance on Recoverability of Deferred Tax Assets (ASBJ Guidance No. 26, issued on February 16, 2018)

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

(Billions of yen)

	FY2018	FY2019	FY2020	FY2021	FY 2022 (Fixed)
Resona Bank	119.7	129.9	126.6	103.1	95.3
Saitama Resona Bank	30.1	30.1	42.3	21.2	31.2

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)	End of Sep. 2023 (A)	(A) - (B)	End of Mar. 2023 (B)
Reserve for loan losses	43.3	0.7	42.5	11.7	0.0	11.6
Write-down on securities	26.3	(0.2)	26.6	4.7	(0.0)	4.8
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	10.2	(1.3)	11.6	4.1	(0.2)	4.4
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	0.8	0.8	-	-	-	-
Others	36.7	(0.1)	36.8	9.8	(0.4)	10.2
Subtotal of deferred tax assets	117.6	(0.0)	117.6	30.5	(0.6)	31.1
Valuation allowance	(45.2)	(0.0)	(45.2)	(7.6)	0.1	(7.8)
Deferred tax assets	72.3	(0.0)	72.4	22.8	(0.4)	23.3
Gains on placing trust for retirement benefits	2.5	(0.1)	2.6	-	-	-
Unrealized gains on available-for-sale securities	109.7	8.8	100.9	16.8	0.2	16.5
Deferred gains on hedges	-	(0.6)	0.6	3.2	1.6	1.6
Others	3.5	(0.8)	4.4	5.0	(0.0)	5.1
Deferred tax liabilities	115.8	7.2	108.6	25.2	1.8	23.3
Net deferred tax assets	(43.4)	(7.3)	(36.1)	(2.4)	(2.3)	(0.0)

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

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

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1H of FY 2023	95,842 million yen 2.9 %	17,186 million yen (11.1)%	14,133 million yen 2.8 %
1H of FY 2022	93,140 million yen 0.3 %	19,327 million yen 22.9 %	13,749 million yen 28.8 %

	Total Assets	Net Assets
September 30, 2023	14,941,491 million yen	521,568 million yen
March 31, 2023	14,046,034 million yen	509,273 million yen

	Net Income per Share of Common Stock
1H of FY 2023	37.94 yen
1H of FY 2022	36.91 yen

【Consolidated Balance Sheets】

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 2,522,708	¥ 3,279,747
Call loans and bills bought	2,670	448
Monetary claims bought	20	—
Trading account securities	25	—
Securities	1,308,436	1,361,805
Loans and bills discounted	9,894,721	9,968,080
Foreign exchange assets	15,327	14,934
Lease receivables and investment in leases	32,044	32,994
Other assets	159,504	161,857
Tangible fixed assets	90,348	87,967
Intangible fixed assets	5,891	5,208
Net defined benefit asset	24,184	24,364
Deferred tax assets	21,205	22,912
Customers' liabilities for acceptances and guarantees	31,004	41,298
Reserve for possible loan losses	(62,062)	(60,129)
Total Assets	¥ 14,046,034	¥ 14,941,491

[Consolidated Balance Sheets- Continued]

(Millions of yen)

	March 31, 2023	September 30, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,074,698	¥ 11,245,017
Negotiable certificates of deposit	235,120	245,750
Call money and bills sold	1,192,649	1,877,013
Payables under securities lending transactions	251,139	211,128
Borrowed money	648,810	684,732
Foreign exchange liabilities	889	891
Other liabilities	85,385	98,401
Reserve for employees' bonuses	5,461	4,375
Net defined benefit liability	6,843	6,734
Other reserves	4,759	4,579
Acceptances and guarantees	31,004	41,298
Total Liabilities	13,536,760	14,419,922
Net Assets		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	171,080	185,210
Total stockholders' equity	509,607	523,736
Net unrealized gains on available-for-sale securities	(1,049)	(3,125)
Net deferred gains on hedges	411	494
Remeasurements of defined benefit plans	267	423
Total accumulated other comprehensive income	(370)	(2,206)
Non-controlling interests	36	38
Total Net Assets	509,273	521,568
Total Liabilities and Net Assets	¥ 14,046,034	¥ 14,941,491

【Consolidated Statements of Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 93,140	¥ 95,842
Interest income	55,478	56,435
Interest on loans and bills discounted	48,567	48,844
Interest and dividends on securities	4,115	5,242
Trust fees	1	8
Fees and commissions	24,627	22,423
Other operating income	10,659	14,798
Other ordinary income	2,373	2,176
Ordinary expenses	73,813	78,656
Interest expenses	1,489	2,212
Interest on deposits	1,100	1,171
Fees and commissions	8,066	8,126
Other operating expenses	9,482	13,580
General and administrative expenses	51,817	50,255
Other ordinary expenses	2,957	4,480
Ordinary profits	19,327	17,186
Extraordinary gains	811	1,508
Extraordinary losses	508	607
Income before income taxes	19,630	18,087
Income taxes – current	3,279	4,887
Income taxes – deferred	2,600	(935)
Total income taxes	5,879	3,951
Net income	13,751	14,135
Net income attributable to non-controlling interests	1	1
Net income attributable to owners of parent	¥ 13,749	¥ 14,133

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Net income	¥ 13,751	¥ 14,135
Other comprehensive income	(9,363)	(1,836)
Net unrealized gains on available-for-sale securities	(9,671)	(2,076)
Net deferred gains on hedges	6	83
Remeasurements of defined benefit plans	301	156
Total comprehensive income	¥ 4,388	¥ 12,299
Total comprehensive income attributable to:		
Owners of parent	¥ 4,386	¥ 12,297
Non-controlling interests	¥ 1	¥ 1

【Consolidated Statements of Changes in Net Assets】

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

(Millions of yen)

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

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

[Consolidated Statements of Changes in Net Assets- Continued]

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 308,936	¥ 171,080	¥ 509,607
Changes during the term				
Dividends paid			(3)	(3)
Net income attributable to owners of parent			14,133	14,133
Net changes except for stockholders' equity during the term				
Total changes during the term	-	-	14,129	14,129
Balance at the end of the term	¥ 29,589	¥ 308,936	¥ 185,210	¥ 523,736

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥ (1,049)	¥ 411	¥ 267	¥ (370)	¥ 36	¥ 509,273
Changes during the term						
Dividends paid						(3)
Net income attributable to owners of parent						14,133
Net changes except for stockholders' equity during the term	(2,076)	83	156	(1,836)	1	(1,834)
Total changes during the term	(2,076)	83	156	(1,836)	1	12,295
Balance at the end of the term	¥ (3,125)	¥ 494	¥ 423	¥ (2,206)	¥ 38	¥ 521,568

V. Reference Materials (Group Banks' Financial Statements)

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 12,967,906	¥ 10,407,165
Call loans	512,297	531,584
Monetary claims bought	275,343	263,171
Trading assets	217,537	271,622
Securities	4,806,206	4,843,453
Loans and bills discounted	22,655,707	22,837,118
Foreign exchange assets	163,913	124,480
Other assets	665,098	709,064
Other	665,098	709,064
Tangible fixed assets	207,044	203,463
Intangible fixed assets	41,394	38,104
Prepaid pension cost	34,618	34,843
Customers' liabilities for acceptances and guarantees	247,971	252,104
Reserve for possible loan losses	(105,898)	(107,596)
Total Assets	¥ 42,689,140	¥ 40,408,579
Liabilities		
Deposits	¥ 34,095,057	¥ 33,978,381
Negotiable certificates of deposit	731,250	613,620
Call money	420,135	125,738
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	1,971,400	984,109
Trading liabilities	51,055	91,382
Borrowed money	2,231,621	843,186
Foreign exchange liabilities	11,581	13,763
Bonds	36,000	36,000
Due to trust account	990,487	1,397,058
Other liabilities	284,286	411,913
Accrued income taxes	15,374	18,474
Lease obligation	46,141	41,126
Asset retirement obligations	2,379	2,397
Other	220,390	349,914
Reserve for employees' bonuses	8,995	7,688
Other reserves	12,585	11,950
Deferred tax liabilities	36,167	43,493
Deferred tax liabilities for land revaluation	18,094	17,871
Acceptances and guarantees	247,971	252,104
Total Liabilities	41,151,691	38,833,260
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	547,252	567,804
Other retained earnings	547,252	567,804
Retained earnings carried forward	547,252	567,804
Total stockholders' equity	1,204,360	1,224,911
Net unrealized gains on available-for-sale securities	292,329	313,468
Net deferred gains on hedges	1,374	(1,938)
Revaluation reserve for land	39,385	38,877
Total valuation and translation differences	333,089	350,407
Total Net Assets	1,537,449	1,575,319
Total Liabilities and Net Assets	¥ 42,689,140	¥ 40,408,579

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 253,043	¥ 253,888
Interest income	123,171	140,208
Interest on loans and bills discounted	91,700	95,107
Interest and dividends on securities	19,648	26,583
Trust fees	10,817	13,023
Fees and commissions	69,850	67,998
Trading income	650	616
Other operating income	8,828	9,252
Other ordinary income	39,725	22,790
Ordinary expenses	188,521	191,388
Interest expenses	9,490	34,879
Interest on deposits	3,783	11,664
Fees and commissions	25,816	27,092
Trading expenses	121	60
Other operating expenses	36,902	9,887
General and administrative expenses	105,661	107,035
Other ordinary expenses	10,528	12,431
Ordinary profits	64,522	62,500
Extraordinary gains	0	4
Extraordinary losses	712	1,271
Income before income taxes	63,810	61,233
Income taxes – current	10,887	17,244
Income taxes – deferred	6,120	(243)
Total income taxes	17,008	17,001
Net income	¥ 46,801	¥ 44,232

【Non-Consolidated Statement of Changes in Net Assets】

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

(Millions of yen)

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

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

【Non-Consolidated Statement of Changes in Net Assets - Continued】

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 547,252	¥ 1,204,360
Changes during the term						
Dividends paid					(24,188)	(24,188)
Net income					44,232	44,232
Reversal of revaluation reserve for land					507	507
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	20,551	20,551
Balance at the end of the term	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 567,804	¥ 1,224,911

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 292,329	¥ 1,374	¥ 39,385	¥ 333,089	¥ 1,537,449
Changes during the term					
Dividends paid					(24,188)
Net income					44,232
Reversal of revaluation reserve for land					507
Net changes except for stockholders' equity during the term	21,138	(3,312)	(507)	17,318	17,318
Total changes during the term	21,138	(3,312)	(507)	17,318	37,869
Balance at the end of the term	¥ 313,468	¥ (1,938)	¥ 38,877	¥ 350,407	¥ 1,575,319

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 6,889,740	¥ 6,345,439
Call loans	5,889	2,925
Monetary claims bought	57,335	55,457
Trading account securities	5,829	7,315
Securities	2,268,207	2,739,633
Loans and bills discounted	8,811,325	8,825,146
Foreign exchange assets	14,888	12,741
Other assets	221,089	252,187
Other	221,089	252,187
Tangible fixed assets	51,551	51,381
Intangible fixed assets	2,644	2,648
Prepaid pension cost	7,691	8,706
Customers' liabilities for acceptances and guarantees	25,962	28,322
Reserve for possible loan losses	(24,109)	(24,114)
Total Assets	¥ 18,338,045	¥ 18,307,791
Liabilities		
Deposits	¥ 16,890,464	¥ 16,870,376
Negotiable certificates of deposit	100,470	179,870
Payables under securities lending transactions	63,258	601,548
Borrowed money	727,950	60,249
Foreign exchange liabilities	732	485
Other liabilities	78,826	100,751
Accrued income taxes	7,220	7,150
Asset retirement obligations	197	198
Other	71,408	93,402
Reserve for employees' bonuses	3,125	2,751
Other reserves	6,684	6,030
Deferred tax liabilities	60	2,406
Acceptances and guarantees	25,962	28,322
Total Liabilities	17,897,534	17,852,791
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	214,923	225,156
Legal reserve	20,012	20,012
Other retained earnings	194,910	205,144
Retained earnings carried forward	194,910	205,144
Total stockholders' equity	384,923	395,156
Net unrealized gains on available-for-sale securities	51,755	52,314
Net deferred gains on hedges	3,831	7,528
Total valuation and translation differences	55,587	59,842
Total Net Assets	440,510	454,999
Total Liabilities and Net Assets	¥ 18,338,045	¥ 18,307,791

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 76,480	¥ 78,554
Interest income	42,507	43,969
Interest on loans and bills discounted	34,351	33,736
Interest and dividends on securities	4,787	7,408
Trust fees	35	29
Fees and commissions	24,825	25,100
Other operating income	2,894	2,254
Other ordinary income	6,217	7,201
Ordinary expenses	55,594	54,842
Interest expenses	942	2,845
Interest on deposits	321	502
Fees and commissions	8,057	8,386
Other operating expenses	6,202	1,431
General and administrative expenses	38,497	38,945
Other ordinary expenses	1,895	3,233
Ordinary profits	<u>20,885</u>	<u>23,712</u>
Extraordinary losses	107	150
Income before income taxes	<u>20,778</u>	<u>23,561</u>
Income taxes – current	5,066	6,408
Income taxes – deferred	1,250	460
Total income taxes	<u>6,316</u>	<u>6,868</u>
Net income	<u>¥ 14,462</u>	<u>¥ 16,693</u>

【Non-Consolidated Statement of Changes in Net Assets】

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

(Millions of yen)

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

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

【Non-Consolidated Statement of Changes in Net Assets - Continued】

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings Retained earnings carried forward	Total retained earnings	
Balance at the beginning of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 194,910	¥ 214,923	¥ 384,923
Changes during the term							
Dividends paid					(6,460)	(6,460)	(6,460)
Net income					16,693	16,693	16,693
Net changes except for stockholders' equity during the term							
Total changes during the term	-	-	-	-	10,233	10,233	10,233
Balance at the end of the term	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 205,144	¥ 225,156	¥ 395,156

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 51,755	¥ 3,831	¥ 55,587	¥ 440,510
Changes during the term				
Dividends paid				(6,460)
Net income				16,693
Net changes except for stockholders' equity during the term	558	3,696	4,255	4,255
Total changes during the term	558	3,696	4,255	14,489
Balance at the end of the term	¥ 52,314	¥ 7,528	¥ 59,842	¥ 454,999

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 1,573,612	¥ 2,349,862
Monetary claims bought	20	-
Trading account securities	25	-
Securities	845,404	849,068
Loans and bills discounted	6,907,412	6,948,869
Foreign exchange assets	7,955	8,773
Other assets	73,259	71,813
Other	73,259	71,813
Tangible fixed assets	65,445	63,878
Intangible fixed assets	6,174	5,671
Prepaid pension cost	23,397	22,829
Deferred tax assets	13,495	16,044
Customers' liabilities for acceptances and guarantees	19,875	27,715
Reserve for possible loan losses	(34,383)	(33,776)
Total Assets	¥ 9,501,695	¥ 10,330,752
Liabilities		
Deposits	¥ 7,275,913	¥ 7,371,786
Negotiable certificates of deposit	276,980	288,110
Call money	962,649	1,647,013
Payables under securities lending transactions	175,088	130,547
Borrowed money	393,200	449,600
Foreign exchange liabilities	487	464
Other liabilities	38,973	50,462
Accrued income taxes	1,028	3,461
Lease obligation	553	427
Asset retirement obligations	736	698
Other	36,654	45,875
Reserve for employees' bonuses	3,594	2,613
Reserve for employees' retirement benefits	7,015	7,005
Other reserves	3,127	2,993
Deferred tax liabilities for land revaluation	209	209
Acceptances and guarantees	19,875	27,715
Total Liabilities	9,157,113	9,978,522
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	136,429	147,274
Other retained earnings	136,429	147,274
Retained earnings carried forward	136,429	147,274
Total stockholders' equity	346,399	357,244
Net unrealized gains on available-for-sale securities	(2,299)	(5,663)
Net deferred gains on hedges	5	172
Revaluation reserve for land	476	476
Total valuation and translation differences	(1,817)	(5,014)
Total Net Assets	344,582	352,229
Total Liabilities and Net Assets	¥ 9,501,695	¥ 10,330,752

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 58,082	¥ 57,676
Interest income	39,511	41,118
Interest on loans and bills discounted	35,384	35,065
Interest and dividends on securities	2,677	5,173
Trust fees	1	8
Fees and commissions	15,322	13,903
Other operating income	1,390	996
Other ordinary income	1,855	1,648
Ordinary expenses	45,004	45,910
Interest expenses	1,102	1,619
Interest on deposits	818	793
Fees and commissions	7,361	7,463
Other operating expenses	747	346
General and administrative expenses	34,405	32,956
Other ordinary expenses	1,387	3,523
Ordinary profits	<u>13,077</u>	<u>11,765</u>
Extraordinary gains	811	1,508
Extraordinary losses	271	411
Income before income taxes	<u>13,617</u>	<u>12,862</u>
Income taxes – current	1,255	3,151
Income taxes – deferred	3,090	(1,132)
Total income taxes	<u>4,345</u>	<u>2,018</u>
Net income	<u>¥ 9,272</u>	<u>¥ 10,844</u>

【Non-Consolidated Statement of Changes in Net Assets】

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

(Millions of yen)

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

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

【Non-Consolidated Statement of Changes in Net Assets - Continued】

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 136,429	¥ 346,399
Changes during the term						
Net income					10,844	10,844
Net changes except for stockholders' equity during the term						
Total changes during the term	-	-	-	-	10,844	10,844
Balance at the end of the term	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 147,274	¥ 357,244

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ (2,299)	¥ 5	¥ 476	¥ (1,817)	¥ 344,582
Changes during the term					
Net income					10,844
Net changes except for stockholders' equity during the term	(3,363)	166	-	(3,197)	(3,197)
Total changes during the term	(3,363)	166	-	(3,197)	7,647
Balance at the end of the term	¥ (5,663)	¥ 172	¥ 476	¥ (5,014)	¥ 352,229

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2023	September 30, 2023
Assets		
Cash and due from banks	¥ 948,164	¥ 929,416
Call loans	2,670	448
Trading account securities	0	-
Securities	492,175	541,801
Loans and bills discounted	3,053,187	3,089,608
Foreign exchange assets	7,371	6,161
Other assets	52,402	52,866
Other	52,402	52,866
Tangible fixed assets	28,480	27,588
Intangible fixed assets	4,968	4,425
Prepaid pension cost	2,050	2,476
Deferred tax assets	4,724	4,049
Customers' liabilities for acceptances and guarantees	10,971	13,462
Reserve for possible loan losses	(20,685)	(19,743)
Total Assets	¥ 4,586,483	¥ 4,652,562
Liabilities		
Deposits	¥ 3,816,790	¥ 3,888,981
Negotiable certificates of deposit	13,340	12,840
Call money	230,000	230,000
Payables under securities lending transactions	76,051	80,580
Borrowed money	252,600	233,000
Foreign exchange liabilities	402	426
Other liabilities	14,590	17,575
Accrued income taxes	1,326	1,540
Lease obligation	925	794
Asset retirement obligations	579	510
Other	11,758	14,730
Reserve for employees' bonuses	1,433	1,440
Other reserves	1,475	1,400
Acceptances and guarantees	10,971	13,462
Total Liabilities	4,417,654	4,479,706
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	59,995	63,149
Legal reserve	53	53
Other retained earnings	59,942	63,095
General reserve	2,325	2,325
Retained earnings carried forward	57,617	60,770
Total stockholders' equity	162,089	165,243
Net unrealized gains on available-for-sale securities	6,364	7,296
Net deferred gains on hedges	374	316
Total valuation and translation differences	6,739	7,613
Total Net Assets	168,828	172,856
Total Liabilities and Net Assets	¥ 4,586,483	¥ 4,652,562

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2022 From April 1, 2022 to September 30, 2022	First Half of FY2023 From April 1, 2023 to September 30, 2023
Ordinary income	¥ 24,805	¥ 25,056
Interest income	16,050	16,320
Interest on loans and bills discounted	13,245	13,839
Interest and dividends on securities	2,074	1,636
Fees and commissions	7,185	6,889
Other operating income	684	870
Other ordinary income	885	976
Ordinary expenses	20,736	20,072
Interest expenses	404	607
Interest on deposits	281	377
Fees and commissions	2,038	1,855
Other operating expenses	806	795
General and administrative expenses	15,441	15,796
Other ordinary expenses	2,045	1,017
Ordinary profits	4,069	4,983
Extraordinary gains	0	-
Extraordinary losses	234	358
Income before income taxes	3,834	4,625
Income taxes – current	1,046	1,227
Income taxes – deferred	(359)	244
Total income taxes	687	1,471
Net income	¥ 3,147	¥ 3,153

【Non-Consolidated Statement of Changes in Net Assets】

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

(Millions of yen)

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

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

【Non-Consolidated Statement of Changes in Net Assets - Continued】

For the first half of fiscal year 2023 (April 1, 2023 - September 30, 2023)

(Millions of yen)

	Stockholders' equity								Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings			Total retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings			
						General reserve	Retained earnings carried forward		
Balance at the beginning of the fiscal year	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 57,617	¥ 59,995	¥ 162,089
Changes during the term									
Net income							3,153	3,153	3,153
Net changes except for stockholders' equity during the term									
Total changes during the term	-	-	-	-	-	-	3,153	3,153	3,153
Balance at the end of the term	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 60,770	¥ 63,149	¥ 165,243

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 6,364	¥ 374	¥ 6,739	¥ 168,828
Changes during the term				
Net income				3,153
Net changes except for stockholders' equity during the term	931	(57)	873	873
Total changes during the term	931	(57)	873	4,027
Balance at the end of the term	¥ 7,296	¥ 316	¥ 7,613	¥ 172,856