



Resona Holdings, Inc.

Consolidated Financial Results for Fiscal Year 2022 (April 1, 2022 - March 31, 2023/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

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General Meeting of Stockholders: June 23, 2023

Dividends payment date: June 8, 2023

Annual securities report issuing date: June 27, 2023

Trading accounts: Established

Supplemental information for the financial results: Available

Investor relations meeting: Scheduled (for institutional investors and analysts)

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

1. Consolidated Financial Results for Fiscal Year 2022 (April 1, 2022- March 31, 2023)

(1) Consolidated Operating Results

(% represents the change from the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal Year 2022	867,974	2.8	227,690	43.4	160,400	45.9
Fiscal Year 2021	844,700	2.6	158,775	(16.9)	109,974	(11.7)

Note: Comprehensive Income: FY2022: 139,087 million yen, 168.6% FY2021: 51,787 million yen, (81.0)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock	Net Income to Net Assets Attributable to Stockholders Ratio	Ordinary Profits to Total Assets Ratio	Ordinary Profits to Ordinary Income Ratio
	Yen	Yen	%	%	%
Fiscal Year 2022	67.49	67.48	6.5	0.3	26.2
Fiscal Year 2021	45.42	45.41	4.6	0.2	18.8

(Reference) Equity in earnings of investments in affiliates: FY2022: 420 million yen FY2021: 518 million yen

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Share of Common Stock
	Million yen	Million yen	%	Yen
March 31, 2023	74,812,710	2,534,052	3.4	1,065.31
March 31, 2022	78,155,071	2,459,023	3.1	1,025.01

(Reference) Net Assets Attributable to Stockholders: March 31, 2023: 2,515,883 million yen March 31, 2022: 2,442,188 million yen

Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at fiscal year-end minus Share award rights at fiscal year-end minus Stock acquisition rights at fiscal year-end minus Non-controlling interests at fiscal year-end) divided by Total assets at fiscal year-end. This ratio is not capital adequacy ratio defined in the "Notification on Consolidated Capital Adequacy."

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at Fiscal Year-end
	Million yen	Million yen	Million yen	Million yen
Fiscal Year 2022	(5,207,582)	(390,365)	(64,034)	22,257,558
Fiscal Year 2021	3,890,942	(925,984)	(170,307)	27,919,539

2. Dividends on Common Stock

	Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Dividends to Net Assets Ratio (Consolidated)
	1 st Quarter-end	2 nd Quarter-end	3 rd Quarter-end	Fiscal Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year 2021	—	10.50	—	10.50	21.00	50,642	46.2	2.1
Fiscal Year 2022	—	10.50	—	10.50	21.00	50,156	31.1	2.0
Fiscal Year 2023 (Forecast)	—	11.00	—	11.00	22.00		34.6	

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
Fiscal Year 2023 (Full year)	150,000	(6.5)	63.52

※ Other

(1) Changes in Significant Subsidiaries during the Fiscal Year: No

New : Not applicable

Excluded : Not applicable

(2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year

A) Changes due to revision of accounting standards: Yes

B) Changes due to other reasons: No

C) Changes in accounting estimates: No

D) Restatement: No

Note: For more details, please refer to "Consolidated Financial Statements (6) Other Notes Changes in Accounting Policies" on page 11 of the attachment

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the fiscal year-end

March 31, 2023 : 2,377,665,966 shares

March 31, 2022 : 2,400,980,366 shares

B) Treasury stock at the fiscal year-end

March 31, 2023 : 16,030,166 shares

March 31, 2022 : 18,392,224 shares

C) Average outstanding shares during the fiscal year

Fiscal Year 2022 : 2,376,370,335 shares

Fiscal Year 2021 : 2,421,048,204 shares

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

March 31, 2023 15,135,400 shares March 31, 2022: 17,485,700 shares

* Forecasted average number of shares of common stock (excluding treasury stock): 2,361,635,800 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. Please refer to attachment "1. Overview of Operating Results (2) Future Outlook" for the assumptions used for the earnings targets.

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 our web site on May 18, 2023.

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1. Overview of Operating Results

(1) Overview of Operating Results and Financial Conditions

Gross operating profit was JPY600.0 bn, a decrease of JPY1.8 bn from the previous fiscal year. Net interest income decreased by JPY9.8 bn from the previous fiscal year to JPY419.3 bn. Within net interest income, interest income on domestic deposits and loans decreased due to a decline in yields on loans, but the average balance of loans increased. Fee income, which includes trust fees and fees and commissions, increased JPY0.3 bn year on year to JPY208.6 bn, driven by income from insurance sales, succession related businesses such as real estate and other, and settlement related businesses. Losses on bond holdings, which resulted mainly from the soundness of the securities portfolio, declined from the previous fiscal year, and other operating income improved by JPY7.7 bn year on year to a loss of JPY30.9 bn. Operating expenses (excluding group banks' non-recurring items) decreased by JPY11.6 bn to JPY404.7 bn. Personnel expenses and non-personnel expenses decreased by JPY4.7 bn and JPY4.5 bn, respectively. As a result, actual net operating profit increased by JPY9.6 bn to JPY195.7 bn. Core income* was JPY138.1 bn, an increase of JPY8.1 bn from the previous fiscal year. Net gains on stocks increased by JPY8.5 bn to JPY54.1 bn due to the accumulation of gains on sale of policy-oriented stocks and other factors. Credit costs declined JPY42.7 bn year on year to JPY15.9 bn. Taking into account tax expenses, net income attributable to owners of parent increased JPY50.4 bn year on year to JPY160.4 bn.

In terms of financial position, consolidated total assets decreased by JPY3,342.3 bn from the end of the previous fiscal year to JPY74,812.7 bn. In the Assets section, loans and bills discounted increased by JPY1,759.3 bn to JPY41,357.2 bn. Securities increased by JPY653.6 bn from the end of the previous fiscal year to JPY8,386.2 bn due to an increase in local government bonds, etc. Cash and due from banks decreased by JPY5,607.8 bn to JPY22,391.5 bn mainly due to a decrease in deposits at Bank of Japan. The liabilities section decreased by JPY3,417.3 bn from the end of the previous fiscal year to JPY72,278.6 bn. Among these, deposits increased by JPY976.6 bn from the end of the previous fiscal year to JPY61,898.6 bn, call money and bills sold decreased by JPY148.9 bn to JPY1,174.6 bn, payables under securities lending transactions increased by JPY1,481.4 bn to JPY2,285.7 bn, and borrowed money decreased by JPY5,516.8 bn to JPY3,617.9 bn, mainly due to a decrease in borrowed money from Bank of Japan. Net assets increased by JPY75.0 bn from the end of the previous fiscal year to JPY2,534.0 bn due to an increase in retained earnings, despite a decrease in net unrealized gains on available-for-sale securities.

Trust assets decreased JPY2,966.7 bn from the previous fiscal year-end to JPY28,874.4 bn.

* Net interest income from domestic loans and deposits + consolidated fee income + operating expenses

Cash flow from operating activities was used by JPY5,207.5 bn. This was due to an increase in loans and bills and a borrowed money, mainly from Bank of Japan. As for a year-on-year basis, it was a decrease of JPY9,098.5 bn.

Cash flow from investing activities was used by JPY390.3 bn. This was due to payments for purchase of marketable securities exceeding proceeds from sales and redemption of marketable securities. Net cash used in investing activities was JPY535.6 bn lower than in the previous fiscal year.

Cash flow used in financing activities amounted to JPY64.0 bn. This was due to the payment of dividends, and purchase of treasury stock. Net cash used in financing activities was JPY106.2 bn lower than in the previous fiscal year.

As a result, the balance of cash and cash equivalents at the end of the fiscal year decreased by JPY5,661.9 bn from the balance at the beginning of the fiscal year to JPY22,257.5 bn.

(2) Future Outlook

In FY2023, the company has set a target of JPY150.0 bn for net income attributable to owners of parent, which is mainly comprised of the group banks' earnings. For total of 4 group banks, the Group targets actual net operating profit of JPY183.0 bn and net income of JPY132.5 bn.

The Group provides financial services such as credit card administration in addition to the banking and trust business. Surrounding the business and services, there exist various uncertainties caused by the economic environment, such as a negative interest rate introduced by Bank of Japan and the spread of COVID-19 and unpredictability about the future is increasing. Therefore, the Group discloses consolidated earnings targets instead of consolidated earnings forecasts.

With regard to shareholder returns, the Group has steadily increased return to its common shareholders. In FY2022, we continued to pay a dividend of JPY21 per share of common stock (interim dividend of JPY10.5 and year-end dividend of JPY10.5) and implemented share repurchases approximate total amounting to JPY15.0 billion in order to enhance return to its shareholders, improve capital efficiency and implement its capital policies in more flexible and timely fashion from Nov. 14 to Dec. 23, 2022.

On May 12, 2023, we announced a new medium-term management plan (plan period: Apr. 1, 2023 to Mar. 31, 2026). In this context, the Company's policy for shareholder returns is to continue paying stable dividends while aiming to raise the total shareholder return ratio to approximately 50%.

Based on this policy, in FY2023, we plan to increase the dividend by JPY1 and pay an annual dividend of JPY22 per share (interim dividend of JPY11 and year-end dividend of JPY11). In addition, on May 12, 2023, the Company implemented share repurchases total amounting up to JPY10.0 bn in order to enhance return to its shareholders, improve capital efficiency and enable implementation of flexible its capital policies.

2. Basic Stance on Selection of Accounting Standards

The Company applies accounting principles generally accepted in Japan, though, in response to IFRS adoption in the future, the Company makes an effort to conduct impact study and clarifying the issues. Timing of the adoption is not determined yet.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 27,999,340	¥ 22,391,508
Call loans and bills bought	127,949	89,359
Deposits paid for bonds borrowing transactions	—	8,360
Monetary claims bought	414,616	497,537
Trading assets	238,340	221,942
Securities	7,732,548	8,386,214
Loans and bills discounted	39,597,906	41,357,286
Foreign exchange assets	159,859	198,688
Lease receivables and investments in leases	34,640	34,989
Other assets	1,221,612	978,079
Tangible fixed assets	356,644	352,442
Buildings	113,829	114,319
Land	205,535	202,521
Leased assets	17,009	15,866
Construction in progress	4,205	1,695
Other tangible fixed assets	16,064	18,039
Intangible fixed assets	55,114	51,931
Software	20,032	20,240
Leased assets	28,720	25,730
Other intangible fixed assets	6,361	5,959
Net defined benefit asset	43,546	50,152
Deferred tax assets	27,151	22,979
Customers' liabilities for acceptances and guarantees	379,505	384,964
Reserve for possible loan losses	(233,691)	(213,713)
Reserve for possible losses on investments	(14)	(14)
Total Assets	78,155,071	74,812,710
Liabilities and Net Assets		
Liabilities		
Deposits	60,922,036	61,898,677
Negotiable certificates of deposit	975,640	898,140
Call money and bills sold	1,323,622	1,174,692
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	804,303	2,285,798
Trading liabilities	26,203	48,310
Borrowed money	9,134,782	3,617,976
Foreign exchange liabilities	3,886	5,301
Bonds	201,000	196,000
Due to trust account	1,109,114	990,487
Other liabilities	704,795	676,901
Reserve for employees' bonuses	20,208	20,074
Net defined benefit liability	12,392	9,515
Other reserves	33,199	26,016
Deferred tax liabilities	22,261	22,706
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	379,505	384,964
Total Liabilities	75,696,047	72,278,658
Net Assets		
Capital stock	50,552	50,552
Capital surplus	149,263	134,452
Retained earnings	1,853,547	1,963,546
Treasury stock	(9,244)	(8,154)
Total stockholders' equity	2,044,119	2,140,398
Net unrealized gains on available-for-sale securities	378,562	343,081
Net deferred gains on hedges	4,676	5,617
Revaluation reserve for land	39,426	39,426
Foreign currency translation adjustments	(4,169)	(880)
Remeasurements of defined benefit plans	(20,427)	(11,759)
Total accumulated other comprehensive income	398,068	375,485
Stock acquisition rights	224	215
Non-controlling interests	16,610	17,953
Total Net Assets	2,459,023	2,534,052
Total Liabilities and Net Assets	¥ 78,155,071	¥ 74,812,710

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

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	¥ 844,700	¥ 867,974
Interest income	441,698	459,114
Interest on loans and bills discounted	352,454	357,808
Interest and dividends on securities	55,916	60,140
Interest on call loans and bills bought	498	2,946
Interest on receivables under securities borrowing transactions	—	305
Interest on due from banks	20,726	21,392
Other interest income	12,102	16,520
Trust fees	20,834	21,609
Fees and commissions	257,749	259,395
Trading income	3,485	3,321
Other operating income	47,793	44,632
Other ordinary income	73,138	79,901
Recoveries of written-off loans	10,452	7,104
Other	62,685	72,797
Ordinary expenses	685,924	640,283
Interest expenses	12,537	39,754
Interest on deposits	7,422	15,175
Interest on negotiable certificates of deposit	50	48
Interest on call money and bills sold	(276)	3,712
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	1,434	14,330
Interest on borrowed money	774	3,280
Interest on bonds	1,866	1,202
Other interest expenses	1,264	2,004
Fees and commissions	70,269	72,360
Trading expenses	271	280
Other operating expenses	86,539	75,612
General and administrative expenses	427,220	413,013
Other ordinary expenses	89,085	39,261
Provision to reserve for possible loan losses	48,721	6,665
Other	40,364	32,595
Ordinary profits	158,775	227,690
Extraordinary gains	3,733	1,736
Gains on disposal of fixed assets	3,733	1,736
Extraordinary losses	6,846	4,380
Losses on disposal of fixed assets	1,984	1,912
Impairment losses on fixed assets	4,861	2,467
Income before income taxes	155,662	225,047
Income taxes – current	49,687	51,300
Income taxes – deferred	(4,142)	12,010
Total income taxes	45,544	63,311
Net income	110,118	161,735
Net income attributable to non-controlling interests	144	1,335
Net income attributable to owners of parent	¥ 109,974	¥ 160,400

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Net income	¥ 110,118	¥ 161,735
Other comprehensive income	(58,330)	(22,647)
Net unrealized gains on available-for-sale securities	(66,656)	(35,442)
Net deferred gains on hedges	(5,988)	940
Foreign currency translation adjustments	2,629	3,215
Remeasurements of defined benefit plans	11,675	8,654
Share of other comprehensive income of affiliates accounted for using the equity method	9	(16)
Total comprehensive income	<u>¥ 51,787</u>	<u>¥ 139,087</u>
Total comprehensive income attributable to:		
Owners of parent	¥ 50,656	¥ 137,817
Non-controlling interests	¥ 1,131	¥ 1,270

(3) Consolidated Statements of Changes in Net Assets
For the fiscal year ended March 31, 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	¥ 15,769	¥ 1,796,476	¥ (2,478)	¥ 1,860,319	¥ 442,901	¥ 10,671
Cumulative effects of changes in accounting policies			(2,094)		(2,094)		
Restated balance	50,552	15,769	1,794,381	(2,478)	1,858,224	442,901	10,671
Changes during the fiscal year							
Increase by share exchanges		184,556			184,556		
Dividends paid			(51,084)		(51,084)		
Net income attributable to owners of parent			109,974		109,974		
Purchase of treasury stock				(58,516)	(58,516)		
Disposal of treasury stock		7		796	803		
Cancellation of treasury stock		(50,955)		50,955	—		
Reversal of revaluation reserve for land			276		276		
Changes in ownership interest of parent due to transactions with non-controlling interests		(114)			(114)		
Net changes except for stockholders' equity during the fiscal year						(64,338)	(5,994)
Total changes during the fiscal year	—	133,494	59,165	(6,765)	185,894	(64,338)	(5,994)
Balance at the end of the fiscal year	¥ 50,552	¥ 149,263	¥ 1,853,547	¥ (9,244)	¥ 2,044,119	¥ 378,562	¥ 4,676

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 39,702	¥ (5,851)	¥ (30,478)	¥ 456,946	¥ 279	¥ 202,099	¥ 2,519,645
Cumulative effects of changes in accounting policies						(134)	(2,229)
Restated balance	39,702	(5,851)	(30,478)	456,946	279	201,965	2,517,415
Changes during the fiscal year							
Increase by share exchanges							184,556
Dividends paid							(51,084)
Net income attributable to owners of parent							109,974
Purchase of treasury stock							(58,516)
Disposal of treasury stock							803
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							276
Changes in ownership interest of parent due to transactions with non-controlling interests							(114)
Net changes except for stockholders' equity during the fiscal year	(276)	1,682	10,050	(58,877)	(54)	(185,354)	(244,287)
Total changes during the fiscal year	(276)	1,682	10,050	(58,877)	(54)	(185,354)	(58,392)
Balance at the end of the fiscal year	¥ 39,426	¥ (4,169)	¥ (20,427)	¥ 398,068	¥ 224	¥ 16,610	¥ 2,459,023

(3) Consolidated Statements of Changes in Net Assets - Continued
For the fiscal year ended March 31, 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	¥ 149,263	¥ 1,853,547	¥ (9,244)	¥ 2,044,119	¥ 378,562	¥ 4,676
Changes during the fiscal year							
Dividends paid			(50,401)		(50,401)		
Net income attributable to owners of parent			160,400		160,400		
Purchase of treasury stock				(15,006)	(15,006)		
Disposal of treasury stock		(5)		1,292	1,286		
Cancellation of treasury stock		(14,804)		14,804	—		
Net changes except for stockholders' equity during the fiscal year						(35,481)	940
Total changes during the fiscal year	—	(14,810)	109,998	1,089	96,278	(35,481)	940
Balance at the end of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398	¥ 343,081	¥ 5,617

	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 fiscal year							
Dividends paid							(50,401)
Net income attributable to owners of parent							160,400
Purchase of treasury stock							(15,006)
Disposal of treasury stock							1,286
Cancellation of treasury stock							—
Net changes except for stockholders' equity during the fiscal year	—	3,289	8,667	(22,583)	(8)	1,342	(21,249)
Total changes during the fiscal year	—	3,289	8,667	(22,583)	(8)	1,342	75,028
Balance at the end of the fiscal year	¥ 39,426	¥ (880)	¥ (11,759)	¥ 375,485	¥ 215	¥ 17,953	¥ 2,534,052

(4) Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2022		For the fiscal year ended March 31, 2023	
Cash flows from operating activities				
Income before income taxes	¥	155,662	¥	225,047
Adjustment for:				
Depreciation and amortization		36,970		38,542
Impairment losses on fixed assets		4,861		2,467
Equity in earnings of investments in affiliates		(518)		(420)
Increase/(decrease) in reserve for possible loan losses		43,603		(19,977)
Increase/(decrease) in reserve for possible losses on investments		(22)		0
Increase/(decrease) in reserve for employees' bonuses		1,557		(134)
(Increase)/decrease in net defined benefit asset		402		(6,606)
Increase/(decrease) in net defined benefit liability		(2,979)		(2,876)
Interest income (accrual basis)		(441,698)		(459,114)
Interest expenses (accrual basis)		12,537		39,754
Net (gains)/losses on securities		14,104		(7,434)
Net foreign exchange (gains)/losses		(103,207)		(71,654)
Net (gains)/losses on disposal of fixed assets		(1,748)		176
Net (increase)/decrease in trading assets		(6,644)		16,397
Net increase/(decrease) in trading liabilities		(13,422)		22,106
Net (increase)/decrease in loans and bills discounted		(618,946)		(1,759,380)
Net increase/(decrease) in deposits		2,230,813		976,640
Net increase/(decrease) in negotiable certificates of deposit		236,470		(77,500)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)		1,916,613		(5,516,805)
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)		18,460		(54,149)
Net (increase)/decrease in call loans and other		(213,584)		(44,330)
Net (increase)/decrease in deposits paid for bonds borrowing transactions		—		(8,360)
Net increase/(decrease) in call money and other		694,726		(148,929)
Net increase/(decrease) in payables under securities lending transactions		(260,178)		1,481,494
Net (increase)/decrease in foreign exchange assets		(20,422)		(38,829)
Net increase/(decrease) in foreign exchange liabilities		(4,138)		1,415
Net increase/(decrease) in straight bonds		(65,000)		(5,000)
Net increase/(decrease) in due to trust account		(195,231)		(118,627)
Interest receipts (cash basis)		445,180		459,012
Interest payments (cash basis)		(13,244)		(35,639)
Other, net		119,037		(45,742)
Subtotal		3,970,012		(5,158,457)
Income taxes paid or tax refund		(79,070)		(49,124)
Net cash provided by/(used in) operating activities	¥	3,890,942	¥	(5,207,582)

(4) Consolidated Statements of Cash Flows - Continued

	(Millions of yen)	
	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Cash flows from investing activities		
Purchases of securities	¥ (7,292,343)	¥ (5,827,579)
Proceeds from sales of securities	5,208,131	4,860,739
Proceeds from redemption of securities	1,179,014	597,420
Purchases of tangible fixed assets	(11,961)	(12,896)
Proceeds from sales of tangible fixed assets	4,311	2,297
Purchases of intangible fixed assets	(10,502)	(7,605)
Proceeds from sales of intangible fixed assets	2	—
Purchases of shares of affiliates accounted for using the equity method	(850)	(538)
Other, net	(1,786)	(2,202)
Net cash provided by/(used in) investing activities	<u>(925,984)</u>	<u>(390,365)</u>
Cash flows from financing activities		
Repayment of subordinated bonds	(60,000)	—
Dividends paid	(51,084)	(50,401)
Dividends paid to non-controlling interests of consolidated subsidiaries	(45)	(8)
Purchases of treasury stock	(58,516)	(15,006)
Proceeds from sales of treasury stock	619	1,381
Purchases of subsidiaries' shares that do not result in change in scope of consolidation	(1,279)	—
Net cash provided by/(used in) financing activities	<u>(170,307)</u>	<u>(64,034)</u>
Effect of exchange rate changes on cash and cash equivalents	<u>3</u>	<u>1</u>
Net increase/(decrease) in cash and cash equivalents	<u>2,794,653</u>	<u>(5,661,980)</u>
Cash and cash equivalents at the beginning of the fiscal year	<u>25,124,886</u>	<u>27,919,539</u>
Cash and cash equivalents at the end of the fiscal year	<u>¥ 27,919,539</u>	<u>¥ 22,257,558</u>

(5) Note on Going-Concern Assumption

Not applicable

(6) Other Notes

【Changes in Accounting Policies】

Application of “Implementation Guidance on Accounting Standard for Fair Value Measurement”

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

In accordance with the transitional treatments set forth in Article 27-2 of the guidance, the Group applies new accounting policies prescribed by "Implementation Guidance on Accounting Standard for Fair Value Measurement" prospectively.

"Implementation Guidance on Accounting Standard for Fair Value Measurement" stipulates treatment of the fair value measurement and the notes for investment trust, and the notes for fair value of investment in partnerships, etc.

recognized at the net amount of the amount equivalent to equity interest in the consolidated balance sheet.

This change has no effect on the consolidated financial statements.

【Segment Information】

For the fiscal year 2022

1. Segment information

Principal operating activities of the segments are as follows:

Segment	Principal operating activity
Consumer banking	Mainly for individual customers, provide consulting services regarding consumer loan, asset management and asset succession
Corporate banking	Mainly for corporate customers, support their business growth by providing services regarding corporate loan, trust asset management, real estate business, corporate pension and business succession
Market trading	In financial markets, transact in short term lending, borrowing, exchange transaction, bond purchase and sale, and derivatives trading

Note:

Under the management accounting by group business line, group business line is classified into Consumer banking, Corporate banking and Market trading. The Group assesses them as reportable segments. Kansai Mirai FG unit, which conducts banking business such as deposit and lending operation in Kansai region, has been additionally presented as a reportable segment.

2. Profit and loss by segment

Profit and loss of each segment for the fiscal year ended March 31, 2023 were as follows:

(Millions of yen)

	Segment					Other	Total
	Consumer banking	Corporate banking	Market trading	Kansai Mirai FG	Sub total		
Gross operating profit	¥ 188,752	¥ 288,773	¥ (1,636)	¥ 135,958	¥ 611,848	¥ (9,229)	¥ 602,618
General and administrative expenses	(150,410)	(152,443)	(4,834)	(101,759)	(409,447)	4,736	(404,711)
Actual net operating profit	38,342	136,371	(6,470)	34,199	202,443	(4,144)	198,298
Credit cost	(2,118)	(11,198)	—	(3,364)	(16,681)	731	(15,950)
Net operating profit less credit cost	¥ 36,223	¥ 125,173	¥ (6,470)	¥ 30,835	¥ 185,761	¥ (3,413)	¥ 182,348

Notes:

1. The Consumer banking unit, the Corporate banking unit, the Market trading unit and the Other don't contain operating results of the Kansai Mirai FG.
2. The Consumer banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
3. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY30 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY71 million.
4. Gross operating profit of the Market trading unit and the Kansai Mirai FG unit contain some portion of gains (losses) on equity securities.
5. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY348 million.
6. Depreciation expense is included in general and administrative expenses.

3. Reconciliation between the segment information and the consolidated financial statement for the fiscal year ended March 31, 2023 was as follows:

(Millions of yen)

Profit	Amount
Total amounts of segments	¥ 185,761
Net gains (losses) of "Other"	(3,413)
Net non-recurring gains (losses) other than credit cost	45,342
Net extraordinary gains (losses)	(2,643)
Income before income taxes	¥ 225,047

Notes:

1. Non-recurring gains (losses) other than credit cost include some portion of gain/loss on equity securities and retirement benefit expenses.
2. Net extraordinary gains (losses) include impairment loss.

【Per Share Information】

1. Net assets per share of common stock and its calculation base

(Millions of yen, except “Net assets per share of common stock” and number of shares)

	Fiscal year 2021 (March 31, 2022)	Fiscal year 2022 (March 31, 2023)
Net assets per share of common stock	1,025.01 yen	1,065.31 yen
(Calculation base)		
Total net assets	¥ 2,459,023	¥ 2,534,052
Deductions from total net assets	16,835	18,169
Stock acquisition rights	224	215
Non-controlling interests	16,610	17,953
Net assets attributable to common stock at the end of the fiscal year	¥ 2,442,188	¥ 2,515,883
Number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock (shares in thousands)	2,382,588	2,361,635

Note:

The number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares, 2) the number of shares held by ESOP-type Stock Benefit Trust for the Employee Shareholding Association (13,696 thousand shares as of March 31, 2022 and 11,345 thousand shares as of March 31, 2023) and 3) the number of shares held by share benefit trust for officers (3,789 thousand shares as of March 31, 2022 and 3,789 thousand shares as of March 31, 2023).

2. Net income per share of common stock, diluted net income per share of common stock and those calculation bases

(Millions of yen, except “Net income per share of common stock” and number of shares)

	Fiscal year 2021 (From April 1, 2021 To March 31, 2022)	Fiscal year 2022 (From April 1, 2022 To March 31, 2023)
(1) Net income per share of common stock	45.42 yen	67.49 yen
(Calculation base)		
Net income attributable to owners of parent	¥ 109,974	¥ 160,400
Amounts not attributable to common stock	—	—
Net income attributable to common stock	¥ 109,974	¥ 160,400
Weighted-average number of common shares during the fiscal year (shares in thousands)	2,421,048	2,376,370
(2) Diluted net income per share of common stock	45.41 yen	67.48 yen
(Calculation base)		
Adjustments for net income attributable to owners of parent	¥ —	¥ —
Number of increased shares of common stock (shares in thousands)	465	400

Note:

Average number of common shares during the period is after deductions of 1) the number of treasury shares, 2) the number of shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association (2,129 thousand shares for the fiscal year ended March 31, 2022 and 12,490 thousand shares for the fiscal year ended March 31, 2023), and 3) the number of shares held by share benefit trust for officers (3,789 thousand shares for the fiscal year ended March 31, 2022 and 3,789 thousand shares for the fiscal year ended March 31, 2023).

【Significant Subsequent Event】

Resona Holdings has resolved, at its board of directors meeting held on May 12, 2023, to acquire its treasury shares pursuant to Article 156, Paragraph 1 of the Companies Act, based upon the provision of Article 50 of Resona Holdings' Articles of Incorporation made under Article 459, Paragraph 1, Item 1 of the Companies Act. Resona Holdings has also decided to cancel its treasury shares pursuant to Article 178 of the Companies Act.

1. Reasons for the acquisition of treasury shares

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

2. Details of the matters concerning the acquisition

- | | |
|---|--|
| (1) Class of shares to be acquired | Ordinary shares of Resona Holdings |
| (2) Total number of shares to be acquired | Up to 25,000,000 shares
(1.05% of the total number of ordinary shares issued (excluding treasury shares)) |
| (3) Total acquisition cost | Up to 10,000,000,000 yen |
| (4) Period of acquisition | From May 15, 2023 to June 30, 2023 |
| (5) Method of acquisition | Market buying on the Tokyo Stock Exchange pursuant to the discretionary purchase agreement |

3. Details of the matters concerning the cancellation

- | | |
|--------------------------------------|---|
| (1) Class of shares to be cancelled | Ordinary shares of Resona Holdings |
| (2) Number of shares to be cancelled | The number corresponding to all of the treasury shares acquired through 2 above |
| (3) Date of cancellation | July 31, 2023 (planned) |

【Statement of Trust Assets and Liabilities】

March 31, 2023

		(Millions of yen)	
Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 9,286	Money trusts	¥ 12,361,915
Securities	20	Pension trusts	2,641,246
Beneficiary rights	27,043,377	Property formation benefit trusts	1,050
Securities held in custody account	19,468	Securities investment trusts	12,629,061
Monetary claims	300,619	Money entrusted other than money trusts	377,934
Tangible fixed assets	305,417	Securities trusts	19,470
Intangible fixed assets	3,308	Monetary claims trusts	302,720
Other claims	4,182	Land and fixtures trusts	2,506
Due from banking account	990,487	Composite trusts	538,564
Cash and due from banks	198,301		
Total assets	¥ 28,874,470	Total liabilities	¥ 28,874,470

Notes:

- Amounts of less than one million yen have been rounded down.
- The trust without readily determinable monetary values was excluded.
- Beneficiary rights worth of JPY27,043,377 million were re-entrusted for asset administration purpose.
- Co-managed trust funds under other trust bank's administration amounted to JPY128,768 million.
- Claims where the bank guarantees the principal are amounted to JPY9,286 million, including JPY24 million unrecoverable or valueless claims, JPY153 million risk claims and JPY9,108 million normal claims. There are no loans to loans of past due 3 months or more and restructured loans at the end of the fiscal year 2022. Also, the total of unrecoverable or valueless claims, risk claims, loans past due 3 months or more and restructured loans is JPY177 million.
- Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

Appendix: The trust in the principal indemnification agreement, including the trust that was re-entrusted for operations, consists of followings.

		(Millions of yen)	
Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 9,286	Principal	¥ 998,570
Other	989,405	Special loan loss reserve	28
		Other	94
Total assets	¥ 998,692	Total liabilities	¥ 998,692

Comparison of Statements of Trust Assets and Liabilities

(Millions of yen)

Assets	March 31, 2022 (A)	March 31, 2023 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 12,022	¥ 9,286	¥ (2,736)
Securities	20	20	-
Beneficiary rights	26,064,020	27,043,377	979,356
Securities held in custody account	19,105	19,468	363
Monetary claims	4,158,739	300,619	(3,858,120)
Tangible fixed assets	295,571	305,417	9,846
Intangible fixed assets	2,926	3,308	382
Other claims	4,261	4,182	(79)
Due from banking account	1,109,114	990,487	(118,627)
Cash and due from banks	175,395	198,301	22,906
Total assets	31,841,177	28,874,470	(2,966,707)
Co-managed trust funds under other trust bank's administration	¥ 129,097	¥ 128,768	¥ (328)

Liabilities	March 31, 2022 (A)	March 31, 2023 (B)	Difference (B)-(A)
Money trusts	¥ 11,446,443	¥ 12,361,915	¥ 915,472
Pension trusts	2,748,337	2,641,246	(107,091)
Property formation benefit trusts	1,031	1,050	18
Securities investment trusts	12,567,540	12,629,061	61,521
Money entrusted other than money trusts	359,167	377,934	18,767
Securities trusts	19,107	19,470	363
Monetary claims trusts	4,162,999	302,720	(3,860,278)
Land and fixtures trusts	4,218	2,506	(1,711)
Composite trusts	532,332	538,564	6,232
Total liabilities	¥ 31,841,177	¥ 28,874,470	¥ (2,966,707)

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

Financial Results Report for FY2022

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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 Fiscal Year 2022

1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2022 (A)	(A)-(B)	FY 2021 (B)
Ordinary income	1	867,974	23,274	844,700
Gross operating profit	2	600,064	(1,879)	601,943
Interest income	3	419,359	(9,801)	429,161
Trust fees (after disposal of problem loans in the trust account)	4	21,609	774	20,834
<Disposal of problem loans in the trust account>	5	30	19	10
Fees and commissions	6	187,035	(444)	187,479
Trading income	7	3,040	(173)	3,214
Other operating income	8	(30,980)	7,765	(38,745)
Expenses(excluding non-recurring items)	9	(404,711)	11,668	(416,379)
Personnel expenses	10	(194,327)	4,769	(199,096)
Non-personnel expenses	11	(183,141)	4,535	(187,676)
Taxes	12	(27,242)	2,363	(29,605)
Actual net operating profit (2-5+9+19)	13	195,743	9,671	186,072
Provision to general reserve for possible loan losses	14	662	1,906	(1,243)
Other gains/(losses), net	15	31,674	57,220	(25,545)
Net gains/(losses) on stocks	16	54,117	8,533	45,583
Disposal of problem loans	17	(23,747)	44,199	(67,947)
Reversal of credit expenses	18	7,104	(3,347)	10,452
Equity in earnings of investments in affiliates	19	420	(97)	518
Ordinary profit	20	227,690	68,915	158,775
Extraordinary gains	21	1,736	(1,996)	3,733
Extraordinary losses	22	(4,380)	2,465	(6,846)
Income before income taxes	23	225,047	69,384	155,662
Income taxes - current	24	(51,300)	(1,613)	(49,687)
Income taxes - deferred	25	(12,010)	(16,153)	4,142
Net income	26	161,735	51,617	110,118
Net income attributable to non-controlling interests	27	(1,335)	(1,191)	(144)
Net income attributable to owners of parent	28	160,400	50,426	109,974
Credit expense (5+14+17+18)	29	(15,950)	42,778	(58,728)
Disposal of problem loans in the trust account	30	30	19	10
Provision to general reserve for possible loan losses	31	662	1,906	(1,243)
Write-off of loans	32	(16,007)	1,984	(17,991)
Provision to specific reserve for possible loan losses	33	(7,330)	40,146	(47,477)
Provision to special reserve for certain overseas loans	34	1	2	(0)
Other disposal of problem loans	35	(411)	2,065	(2,477)
Gains on recoveries of written-off claims	36	7,104	(3,347)	10,452

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2022 (A)	(A)-(B)	FY 2021 (B)
Number of consolidated subsidiaries	37	33	2	31
Number of affiliated companies accounted for by the equity method	38	7	1	6
Total	39	40	3	37

<Total of group banks under Resona HD>

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		FY 2022		FY 2021	FY 2022		FY 2021
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Gross operating profit (8+16)	1	544,244	(652)	544,896	309,860	3,121	306,739
Interest income	2	412,926	(9,283)	422,210	224,654	(5,728)	230,382
Net gains/(losses) on cancellation of investment trusts	3	284	(511)	796	-	-	-
Fees and commissions(including trust fees)	4	160,618	924	159,694	105,501	1,692	103,809
Trading income	5	3,093	(48)	3,141	3,093	(48)	3,141
Other operating income	6	(32,394)	7,755	(40,149)	(23,388)	7,206	(30,594)
Net gains/(losses) on bonds	7	(46,704)	13,127	(59,832)	(34,554)	12,427	(46,982)
Gross operating profit from domestic operations (9+10+12+13+14)	8	550,429	3,572	546,856	312,882	8,269	304,613
Interest income	9	396,787	(2,844)	399,631	210,856	(253)	211,109
Trust fees (after disposal of problem loans in the trust account)	10	21,678	741	20,936	21,595	753	20,841
<Disposal of problem loans in the trust account>	11	30	19	10	30	19	10
Fees and commissions	12	136,071	701	135,369	81,840	1,517	80,323
Trading income	13	(33)	57	(91)	(33)	57	(91)
Other operating income	14	(4,072)	4,916	(8,989)	(1,375)	6,193	(7,569)
Net gains/(losses) on bonds	15	(5,665)	5,878	(11,544)	(4,294)	5,634	(9,928)
Gross operating profit from international operations (17+18+19+20)	16	(6,185)	(4,225)	(1,960)	(3,021)	(5,147)	2,125
Interest income	17	16,139	(6,438)	22,578	13,798	(5,475)	19,273
Fees and commissions	18	2,869	(518)	3,387	2,065	(578)	2,644
Trading income	19	3,127	(106)	3,233	3,127	(106)	3,233
Other operating income	20	(28,321)	2,838	(31,159)	(22,012)	1,012	(23,025)
Net gains/(losses) on bonds	21	(41,039)	7,249	(48,288)	(30,259)	6,793	(37,053)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(376,828)	12,872	(389,700)	(206,311)	6,137	(212,449)
Personnel expenses	23	(167,143)	3,999	(171,142)	(86,945)	988	(87,933)
Non-personnel expenses	24	(184,050)	6,431	(190,481)	(106,112)	3,544	(109,656)
Taxes	25	(25,635)	2,441	(28,077)	(13,254)	1,605	(14,859)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	167,385	12,200	155,185	103,518	9,239	94,279
Core net operating profit (26-7)	27	214,090	(927)	215,018	138,073	(3,188)	141,261
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	213,806	(416)	214,222	138,073	(3,188)	141,261
Amortization of goodwill	29	(736)	-	(736)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	166,649	12,200	154,448	103,518	9,239	94,279
Provision to general reserve for possible loan losses	31	(3,975)	3,260	(7,235)	(3,649)	2,051	(5,700)
Net operating profit (1+22+29+31)	32	162,704	15,480	147,224	99,900	11,310	88,589
Other gains/(losses), net	33	37,096	57,435	(20,338)	37,247	42,511	(5,264)
Net gains/(losses) on stocks	34	54,461	8,976	45,485	44,559	2,000	42,558
Disposal of problem loans	35	(17,980)	45,773	(63,753)	(11,175)	36,818	(47,994)
Reversal of credit expenses	36	6,827	(2,923)	9,750	5,227	(1,175)	6,402
Other	37	(6,212)	5,609	(11,821)	(1,363)	4,867	(6,230)
Ordinary profit (32+33)	38	199,800	72,915	126,885	137,147	53,822	83,324
Extraordinary gains/(losses), net	39	(1,766)	2,033	(3,799)	(1,895)	(2,398)	503
Net gains/(losses) on disposal of fixed assets	40	(111)	(1,913)	1,802	(1,143)	(2,842)	1,698
Impairment losses on fixed assets	41	(2,751)	2,178	(4,929)	(751)	443	(1,195)
Other	42	1,096	1,768	(672)	-	-	-
Income before income taxes (38+39)	43	198,034	74,948	123,085	135,251	51,423	83,828
Income taxes-current	44	(43,725)	(1,296)	(42,428)	(31,037)	2,061	(33,099)
Income taxes-deferred	45	(12,703)	(19,125)	6,421	(7,412)	(16,821)	9,409
Net income (43+44+45)	46	141,605	54,527	87,077	96,802	36,663	60,138
Credit expense (11+31+35+36)	47	(15,098)	46,129	(61,227)	(9,567)	37,714	(47,282)
Disposal of problem loans in the trust account	48	30	19	10	30	19	10
Provision to general reserve for possible loan losses	49	(3,975)	3,260	(7,235)	(3,649)	2,051	(5,700)
Write-off of loans	50	(11,708)	992	(12,700)	(9,788)	(654)	(9,133)
Provision to specific reserve for possible loan losses	51	(5,746)	42,878	(48,624)	(391)	36,979	(37,370)
Provision to special reserve for certain overseas loans	52	1	2	(0)	1	2	(0)
Other disposal of problem loans	53	(527)	1,899	(2,426)	(997)	491	(1,489)
Gains on recoveries of written-off claims	54	6,827	(2,923)	9,750	5,227	(1,175)	6,402

Resona Holdings, Inc.
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(Millions of yen)

		Saitama Resona Bank			Total of banks under KMFG		
		FY 2022		FY 2021	FY 2022		FY 2021
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Gross operating profit (8+16)	1	107,775	6,367	101,408	126,607	(10,141)	136,749
Interest income	2	81,762	(2,399)	84,162	106,509	(1,155)	107,665
Net gains/(losses) on cancellation of investment trusts	3	-	-	-	284	(511)	796
Fees and commissions(including trust fees)	4	30,466	2,946	27,520	24,649	(3,714)	28,364
Trading income	5	-	-	-	-	-	-
Other operating income	6	(4,453)	5,820	(10,273)	(4,552)	(5,271)	719
Net gains/(losses) on bonds	7	(5,318)	5,821	(11,140)	(6,831)	(5,121)	(1,709)
Gross operating profit from domestic operations (9+10+12+13+14)	8	108,147	2,201	105,945	129,399	(6,897)	136,297
Interest income	9	80,621	(1,561)	82,183	105,309	(1,029)	106,339
Trust fees (after disposal of problem loans in the trust account)	10	72	(8)	81	10	(3)	13
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	30,119	2,932	27,186	24,111	(3,748)	27,859
Trading income	13	-	-	-	-	-	-
Other operating income	14	(2,666)	838	(3,505)	(30)	(2,115)	2,085
Net gains/(losses) on bonds	15	(809)	1,727	(2,536)	(561)	(1,482)	921
Gross operating profit from international operations (17+18+19+20)	16	(371)	4,166	(4,537)	(2,792)	(3,244)	451
Interest income	17	1,140	(837)	1,978	1,200	(125)	1,326
Fees and commissions	18	274	22	252	528	37	490
Trading income	19	-	-	-	-	-	-
Other operating income	20	(1,786)	4,981	(6,768)	(4,521)	(3,156)	(1,365)
Net gains/(losses) on bonds	21	(4,509)	4,094	(8,604)	(6,269)	(3,638)	(2,630)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(73,429)	2,430	(75,860)	(97,086)	4,303	(101,390)
Personnel expenses	23	(32,298)	113	(32,411)	(47,899)	2,897	(50,796)
Non-personnel expenses	24	(35,876)	1,850	(37,726)	(42,060)	1,036	(43,097)
Taxes	25	(5,254)	467	(5,721)	(7,126)	369	(7,496)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	34,346	8,798	25,548	29,520	(5,837)	35,358
Core net operating profit (26-7)	27	39,665	2,976	36,688	36,351	(716)	37,068
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	39,665	2,976	36,688	36,067	(204)	36,271
Amortization of goodwill	29	-	-	-	(736)	-	(736)
Actual net operating profit (including amortization of goodwill) (26+29)	30	34,346	8,798	25,548	28,783	(5,837)	34,621
Provision to general reserve for possible loan losses	31	(1,849)	(3,070)	1,221	1,523	4,279	(2,756)
Net operating profit (1+22+29+31)	32	32,497	5,728	26,769	30,306	(1,558)	31,865
Other gains/(losses), net	33	5,155	11,637	(6,481)	(5,306)	3,286	(8,593)
Net gains/(losses) on stocks	34	7,567	5,790	1,777	2,335	1,185	1,149
Disposal of problem loans	35	(867)	7,402	(8,270)	(5,937)	1,551	(7,488)
Reversal of credit expenses	36	562	(904)	1,467	1,037	(843)	1,880
Other	37	(2,107)	(651)	(1,455)	(2,741)	1,393	(4,135)
Ordinary profit (32+33)	38	37,653	17,365	20,287	25,000	1,727	23,272
Extraordinary gains/(losses), net	39	(297)	141	(439)	426	4,290	(3,863)
Net gains/(losses) on disposal of fixed assets	40	(228)	(99)	(128)	1,261	1,028	232
Impairment losses on fixed assets	41	(68)	241	(310)	(1,931)	1,493	(3,424)
Other	42	-	-	-	1,096	1,768	(672)
Income before income taxes (38+39)	43	37,355	17,507	19,848	25,426	6,017	19,408
Income taxes-current	44	(10,084)	(3,257)	(6,826)	(2,603)	(100)	(2,503)
Income taxes-deferred	45	(1,310)	(2,576)	1,266	(3,981)	272	(4,254)
Net income (43+44+45)	46	25,961	11,673	14,287	18,841	6,189	12,651
Credit expense (11+31+35+36)	47	(2,153)	3,428	(5,582)	(3,377)	4,986	(8,363)
Disposal of problem loans in the trust account	48	-	-	-	-	-	-
Provision to general reserve for possible loan losses	49	(1,849)	(3,070)	1,221	1,523	4,279	(2,756)
Write-off of loans	50	(807)	1,669	(2,476)	(1,111)	(21)	(1,090)
Provision to specific reserve for possible loan losses	51	(976)	4,589	(5,565)	(4,378)	1,309	(5,688)
Provision to special reserve for certain overseas loans	52	-	-	-	-	-	-
Other disposal of problem loans	53	916	1,144	(227)	(446)	263	(710)
Gains on recoveries of written-off claims	54	562	(904)	1,467	1,037	(843)	1,880

(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		FY 2022		FY 2021	FY 2022		FY 2021	
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	
Gross operating profit	(8+16)	1	87,510	(9,872)	97,382	39,097	(269)	39,366
Interest income		2	75,382	(2,025)	77,407	31,127	869	30,257
Net gains/(losses) on cancellation of investment trusts		3	333	106	226	(48)	(618)	569
Fees and commissions(including trust fees)		4	14,968	(3,903)	18,871	9,681	188	9,492
Trading income		5	-	-	-	-	-	-
Other operating income		6	(2,840)	(3,944)	1,103	(1,711)	(1,327)	(383)
Net gains/(losses) on bonds		7	(4,746)	(4,276)	(470)	(2,084)	(845)	(1,239)
Gross operating profit from domestic operations	(9+10+12+13+14)	8	89,536	(7,662)	97,198	39,863	764	39,098
Interest income		9	75,011	(1,792)	76,803	30,297	762	29,535
Trust fees (after disposal of problem loans in the trust account)		10	10	(3)	13	-	-	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	14,652	(3,921)	18,573	9,458	173	9,285
Trading income		13	-	-	-	-	-	-
Other operating income		14	(137)	(1,944)	1,807	107	(170)	277
Net gains/(losses) on bonds		15	(561)	(1,519)	958	0	36	(36)
Gross operating profit from international operations	(17+18+19+20)	16	(2,026)	(2,210)	184	(766)	(1,033)	267
Interest income		17	370	(232)	603	829	107	722
Fees and commissions		18	306	22	284	222	15	206
Trading income		19	-	-	-	-	-	-
Other operating income		20	(2,703)	(1,999)	(704)	(1,818)	(1,156)	(661)
Net gains/(losses) on bonds		21	(4,184)	(2,756)	(1,428)	(2,084)	(882)	(1,202)
Expenses (excluding non-recurring items and amortization of goodwill)		22	(65,621)	4,683	(70,304)	(31,465)	(380)	(31,085)
Personnel expenses		23	(32,022)	3,163	(35,185)	(15,877)	(266)	(15,610)
Non-personnel expenses		24	(28,758)	1,258	(30,016)	(13,302)	(221)	(13,080)
Taxes		25	(4,840)	261	(5,102)	(2,286)	108	(2,394)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11)	26	21,889	(5,188)	27,077	7,631	(649)	8,280
Core net operating profit	(26-7)	27	26,635	(912)	27,547	9,716	196	9,520
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3)	28	26,302	(1,019)	27,321	9,765	814	8,950
Amortization of goodwill		29	(736)	-	(736)	-	-	-
Actual net operating profit (including amortization of goodwill)	(26+29)	30	21,152	(5,188)	26,341	7,631	(649)	8,280
Provision to general reserve for possible loan losses		31	(66)	1,392	(1,458)	1,589	2,887	(1,298)
Net operating profit	(1+22+29+31)	32	21,086	(3,796)	24,883	9,220	2,237	6,982
Other gains/(losses), net		33	(891)	4,501	(5,392)	(4,415)	(1,215)	(3,200)
Net gains/(losses) on stocks		34	1,715	1,295	419	619	(110)	729
Disposal of problem loans		35	(1,267)	2,737	(4,005)	(4,669)	(1,186)	(3,482)
Reversal of credit expenses		36	867	(573)	1,440	169	(270)	439
Other		37	(2,206)	1,041	(3,247)	(535)	352	(887)
Ordinary profit	(32+33)	38	20,195	704	19,490	4,804	1,022	3,782
Extraordinary gains/(losses), net		39	185	3,340	(3,155)	241	950	(708)
Net gains/(losses) on disposal of fixed assets		40	1,317	1,124	192	(55)	(96)	40
Impairment losses on fixed assets		41	(1,131)	2,215	(3,347)	(799)	(722)	(76)
Other		42	-	-	-	1,096	1,768	(672)
Income before income taxes	(38+39)	43	20,380	4,045	16,335	5,046	1,972	3,073
Income taxes-current		44	(579)	64	(644)	(2,024)	(165)	(1,858)
Income taxes-deferred		45	(4,630)	653	(5,284)	649	(380)	1,030
Net income	(43+44+45)	46	15,169	4,763	10,406	3,671	1,426	2,244
Credit expense	(11+31+35+36)	47	(466)	3,556	(4,022)	(2,910)	1,430	(4,340)
Disposal of problem loans in the trust account		48	-	-	-	-	-	-
Provision to general reserve for possible loan losses		49	(66)	1,392	(1,458)	1,589	2,887	(1,298)
Write-off of loans		50	(1,109)	(20)	(1,089)	(2)	(1)	(0)
Provision to specific reserve for possible loan losses		51	(16)	2,676	(2,692)	(4,362)	(1,366)	(2,996)
Provision to special reserve for certain overseas loans		52	-	-	-	-	-	-
Other disposal of problem loans		53	(142)	81	(224)	(304)	181	(485)
Gains on recoveries of written-off claims		54	867	(573)	1,440	169	(270)	439

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Actual net operating profit	167,385	12,200	155,185	103,518	9,239	94,279
Actual net operating profit per employee (thousands of yen)	9,408	941	8,467	11,486	1,183	10,303
Net operating profit	162,704	15,480	147,224	99,900	11,310	88,589
Net operating profit per employee (thousands of yen)	9,145	1,112	8,032	11,085	1,403	9,681

	Saitama Resona Bank			Total of banks under KMFG		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Actual net operating profit	34,346	8,798	25,548	29,520	(5,837)	35,358
Actual net operating profit per employee (thousands of yen)	11,040	2,988	8,051	5,208	(677)	5,886
Net operating profit	32,497	5,728	26,769	30,306	(1,558)	31,865
Net operating profit per employee (thousands of yen)	10,445	2,009	8,436	5,347	42	5,304

	Kansai Mirai Bank			Minato Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Actual net operating profit	21,889	(5,188)	27,077	7,631	(649)	8,280
Actual net operating profit per employee (thousands of yen)	5,642	(935)	6,578	4,246	(111)	4,358
Net operating profit	21,086	(3,796)	24,883	9,220	2,237	6,982
Net operating profit per employee (thousands of yen)	5,436	(609)	6,045	5,131	1,456	3,675

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

3. R O E

<Consolidated>

(%)

	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Net income ROE	7.66	2.03	5.63

Net income attributable to owners of parent

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		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
	Average interest rate on funds invested (a)	0.63	(0.00)	0.64	0.64	(0.01)
Average interest rate of loans and bills discounted (c)	0.84	(0.04)	0.88	0.80	(0.03)	0.84
Average interest rate on securities	0.63	(0.03)	0.67	0.80	(0.12)	0.93
Average interest rate on procured funds (b)	0.51	(0.01)	0.53	0.50	(0.04)	0.54
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Average interest rate on external debt	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Gross interest margin (a) - (b)	0.12	0.01	0.11	0.14	0.02	0.11
Loan-to-deposit spread (c) - (d)	0.84	(0.03)	0.88	0.80	(0.03)	0.84

(Reference) Excluding loans to the Japanese government and others

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

	Saitama Resona Bank			Total of banks under KMFG		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
	Average interest rate on funds invested (a)	0.50	0.00	0.50	0.76	0.00
Average interest rate of loans and bills discounted (c)	0.78	(0.05)	0.84	0.98	(0.02)	1.01
Average interest rate on securities	0.36	(0.01)	0.37	0.60	0.13	0.47
Average interest rate on procured funds (b)	0.37	(0.00)	0.38	0.70	0.02	0.68
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.01	(0.00)	0.02
Average interest rate on external debt	(0.00)	(0.00)	0.00	(0.01)	(0.00)	(0.00)
Gross interest margin (a) - (b)	0.13	0.00	0.12	0.05	(0.01)	0.07
Loan-to-deposit spread (c) - (d)	0.78	(0.05)	0.83	0.97	(0.01)	0.98

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.88	(0.02)	0.91	0.99	(0.02)	1.01
Loan-to-deposit spread (e) - (d)	0.88	(0.02)	0.91	0.97	(0.01)	0.99

	Kansai Mirai Bank			Minato Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
	Average interest rate on funds invested (a)	0.77	(0.00)	0.78	0.72	0.02
Average interest rate of loans and bills discounted (c)	1.03	(0.03)	1.07	0.88	(0.00)	0.88
Average interest rate on securities	0.48	0.10	0.37	0.85	0.13	0.71
Average interest rate on procured funds (b)	0.68	0.00	0.67	0.74	0.04	0.69
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	(0.01)	(0.00)	(0.00)	(0.00)	0.00	(0.00)
Gross interest margin (a) - (b)	0.09	(0.01)	0.10	(0.02)	(0.02)	(0.00)
Loan-to-deposit spread (c) - (d)	1.01	(0.02)	1.04	0.86	0.00	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.03	(0.03)	1.07	0.88	(0.00)	0.88
Loan-to-deposit spread (e) - (d)	1.01	(0.02)	1.04	0.87	0.00	0.86

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, %)

	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	64,510,981	450,943	0.69	(320,045)	18,132	0.03	64,831,027	432,810	0.66
Loans and bills discounted	40,343,825	352,372	0.87	1,291,444	5,275	(0.01)	39,052,381	347,096	0.88
Securities	7,674,971	60,866	0.79	315,284	5,177	0.03	7,359,686	55,689	0.75
Source of Funds	72,412,531	38,016	0.05	(202,816)	27,416	0.03	72,615,348	10,600	0.01
Deposits	60,566,156	13,886	0.02	1,897,045	7,958	0.01	58,669,110	5,927	0.01
Negotiable certificates of deposit	1,207,897	49	0.00	(86,988)	(2)	0.00	1,294,886	52	0.00
Call money	1,920,367	3,852	0.20	(309,494)	4,284	0.21	2,229,861	(432)	(0.01)
Borrowed money	5,576,004	3,154	0.05	(2,084,306)	2,414	0.04	7,660,310	739	0.00

2. Domestic operations

Use of Funds	63,084,336	402,712	0.63	(45,008)	(4,143)	(0.00)	63,129,344	406,856	0.64
Loans and bills discounted	39,805,185	337,511	0.84	1,236,139	(5,048)	(0.04)	38,569,045	342,559	0.88
Securities	7,096,424	45,340	0.63	719,245	2,366	(0.03)	6,377,179	42,973	0.67
Source of Funds	70,986,185	5,925	0.00	81,874	(1,298)	(0.00)	70,904,311	7,224	0.01
Deposits	59,843,727	3,270	0.00	1,896,106	(1,240)	(0.00)	57,947,620	4,510	0.00
Negotiable certificates of deposit	1,207,897	49	0.00	(86,988)	(2)	0.00	1,294,886	52	0.00
Call money	1,785,270	(438)	(0.02)	(381,692)	95	0.00	2,166,963	(534)	(0.02)
Borrowed money	5,454,853	60	0.00	(2,070,551)	(225)	(0.00)	7,525,404	286	0.00

3. International operations

Use of Funds	1,585,508	48,264	3.04	(247,649)	22,272	1.62	1,833,158	25,992	1.41
Loans and bills discounted	538,640	14,861	2.75	55,304	10,324	1.82	483,335	4,536	0.93
Securities	578,547	15,526	2.68	(403,960)	2,811	1.38	982,507	12,715	1.29
Source of Funds	1,585,209	32,124	2.02	(257,302)	28,710	1.84	1,842,511	3,413	0.18
Deposits	722,428	10,615	1.46	939	9,198	1.27	721,489	1,416	0.19
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	135,096	4,291	3.17	72,198	4,188	3.01	62,897	102	0.16
Borrowed money	121,150	3,094	2.55	(13,754)	2,640	2.21	134,905	453	0.33

<Resona Bank>

(Millions of yen, %)

	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	34,287,834	256,016	0.74	563,631	18,990	0.04	33,724,202	237,025	0.70
Loans and bills discounted	21,978,379	186,582	0.84	863,365	7,254	(0.00)	21,115,014	179,327	0.84
Securities	4,145,988	41,618	1.00	178,553	1,861	0.00	3,967,435	39,756	1.00
Source of Funds	39,467,167	31,361	0.07	1,612,187	24,718	0.06	37,854,979	6,643	0.01
Deposits	32,770,014	11,021	0.03	1,309,945	8,597	0.02	31,460,068	2,423	0.00
Negotiable certificates of deposit	648,155	35	0.00	(93,566)	(3)	0.00	741,721	39	0.00
Call money	606,583	4,044	0.66	444,483	3,972	0.62	162,099	72	0.04
Borrowed money	3,041,872	3,087	0.10	(305,906)	2,634	0.08	3,347,779	452	0.01

2. Domestic operations

Use of Funds	33,083,967	214,360	0.64	783,697	(472)	(0.01)	32,300,270	214,832	0.66
Loans and bills discounted	21,553,471	174,229	0.80	814,190	(1,559)	(0.03)	20,739,280	175,789	0.84
Securities	3,711,171	29,955	0.80	520,948	212	(0.12)	3,190,222	29,742	0.93
Source of Funds	38,263,740	3,504	0.00	1,839,204	(219)	(0.00)	36,424,536	3,723	0.01
Deposits	32,142,159	844	0.00	1,303,422	(233)	(0.00)	30,838,736	1,078	0.00
Negotiable certificates of deposit	648,155	35	0.00	(93,566)	(3)	0.00	741,721	39	0.00
Call money	475,281	(133)	(0.02)	375,559	(105)	(0.00)	99,721	(27)	(0.02)
Borrowed money	2,921,144	0	0.00	(292,443)	(0)	(0.00)	3,213,587	0	0.00

3. International operations

Use of Funds	1,276,627	41,661	3.26	(187,022)	19,463	1.74	1,463,649	22,198	1.51
Loans and bills discounted	424,908	12,352	2.90	49,175	8,814	1.96	375,733	3,538	0.94
Securities	434,817	11,662	2.68	(342,395)	1,648	1.39	777,212	10,013	1.28
Source of Funds	1,276,187	27,863	2.18	(193,972)	24,938	1.98	1,470,160	2,924	0.19
Deposits	627,855	10,176	1.62	6,522	8,830	1.40	621,332	1,345	0.21
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	131,302	4,178	3.18	68,924	4,078	3.02	62,378	100	0.16
Borrowed money	120,728	3,086	2.55	(13,462)	2,634	2.21	134,191	452	0.33

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	16,056,874	84,746	0.52	(518,999)	(577)	0.01	16,575,873	85,323	0.51
Loans and bills discounted	8,588,144	68,377	0.79	366,679	(1,026)	(0.04)	8,221,464	69,403	0.84
Securities	2,182,030	10,267	0.47	140,537	1,189	0.02	2,041,493	9,077	0.44
Source of Funds	18,984,038	2,983	0.01	(634,801)	1,822	0.00	19,618,839	1,161	0.00
Deposits	16,512,744	704	0.00	633,319	1	(0.00)	15,879,424	703	0.00
Negotiable certificates of deposit	256,430	5	0.00	(1,666)	0	0.00	258,096	5	0.00
Call money	319,510	(78)	(0.02)	(225,432)	111	0.01	544,943	(190)	(0.03)
Borrowed money	1,463,071	72	0.00	(1,043,602)	(213)	(0.00)	2,506,673	285	0.01

2. Domestic operations

Use of Funds	15,931,478	81,109	0.50	(459,703)	(1,895)	0.00	16,391,181	83,004	0.50
Loans and bills discounted	8,546,458	67,305	0.78	361,791	(1,712)	(0.05)	8,184,667	69,017	0.84
Securities	2,103,615	7,631	0.36	201,228	473	(0.01)	1,902,386	7,157	0.37
Source of Funds	18,859,727	487	0.00	(572,116)	(333)	(0.00)	19,431,843	821	0.00
Deposits	16,464,355	461	0.00	635,449	(213)	(0.00)	15,828,905	675	0.00
Negotiable certificates of deposit	256,430	5	0.00	(1,666)	0	0.00	258,096	5	0.00
Call money	319,239	(86)	(0.02)	(225,641)	104	0.00	544,881	(190)	(0.03)
Borrowed money	1,463,012	71	0.00	(1,043,602)	(214)	(0.00)	2,506,614	285	0.01

3. International operations

Use of Funds	142,439	3,638	2.55	(62,454)	1,317	1.42	204,893	2,320	1.13
Loans and bills discounted	41,685	1,072	2.57	4,888	686	1.52	36,797	386	1.04
Securities	78,415	2,636	3.36	(60,691)	716	1.98	139,106	1,919	1.37
Source of Funds	141,354	2,497	1.76	(65,842)	2,155	1.60	207,196	342	0.16
Deposits	48,388	242	0.50	(2,129)	215	0.44	50,518	27	0.05
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	270	7	2.79	209	7	2.64	61	0	0.15
Borrowed money	58	1	2.80	(0)	1	2.53	58	0	0.26

<Total of banks under KMFG>

(Millions of yen, %)

1. Total operations	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	14,166,273	110,180	0.77	(364,677)	(280)	0.01	14,530,950	110,461	0.76
Loans and bills discounted	9,777,301	97,413	0.99	61,398	(952)	(0.01)	9,715,902	98,365	1.01
Securities	1,346,952	8,981	0.66	(3,805)	2,126	0.15	1,350,757	6,855	0.50
Source of Funds	13,961,326	3,670	0.02	(1,180,202)	875	0.00	15,141,529	2,795	0.01
Deposits	11,283,397	2,160	0.01	(46,220)	(640)	(0.00)	11,329,617	2,800	0.02
Negotiable certificates of deposit	303,311	8	0.00	8,244	0	0.00	295,067	7	0.00
Call money	994,273	(113)	(0.01)	(528,545)	200	0.00	1,522,818	(314)	(0.02)
Borrowed money	1,071,060	(5)	(0.00)	(734,797)	(6)	(0.00)	1,805,857	1	0.00

2. Domestic operations

Use of Funds	14,068,890	107,242	0.76	(369,002)	(1,775)	0.00	14,437,893	109,018	0.75
Loans and bills discounted	9,705,255	95,976	0.98	60,157	(1,776)	(0.02)	9,645,097	97,752	1.01
Securities	1,281,637	7,753	0.60	(2,931)	1,680	0.13	1,284,569	6,073	0.47
Source of Funds	13,862,717	1,933	0.01	(1,185,213)	(745)	(0.00)	15,047,931	2,679	0.01
Deposits	11,237,212	1,963	0.01	(42,766)	(793)	(0.00)	11,279,978	2,757	0.02
Negotiable certificates of deposit	303,311	8	0.00	8,244	0	0.00	295,067	7	0.00
Call money	990,750	(218)	(0.02)	(531,610)	97	(0.00)	1,522,360	(316)	(0.02)
Borrowed money	1,070,696	(11)	(0.00)	(734,505)	(11)	(0.00)	1,805,202	-	-

3. International operations

Use of Funds	166,442	2,964	1.78	1,826	1,491	0.88	164,615	1,473	0.89
Loans and bills discounted	72,046	1,436	1.99	1,241	823	1.12	70,804	612	0.86
Securities	65,314	1,227	1.88	(874)	445	0.69	66,188	782	1.18
Source of Funds	167,667	1,763	1.05	2,511	1,616	0.96	165,155	146	0.08
Deposits	46,184	196	0.42	(3,454)	153	0.33	49,638	43	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,522	105	2.98	3,065	103	2.60	457	1	0.37
Borrowed money	363	5	1.62	(291)	4	1.37	654	1	0.24

<Kansai Mirai Bank>

(Millions of yen, %)

	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	9,860,681	78,034	0.79	(284,875)	(1,490)	0.00	10,145,557	79,525	0.78
Loans and bills discounted	6,800,157	70,693	1.03	81,730	(1,225)	(0.03)	6,718,427	71,919	1.07
Securities	908,253	5,104	0.56	(47,670)	1,203	0.15	955,923	3,901	0.40
Source of Funds	9,710,623	2,652	0.02	(919,350)	534	0.00	10,629,973	2,118	0.01
Deposits	7,431,140	1,566	0.02	(94,016)	(578)	(0.00)	7,525,156	2,145	0.02
Negotiable certificates of deposit	291,365	8	0.00	8,292	0	0.00	283,073	7	0.00
Call money	909,415	(102)	(0.01)	(423,044)	152	0.00	1,332,460	(255)	(0.01)
Borrowed money	836,717	(8)	(0.00)	(553,654)	(9)	(0.00)	1,390,372	1	0.00

2. Domestic operations

Use of Funds	9,795,637	76,392	0.77	(303,749)	(2,463)	(0.00)	10,099,387	78,855	0.78
Loans and bills discounted	6,767,703	70,091	1.03	74,630	(1,607)	(0.03)	6,693,072	71,698	1.07
Securities	861,071	4,177	0.48	(56,862)	712	0.10	917,933	3,464	0.37
Source of Funds	9,644,375	1,381	0.01	(939,385)	(670)	(0.00)	10,583,760	2,052	0.01
Deposits	7,403,386	1,446	0.01	(95,809)	(672)	(0.00)	7,499,195	2,118	0.02
Negotiable certificates of deposit	291,365	8	0.00	8,292	0	0.00	283,073	7	0.00
Call money	906,078	(202)	(0.02)	(425,997)	54	(0.00)	1,332,075	(257)	(0.01)
Borrowed money	836,354	(14)	(0.00)	(553,363)	(14)	(0.00)	1,389,718	-	-

3. International operations

Use of Funds	98,614	1,652	1.67	17,267	968	0.83	81,346	683	0.84
Loans and bills discounted	32,454	601	1.85	7,099	381	0.98	25,354	220	0.86
Securities	47,182	926	1.96	9,192	490	0.81	37,990	436	1.14
Source of Funds	99,817	1,281	1.28	18,429	1,201	1.18	81,388	80	0.09
Deposits	27,754	120	0.43	1,792	93	0.32	25,961	27	0.10
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	3,337	100	2.99	2,952	98	2.57	384	1	0.42
Borrowed money	363	5	1.62	(291)	4	1.37	654	1	0.24

<Minato Bank>

(Millions of yen, %)

	FY 2022 (A)			(A)-(B)			FY 2021 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	4,305,591	32,146	0.74	(79,801)	1,210	0.04	4,385,393	30,935	0.70
Loans and bills discounted	2,977,144	26,719	0.89	(20,331)	273	0.01	2,997,475	26,446	0.88
Securities	438,698	3,877	0.88	43,864	922	0.13	394,833	2,954	0.74
Source of Funds	4,250,702	1,018	0.02	(260,852)	340	0.00	4,511,555	677	0.01
Deposits	3,852,257	593	0.01	47,795	(61)	(0.00)	3,804,461	655	0.01
Negotiable certificates of deposit	11,945	0	0.00	(48)	0	0.00	11,994	0	0.00
Call money	84,857	(11)	(0.01)	(105,501)	47	0.01	190,358	(59)	(0.03)
Borrowed money	234,342	3	0.00	(181,142)	3	0.00	415,484	-	-

2. Domestic operations

Use of Funds	4,273,252	30,849	0.72	(65,253)	687	0.02	4,338,505	30,162	0.69
Loans and bills discounted	2,937,551	25,884	0.88	(14,473)	(169)	(0.00)	2,952,025	26,053	0.88
Securities	420,566	3,576	0.85	53,931	968	0.13	366,635	2,608	0.71
Source of Funds	4,218,342	551	0.01	(245,828)	(75)	(0.00)	4,464,170	627	0.01
Deposits	3,833,826	517	0.01	53,043	(121)	(0.00)	3,780,783	638	0.01
Negotiable certificates of deposit	11,945	0	0.00	(48)	0	0.00	11,994	0	0.00
Call money	84,671	(16)	(0.01)	(105,613)	43	0.01	190,284	(59)	(0.03)
Borrowed money	234,342	3	0.00	(181,142)	3	0.00	415,484	-	-

3. International operations

Use of Funds	67,828	1,311	1.93	(15,441)	522	0.98	83,269	789	0.94
Loans and bills discounted	39,592	834	2.10	(5,858)	442	1.24	45,450	392	0.86
Securities	18,131	301	1.66	(10,066)	(45)	0.43	28,198	346	1.22
Source of Funds	67,849	482	0.71	(15,918)	415	0.63	83,767	66	0.07
Deposits	18,430	75	0.41	(5,247)	59	0.34	23,677	16	0.06
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	185	5	2.70	112	4	2.57	73	0	0.13
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 Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	385,431	(23,109)	408,541	273,552	(17,880)	291,433
Discount rate (%)	0.68~0.95	-	0.44~0.64	0.95	0.31	0.64
Pension plan assets at fair value	428,141	(13,515)	441,657	297,414	(11,982)	309,397
Prepaid pension cost	67,757	(3,138)	70,896	34,618	(182)	34,800
Provision for retirement benefits	7,015	(291)	7,306	-	-	-
Amount to be amortized	18,033	(12,440)	30,473	10,756	(6,080)	16,836

	Saitama Resona Bank			Total of banks under KMFG		
	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	54,148	(2,565)	56,714	57,730	(2,663)	60,393
Discount rate (%)	0.95	0.31	0.64	0.68~0.77	-	0.44~0.50
Pension plan assets at fair value	55,422	(832)	56,254	75,304	(700)	76,005
Prepaid pension cost	7,691	(775)	8,467	25,447	(2,180)	27,628
Provision for retirement benefits	-	-	-	7,015	(291)	7,306
Amount to be amortized	6,418	(2,508)	8,927	858	(3,851)	4,709

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Retirement benefit obligation	42,925	(1,619)	44,545	14,804	(1,043)	15,848
Discount rate (%)	0.77	0.27	0.50	0.68	0.24	0.44
Pension plan assets at fair value	50,985	(5,090)	56,076	24,319	4,390	19,929
Prepaid pension cost	23,397	(569)	23,966	2,050	(1,611)	3,661
Provision for retirement benefits	7,015	(291)	7,306	-	-	-
Amount to be amortized	8,322	3,193	5,129	(7,464)	(7,044)	(419)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Retirement benefit expenses	(14,564)	1,965	(16,529)	(8,321)	1,078	(9,400)
Service cost	(10,446)	607	(11,054)	(6,283)	610	(6,893)
Interest cost	(2,520)	(729)	(1,790)	(1,865)	(501)	(1,363)
Expected return on pension plan assets	6,750	(12)	6,762	4,627	(106)	4,733
Unrecognized actuarial loss	(8,347)	1,427	(9,775)	(4,800)	1,076	(5,876)
Other	-	672	(672)	-	-	-

	Saitama Resona Bank			Total of banks under KMFG		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Retirement benefit expenses	(4,159)	168	(4,327)	(2,083)	718	(2,802)
Service cost	(2,141)	76	(2,217)	(2,022)	(78)	(1,943)
Interest cost	(362)	(102)	(260)	(292)	(125)	(166)
Expected return on pension plan assets	809	2	806	1,313	91	1,221
Unrecognized actuarial loss	(2,464)	192	(2,657)	(1,082)	158	(1,241)
Other	-	-	-	-	672	(672)

	Kansai Mirai Bank			Minato Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Retirement benefit expenses	(1,778)	48	(1,826)	(305)	669	(975)
Service cost	(1,449)	38	(1,488)	(572)	(117)	(454)
Interest cost	(222)	(70)	(152)	(69)	(55)	(14)
Expected return on pension plan assets	1,063	3	1,060	250	88	161
Unrecognized actuarial loss	(1,168)	77	(1,245)	86	81	4
Other	-	-	-	-	672	(672)

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Net gains/(losses) on bonds	(46,704)	13,127	(59,832)	(34,554)	12,427	(46,982)
Gains on sale	10,138	1,264	8,873	6,400	3,188	3,212
Gains on redemption	-	-	-	-	-	-
Losses on sale	(54,639)	2,997	(57,637)	(39,709)	1,539	(41,248)
Losses on redemption	(1,490)	9,231	(10,722)	(666)	8,086	(8,753)
Losses on devaluation	(713)	(365)	(347)	(579)	(386)	(192)
Net gains/(losses) on stocks	54,461	8,976	45,485	44,559	2,000	42,558
Gains on sale	57,967	4,664	53,302	47,260	(1,207)	48,467
Losses on sale	(3,071)	4,479	(7,551)	(2,508)	3,183	(5,691)
Losses on devaluation	(433)	(167)	(265)	(192)	24	(217)

	Saitama Resona Bank			Total of banks under KMFG		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Net gains/(losses) on bonds	(5,318)	5,821	(11,140)	(6,831)	(5,121)	(1,709)
Gains on sale	2,976	149	2,826	761	(2,073)	2,834
Gains on redemption	-	-	-	-	-	-
Losses on sale	(7,391)	4,532	(11,923)	(7,539)	(3,075)	(4,464)
Losses on redemption	(823)	1,145	(1,968)	-	-	-
Losses on devaluation	(80)	(5)	(74)	(53)	26	(79)
Net gains/(losses) on stocks	7,567	5,790	1,777	2,335	1,185	1,149
Gains on sale	7,895	4,463	3,432	2,811	1,408	1,403
Losses on sale	(280)	1,373	(1,654)	(282)	(77)	(205)
Losses on devaluation	(47)	(47)	(0)	(193)	(145)	(47)

	Kansai Mirai Bank			Minato Bank		
	FY 2022 (A)	(A)-(B)	FY 2021 (B)	FY 2022 (A)	(A)-(B)	FY 2021 (B)
Net gains/(losses) on bonds	(4,746)	(4,276)	(470)	(2,084)	(845)	(1,239)
Gains on sale	537	(1,197)	1,734	224	(876)	1,100
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,265)	(3,078)	(2,186)	(2,274)	3	(2,277)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(18)	(0)	(17)	(34)	27	(62)
Net gains/(losses) on stocks	1,715	1,295	419	619	(110)	729
Gains on sale	1,928	1,496	432	882	(88)	970
Losses on sale	(186)	(186)	(0)	(95)	109	(205)
Losses on devaluation	(26)	(14)	(12)	(167)	(131)	(35)

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 Mar. 2023)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Mar. 2023)	Gain	Loss	
Bonds held to maturity	3,899,097	964,300	(95,523)	6,702	(102,225)	(65,190)
Available-for-sale securities	4,373,752	(315,555)	464,765	583,796	(119,031)	(49,133)
Stocks	867,211	(26,414)	570,889	577,304	(6,414)	(7,057)
Bonds	2,342,757	(564,380)	(57,576)	1,301	(58,877)	(24,407)
JGB	605,833	(507,024)	(39,495)	-	(39,495)	(15,008)
Other	1,163,782	275,240	(48,547)	5,191	(53,739)	(17,668)

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 Mar. 2023)	Change from End of Mar. 2022	Unrealized gains/(losses)			Change from End of Mar. 2022
			(End of Mar. 2023)	Gain	Loss	
Bonds held to maturity	3,899,097	964,300	(95,523)	6,702	(102,225)	(65,190)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,358,532	(322,257)	471,654	589,273	(117,618)	(49,621)
Stocks	861,978	(30,344)	578,084	582,937	(4,852)	(8,308)
Bonds	2,342,754	(564,380)	(57,540)	1,324	(58,864)	(24,483)
Other	1,153,799	272,467	(48,889)	5,011	(53,901)	(16,828)

<Resona Bank>

Bonds held to maturity	2,050,311	410,008	(62,317)	3,338	(65,655)	(42,503)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,651,498	(10,584)	392,952	466,656	(73,703)	(53,593)
Stocks	682,101	(49,000)	458,951	463,566	(4,614)	(31,946)
Bonds	1,141,197	(210,382)	(30,792)	822	(31,614)	(12,547)
Other	828,199	248,797	(35,206)	2,267	(37,473)	(9,098)

<Saitama Resona Bank>

Bonds held to maturity	1,291,513	444,104	(8,223)	2,073	(10,296)	(7,033)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	971,950	(207,269)	74,131	102,255	(28,123)	7,393
Stocks	150,607	15,571	101,186	101,370	(183)	19,519
Bonds	649,141	(236,918)	(18,156)	176	(18,333)	(8,297)
Other	172,202	14,076	(8,898)	708	(9,606)	(3,828)

<Total of banks under KMFG>

Bonds held to maturity	557,273	110,187	(24,982)	1,291	(26,273)	(15,653)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	735,083	(104,403)	4,569	20,361	(15,791)	(3,421)
Stocks	29,269	3,083	17,945	18,000	(54)	4,118
Bonds	552,416	(117,079)	(8,591)	325	(8,916)	(3,637)
Other	153,397	9,592	(4,784)	2,036	(6,820)	(3,901)

<Kansai Mirai Bank>

Bonds held to maturity	297,621	(117)	(18,049)	502	(18,551)	(11,307)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	519,385	(85,607)	(3,494)	5,755	(9,250)	(4,833)
Stocks	7,243	(710)	3,634	3,656	(22)	(236)
Bonds	398,191	(94,029)	(4,344)	262	(4,607)	(1,975)
Other	113,949	9,131	(2,783)	1,836	(4,620)	(2,621)

<Minato Bank>

Bonds held to maturity	259,651	110,304	(6,932)	788	(7,721)	(4,346)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	215,697	(18,795)	8,064	14,605	(6,541)	1,412
Stocks	22,025	3,793	14,311	14,343	(32)	4,354
Bonds	154,224	(23,049)	(4,246)	62	(4,309)	(1,662)
Other	39,448	460	(2,001)	199	(2,200)	(1,279)

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 Mar. 2023							End of Mar. 2022						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	105.5	502.4	281.8	402.5	1,104.3	1,503.9	3,900.5	58.9	506.3	206.1	224.9	753.7	1,177.8	2,927.9
Bonds	105.5	502.4	268.4	402.5	1,104.3	1,503.9	3,887.2	58.9	506.3	193.9	224.9	753.7	1,177.8	2,915.7
Japanese government bonds	50.0	350.0	-	80.0	593.0	1,202.1	2,275.1	-	400.0	-	-	473.0	977.6	1,850.6
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.0	150.2	266.9	320.9	509.0	3.7	1,301.0	50.0	100.1	192.8	224.0	279.4	3.8	850.3
Japanese corporate bonds	5.4	2.1	1.5	1.5	2.3	298.0	311.1	8.9	6.1	1.0	0.8	1.3	196.4	214.7
Other	-	-	13.3	-	-	-	13.3	-	-	12.2	-	-	-	12.2
Available-for-sale securities	255.7	666.5	522.6	420.9	559.8	1,035.8	3,461.5	322.4	651.5	701.1	318.5	739.3	1,014.2	3,747.2
Bonds	245.7	567.6	330.3	214.8	476.7	555.5	2,390.9	319.5	560.7	636.6	210.1	642.2	558.8	2,928.1
Japanese government bonds	-	-	-	-	256.0	383.4	639.4	-	100.0	250.0	40.0	336.0	404.5	1,130.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	22.1	135.8	131.6	165.6	197.1	1.1	653.6	45.2	73.6	172.8	104.3	278.0	2.0	676.2
Japanese corporate bonds	223.5	431.8	198.6	49.1	23.6	171.0	1,097.8	274.3	387.1	213.7	65.7	28.1	152.2	1,121.3
Other	9.9	98.8	192.3	206.1	83.0	480.2	1,070.5	2.8	90.8	64.4	108.4	97.1	455.4	819.1
Total	361.2	1,168.9	804.4	823.4	1,664.2	2,539.7	7,362.1	381.4	1,157.9	907.3	543.4	1,493.1	2,192.0	6,675.2
<Resona Bank>														
Bonds held to maturity	50.7	351.4	14.9	81.5	592.3	956.0	2,046.9	0.4	400.8	13.1	0.8	471.3	748.8	1,635.4
Bonds	50.7	351.4	1.5	81.5	592.3	956.0	2,033.6	0.4	400.8	0.8	0.8	471.3	748.8	1,623.2
Japanese government bonds	50.0	350.0	-	80.0	590.0	940.0	2,010.0	-	400.0	-	-	470.0	741.5	1,611.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	0.1	-	-	0.2	0.3	-	-	-	-	-	-	-
Japanese corporate bonds	0.7	1.4	1.4	1.5	2.3	15.8	23.3	0.4	0.8	0.8	0.8	1.3	7.3	11.7
Other	-	-	13.3	-	-	-	13.3	-	-	12.2	-	-	-	12.2
Available-for-sale securities	167.5	405.0	314.7	187.5	213.4	735.4	2,023.7	176.8	423.2	216.3	120.2	283.5	731.0	1,951.2
Bonds	163.9	320.7	148.1	48.4	159.5	326.4	1,167.3	174.4	378.7	169.1	67.8	237.7	336.1	1,364.1
Japanese government bonds	-	-	-	-	90.0	234.0	324.0	-	100.0	-	40.0	155.0	249.0	544.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	16.9	37.3	33.3	23.2	53.5	-	164.3	6.9	33.2	46.2	-	68.7	-	155.2
Japanese corporate bonds	146.9	283.4	114.7	25.2	16.0	92.4	678.9	167.4	245.4	122.9	27.8	14.0	87.1	664.9
Other	3.5	84.2	166.5	139.1	53.8	408.9	856.3	2.4	44.4	47.1	52.3	45.7	394.8	587.0
Total	218.2	756.5	329.6	269.0	805.7	1,691.4	4,070.7	177.3	824.0	229.4	121.0	754.8	1,479.8	3,586.6
<Saitama Resona Bank>														
Bonds held to maturity	50.0	150.2	266.8	320.9	508.2	-	1,296.3	50.0	100.1	192.8	224.0	279.4	-	846.5
Bonds	50.0	150.2	266.8	320.9	508.2	-	1,296.3	50.0	100.1	192.8	224.0	279.4	-	846.5
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.0	150.2	266.8	320.9	508.2	-	1,296.3	50.0	100.1	192.8	224.0	279.4	-	846.5
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	33.2	131.9	74.2	145.3	191.7	205.0	781.5	37.6	116.9	328.2	105.7	237.6	200.3	1,026.5
Bonds	33.2	123.4	73.5	116.5	184.0	135.4	666.1	37.6	84.4	328.1	75.0	227.8	141.5	894.6
Japanese government bonds	-	-	-	-	60.0	135.4	195.4	-	-	250.0	-	45.0	141.5	436.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	1.1	43.5	47.6	111.0	120.5	-	323.8	-	19.9	42.6	71.8	177.7	-	312.0
Japanese corporate bonds	32.1	79.8	25.9	5.5	3.4	-	146.9	37.6	64.4	35.4	3.2	5.1	-	146.0
Other	0.0	8.4	0.6	28.8	7.6	69.6	115.4	-	32.4	0.1	30.6	9.8	58.8	131.9
Total	83.3	282.1	341.0	466.3	700.0	205.0	2,077.9	87.6	217.0	521.1	329.7	517.1	200.3	1,873.1

(Billions of yen)

	End of Mar. 2023							End of Mar. 2022						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of banks under KMFG>														
Bonds held to maturity	4.7	0.6	0.0	-	3.8	547.9	557.2	8.5	5.2	0.1	0.0	3.0	428.9	445.9
Bonds	4.7	0.6	0.0	-	3.8	547.9	557.2	8.5	5.2	0.1	0.0	3.0	428.9	445.9
Japanese government bonds	-	-	-	-	3.0	262.1	265.1	-	-	-	-	3.0	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	0.8	3.5	4.3	-	-	-	-	-	3.8	3.8
Japanese corporate bonds	4.7	0.6	0.0	-	-	282.2	287.7	8.5	5.2	0.1	0.0	-	189.0	203.0
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	54.9	129.6	133.6	87.9	154.6	95.3	656.1	107.8	111.4	156.5	92.5	218.1	82.8	769.5
Bonds	48.5	123.5	108.5	49.7	133.1	93.7	557.3	107.4	97.5	139.3	67.1	176.6	81.1	669.3
Japanese government bonds	-	-	-	-	106.0	14.0	120.0	-	-	-	-	136.0	14.0	150.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	4.1	54.9	50.6	31.4	23.0	1.1	165.4	38.2	20.4	83.9	32.5	31.6	2.0	208.8
Japanese corporate bonds	44.4	68.5	57.9	18.3	4.1	78.5	271.9	69.2	77.1	55.3	34.6	8.9	65.0	310.4
Other	6.3	6.0	25.0	38.1	21.5	1.6	98.8	0.3	13.8	17.1	25.3	41.5	1.7	100.1
Total	59.6	130.2	133.7	87.9	158.4	643.2	1,213.4	116.3	116.7	156.7	92.6	221.1	511.8	1,215.4
<Kansai Mirai Bank>														
Bonds held to maturity	4.7	0.6	0.0	-	3.0	289.1	297.7	8.5	5.2	0.1	0.0	3.0	280.0	297.0
Bonds	4.7	0.6	0.0	-	3.0	289.1	297.7	8.5	5.2	0.1	0.0	3.0	280.0	297.0
Japanese government bonds	-	-	-	-	3.0	236.1	239.1	-	-	-	-	3.0	226.1	229.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.5	3.5	-	-	-	-	-	3.8	3.8
Japanese corporate bonds	4.7	0.6	0.0	-	-	49.5	55.0	8.5	5.2	0.1	0.0	-	50.1	64.1
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	38.1	106.2	93.7	62.7	85.1	80.2	466.1	92.6	79.4	116.7	69.4	132.7	66.7	557.8
Bonds	36.2	100.8	74.9	28.5	80.7	78.5	399.8	92.6	71.7	104.1	47.8	109.7	65.0	491.2
Japanese government bonds	-	-	-	-	80.0	-	80.0	-	-	-	-	107.0	-	107.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	3.9	51.6	40.9	16.9	-	-	113.3	34.1	17.0	72.3	21.0	1.3	-	145.9
Japanese corporate bonds	32.3	49.2	33.9	11.6	0.7	78.5	206.4	58.5	54.6	31.8	26.7	1.4	65.0	238.3
Other	1.8	5.3	18.8	34.1	4.4	1.6	66.2	-	7.7	12.5	21.5	23.0	1.7	66.6
Total	42.8	106.9	93.8	62.7	88.1	369.4	763.8	101.1	84.7	116.9	69.4	135.7	346.8	854.8
<Minato Bank>														
Bonds held to maturity	-	-	-	-	0.8	258.7	259.5	-	-	-	-	-	148.9	148.9
Bonds	-	-	-	-	0.8	258.7	259.5	-	-	-	-	-	148.9	148.9
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	10.0	10.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	0.8	-	0.8	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	232.7	232.7	-	-	-	-	-	138.9	138.9
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	16.8	23.3	39.8	25.2	69.5	15.1	190.0	15.1	31.9	39.8	23.1	85.4	16.0	211.6
Bonds	12.3	22.6	33.6	21.2	52.4	15.1	157.5	14.8	25.8	35.1	19.2	66.9	16.0	178.0
Japanese government bonds	-	-	-	-	26.0	14.0	40.0	-	-	-	-	29.0	14.0	43.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	0.2	3.3	9.6	14.5	23.0	1.1	52.0	4.0	3.3	11.6	11.4	30.3	2.0	62.9
Japanese corporate bonds	12.0	19.2	23.9	6.7	3.4	-	65.4	10.7	22.4	23.5	7.8	7.5	-	72.1
Other	4.4	0.7	6.2	3.9	17.0	0.0	32.5	0.3	6.1	4.6	3.8	18.4	0.0	33.5
Total	16.8	23.3	39.8	25.2	70.3	273.8	449.5	15.1	31.9	39.8	23.1	85.4	165.0	360.5

10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>			End of Mar. 2023 (A)		(A)-(B)	End of Mar. 2022 (B)	
Capital adequacy ratio	(2/5)	1	12.48	0.66	11.82		
Total qualifying capital	(3-4)	2	2,101.0	73.2	2,027.7		
Core Capital: instruments and reserves		3	2,179.5	76.3	2,103.1		
Core Capital: regulatory adjustments		4	78.4	3.0	75.3		
Risk weighted assets		5	16,827.9	(322.2)	17,150.2		
Credit risk weighted assets		6	15,435.4	(254.5)	15,690.0		
Amount equivalent to market risk / 8%		7	84.7	2.0	82.6		
Amount equivalent to operational risk / 8%		8	1,103.5	8.1	1,095.3		
Credit risk weighted assets adjustments		9	204.1	(77.9)	282.0		
Total required capital	(5×8%)	10	1,346.2	(25.7)	1,372.0		

(Reference) International Standard							
Common Equity Tier 1 ratio		11	14.10	0.67	13.43		
Excluding unrealized gain/loss on securities		12	12.09	0.83	11.26		
Tier 1 ratio		13	14.11	0.66	13.45		
Total capital adequacy ratio		14	14.35	0.54	13.81		

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

(Billions of yen, %)

<Resona Bank>			Consolidated			Non-consolidated		
			End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	11.88	0.74	11.14	11.72	0.64	11.08
Total qualifying capital	(3-4)	2	1,193.7	44.9	1,148.8	1,180.6	42.8	1,137.7
Core Capital: instruments and reserves		3	1,244.1	47.9	1,196.1	1,238.0	41.7	1,196.3
Core Capital: regulatory adjustments		4	50.3	3.0	47.3	57.4	(1.1)	58.5
Risk weighted assets		5	10,043.8	(259.7)	10,303.5	10,066.2	(193.9)	10,260.1
Credit risk weighted assets		6	8,185.7	(233.3)	8,419.1	8,237.5	(170.8)	8,408.3
Amount equivalent to market risk / 8%		7	70.4	(0.7)	71.2	69.7	(1.0)	70.8
Amount equivalent to operational risk / 8%		8	635.7	4.6	631.1	627.2	3.5	623.6
Credit risk weighted assets adjustments		9	1,151.9	(30.2)	1,182.1	1,131.7	(25.5)	1,157.3
Total required capital	(5×8%)	10	803.5	(20.7)	824.2	805.2	(15.5)	820.8

(Billions of yen, %)

<Saitama Resona Bank>			Consolidated			Non-consolidated		
			End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	15.00	(0.28)	15.28	15.09	(0.33)	15.42
Total qualifying capital	(3-4)	2	371.7	(9.2)	380.9	372.3	(10.0)	382.4
Core Capital: instruments and reserves		3	375.1	(8.8)	383.9	379.6	(10.5)	390.2
Core Capital: regulatory adjustments		4	3.4	0.3	3.0	7.3	(0.4)	7.7
Risk weighted assets		5	2,476.7	(16.0)	2,492.8	2,466.7	(13.1)	2,479.9
Credit risk weighted assets		6	2,038.8	8.4	2,030.3	2,038.4	9.3	2,029.0
Amount equivalent to market risk / 8%		7	2.9	(5.0)	8.0	2.9	(5.0)	8.0
Amount equivalent to operational risk / 8%		8	202.0	4.2	197.8	201.9	4.1	197.7
Credit risk weighted assets adjustments		9	232.9	(23.6)	256.5	223.3	(21.6)	245.0
Total required capital	(5×8%)	10	198.1	(1.2)	199.4	197.3	(1.0)	198.3

(Billions of yen, %)

<Kansai Mirai Financial Group>			Consolidated		
			End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Capital adequacy ratio	(2/5)	1	9.08	0.34	8.74
Total qualifying capital	(3-4)	2	483.8	15.9	467.8
Core Capital: instruments and reserves		3	510.4	21.4	488.9
Core Capital: regulatory adjustments		4	26.5	5.5	21.0
Risk weighted assets		5	5,324.9	(22.3)	5,347.3
Credit risk weighted assets		6	5,077.8	(30.9)	5,108.7
Amount equivalent to market risk / 8%		7	10.8	7.4	3.4
Amount equivalent to operational risk / 8%		8	236.2	1.1	235.1
Credit risk weighted assets adjustments		9	-	-	-
Total required capital	(5×8%)	10	425.9	(1.7)	427.7

(Billions of yen, %)

<Kansai Mirai Bank>	Consolidated				Non-consolidated			
			End of Mar.	(A)-(B)	End of Mar.	End of Mar.	(A)-(B)	End of Mar.
			2023 (A)		2022 (B)	2023 (A)		2022 (B)
Capital adequacy ratio (2/5)	1	9.40	0.31	9.09	8.68	0.26	8.42	
Total qualifying capital (3-4)	2	350.5	10.6	339.9	316.7	7.2	309.5	
Core Capital: instruments and reserves	3	367.2	6.5	360.6	346.4	13.4	332.9	
Core Capital: regulatory adjustments	4	16.6	(4.0)	20.7	29.7	6.2	23.4	
Risk weighted assets	5	3,725.5	(11.5)	3,737.0	3,648.5	(26.6)	3,675.1	
Credit risk weighted assets	6	3,369.6	(32.8)	3,402.5	3,410.1	(45.9)	3,456.1	
Amount equivalent to market risk / 8%	7	2.8	0.8	1.9	2.8	0.8	1.9	
Amount equivalent to operational risk / 8%	8	163.8	(0.0)	163.9	153.9	(0.8)	154.7	
Credit risk weighted assets adjustments	9	189.1	20.5	168.6	81.5	19.3	62.2	
Total required capital (5x8%)	10	298.0	(0.9)	298.9	291.8	(2.1)	294.0	

(Billions of yen, %)

<Minato Bank>	Consolidated				Non-consolidated			
			End of Mar.	(A)-(B)	End of Mar.	End of Mar.	(A)-(B)	End of Mar.
			2023 (A)		2022 (B)	2023 (A)		2022 (B)
Capital adequacy ratio (2/5)	1	8.74	0.26	8.48	8.32	0.24	8.08	
Total qualifying capital (3-4)	2	158.4	6.3	152.0	151.1	5.4	145.6	
Core Capital: instruments and reserves	3	173.7	9.7	163.9	162.1	3.5	158.5	
Core Capital: regulatory adjustments	4	15.3	3.3	11.9	10.9	(1.8)	12.8	
Risk weighted assets	5	1,811.6	19.5	1,792.0	1,815.6	14.1	1,801.5	
Credit risk weighted assets	6	1,739.7	18.4	1,721.3	1,747.7	12.6	1,735.0	
Amount equivalent to operational risk / 8%	7	71.9	1.1	70.7	67.9	1.4	66.5	
Credit risk weighted assets adjustments	8	-	-	-	-	-	-	
Total required capital (5x8%)	9	144.9	1.5	143.3	145.2	1.1	144.1	

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

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

11. Stock holdings

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

	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Acquisition cost	283.8	(22.0)	305.9
Market value	861.9	(30.3)	892.3
Book value of stocks sold outright	21.9	2.6	19.2

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023
Acquisition cost	223.1	49.4	11.3	3.6	7.7
Market value	682.1	150.6	29.2	7.2	22.0
Book value of stocks sold outright	17.0	3.9	0.9	0.4	0.4

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated> (People)

	End of Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Directors	28	2	26
Executive officers	18	1	17

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 Mar. 2023 (A)	(A)-(B)	End of Mar. 2022 (B)
Directors	46	-	46
Non-board executive officers	80	1	79
Employees	17,711	(538)	18,249
Manned domestic offices	820	5	815
Non-manned domestic offices	1,003	2	1,001
Total domestic offices	1,823	7	1,816
Total domestic offices (excluding joint business locations)	1,686	(27)	1,713

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023	End of Mar. 2023
Directors	11	13	22	11	11
Non-board executive officers	30	11	39	27	20
Employees	8,982	3,100	5,629	3,852	1,777
Manned domestic offices	324	128	368	265	103
Non-manned domestic offices	540	277	186	110	76
Total domestic offices	864	405	554	375	179
(Joint business locations within same banks)	12	7	74	71	3
(Joint business locations between group banks)	17	1	16	15	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 265 ATM locations of Bank Time.

9. Joint business locations include 32 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 Mar. 2023 (A)			End of Sep. 2022 (B)	End of Mar. 2022 (C)
		(A)-(B)	(A)-(C)		
Unrecoverable or valueless claims	64,824	(922)	2,698	65,747	62,126
Risk claims	353,425	(19,752)	(26,259)	373,177	379,684
Special attention loans	250,107	15,998	19,581	234,109	230,526
Loans past due 3 months or more	1,659	(2,699)	(2,283)	4,358	3,943
Restructured loans	248,448	18,697	21,865	229,751	226,582
NPL, total [A]	668,357	(4,676)	(3,979)	673,034	672,336
Normal claims	41,866,394	915,363	1,829,152	40,951,031	40,037,242
Total claims [B]	42,534,752	910,686	1,825,173	41,624,066	40,709,579
Partial direct write-offs	142,483	(12,716)	(21,310)	155,199	163,794
NPL Ratio [A] / [B]	1.57	(0.04)	(0.08)	1.61	1.65

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	57,278	889	3,580	56,388	53,698
Risk claims	342,385	(21,221)	(28,149)	363,606	370,535
Special attention loans	150,635	28,104	36,599	122,531	114,035
Loans past due 3 months or more	1,635	(2,707)	(2,285)	4,342	3,920
Restructured loans	148,999	30,811	38,885	118,188	110,114
NPL, total [A]	550,299	7,772	12,030	542,526	538,268
Normal claims	41,978,586	927,687	1,831,475	41,050,898	40,147,110
Total claims [B]	42,528,885	935,459	1,843,506	41,593,425	40,685,379
Partial direct write-offs	124,564	(11,404)	(19,210)	135,969	143,774
NPL Ratio [A] / [B]	1.29	(0.01)	(0.02)	1.30	1.32

<Resona Bank>

Unrecoverable or valueless claims	17,062	948	2,993	16,113	14,068
Risk claims	164,387	(11,571)	(22,355)	175,958	186,742
Special attention loans	89,476	21,496	28,575	67,980	60,901
Loans past due 3 months or more	508	(1,773)	(1,953)	2,281	2,461
Restructured loans	88,968	23,270	30,529	65,698	58,439
NPL, total [A]	270,926	10,874	9,213	260,052	261,712
Normal claims	23,202,715	598,895	1,085,019	22,603,819	22,117,695
Total claims [B]	23,473,641	609,769	1,094,233	22,863,872	22,379,408
Partial direct write-offs	67,279	(2,495)	(3,294)	69,774	70,573
NPL Ratio [A] / [B]	1.15	0.01	(0.01)	1.13	1.16

<Saitama Resona Bank>

Unrecoverable or valueless claims	14,284	(1,763)	(1,507)	16,048	15,791
Risk claims	49,676	(5,385)	(6,556)	55,062	56,233
Special attention loans	22,541	6,580	1,261	15,961	21,280
Loans past due 3 months or more	331	(184)	266	516	64
Restructured loans	22,210	6,764	994	15,445	21,215
NPL, total [A]	86,502	(569)	(6,802)	87,072	93,305
Normal claims	8,878,954	209,551	531,808	8,669,402	8,347,145
Total claims [B]	8,965,457	208,981	525,006	8,756,475	8,440,451
Partial direct write-offs	17,192	(849)	(1,254)	18,041	18,446
NPL Ratio [A] / [B]	0.96	(0.02)	(0.14)	0.99	1.10

(Millions of yen, %)

<Total of banks under KMFG>	End of Mar.			End of Sep.	End of Mar.
	2023 (A)	(A)-(B)	(A)-(C)	2022 (B)	2022 (C)
Unrecoverable or valueless claims	25,931	1,704	2,093	24,227	23,838
Risk claims	128,321	(4,263)	762	132,585	127,558
Special attention loans	38,616	27	6,762	38,589	31,853
Loans past due 3 months or more	795	(749)	(598)	1,544	1,394
Restructured loans	37,820	776	7,361	37,044	30,459
NPL, total [A]	192,869	(2,532)	9,619	195,402	183,250
Normal claims	9,896,916	119,240	214,647	9,777,676	9,682,269
Total claims [B]	10,089,786	116,708	224,266	9,973,078	9,865,519
Partial direct write-offs	40,093	(8,059)	(14,661)	48,153	54,755
NPL Ratio [A] / [B]	1.91	(0.04)	0.05	1.95	1.85

<Kansai Mirai Bank>

Unrecoverable or valueless claims	9,149	(1,199)	(393)	10,348	9,543
Risk claims	85,348	(526)	131	85,875	85,217
Special attention loans	31,716	532	5,054	31,183	26,661
Loans past due 3 months or more	728	(374)	(213)	1,103	942
Restructured loans	30,987	907	5,268	30,080	25,719
NPL, total [A]	126,214	(1,193)	4,792	127,408	121,422
Normal claims	6,857,521	98,135	122,241	6,759,386	6,735,280
Total claims [B]	6,983,736	96,941	127,033	6,886,794	6,856,702
Partial direct write-offs	35,696	(9,020)	(15,215)	44,716	50,911
NPL Ratio [A] / [B]	1.80	(0.04)	0.03	1.85	1.77

<Minato Bank>

Unrecoverable or valueless claims	16,782	2,903	2,487	13,878	14,294
Risk claims	42,972	(3,737)	631	46,709	42,341
Special attention loans	6,899	(505)	1,707	7,405	5,191
Loans past due 3 months or more	66	(374)	(384)	441	451
Restructured loans	6,832	(131)	2,092	6,963	4,740
NPL, total [A]	66,654	(1,339)	4,827	67,993	61,827
Normal claims	3,039,395	21,105	92,406	3,018,289	2,946,988
Total claims [B]	3,106,049	19,766	97,233	3,086,283	3,008,816
Partial direct write-offs	4,397	961	553	3,436	3,844
NPL Ratio [A] / [B]	2.14	(0.05)	0.09	2.20	2.05

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

(%)

<Consolidated>	End of Mar.			End of Sep.	End of Mar.
	2023 (A)	(A)-(B)	(A)-(C)	2022 (B)	2022 (C)
Before partial direct write-off	43.93	(0.96)	(3.61)	44.90	47.54
After partial direct write-off	31.98	(0.21)	(2.78)	32.19	34.76

<Total of group banks under Resona HD>

Before partial direct write-off	45.88	(1.34)	(4.72)	47.23	50.60
After partial direct write-off	33.63	(0.36)	(3.77)	34.00	37.41

<Resona Bank>

Before partial direct write-off	51.21	(2.00)	(6.07)	53.21	57.28
After partial direct write-off	39.09	(1.56)	(6.66)	40.66	45.76

<Saitama Resona Bank>

Before partial direct write-off	39.83	0.43	(0.25)	39.39	40.08
After partial direct write-off	27.87	1.03	(0.37)	26.83	28.24

<Total of banks under KMFG>

Before partial direct write-off	40.84	(1.65)	(5.38)	42.50	46.23
After partial direct write-off	28.55	0.21	(1.61)	28.33	30.16

<Kansai Mirai Bank>

Before partial direct write-off	43.28	(2.93)	(6.95)	46.21	50.24
After partial direct write-off	27.24	(0.10)	(2.13)	27.34	29.37

<Minato Bank>

Before partial direct write-off	35.30	1.73	(0.40)	33.56	35.71
After partial direct write-off	31.03	0.82	(0.67)	30.20	31.71

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 Mar.			End of Sep. 2022 (B)	End of Mar. 2022 (C)
	2023 (A)	(A)-(B)	(A)-(C)		
General reserve for possible loan losses	116,111	1,964	(1,489)	114,146	117,601
Specific reserve for possible loan losses	97,601	(4,909)	(18,485)	102,511	116,087
Special reserve for certain overseas loans	0	(1)	(1)	2	2
Total reserve for possible loan losses	213,713	(2,946)	(19,977)	216,660	233,691
Reserve for write-off of loans in the trust account	28	(4)	(10)	32	38

<Total of group banks under Resona HD>

General reserve for possible loan losses	95,867	5,938	3,148	89,928	92,719
Specific reserve for possible loan losses	89,209	(5,316)	(19,434)	94,526	108,644
Special reserve for certain overseas loans	0	(1)	(1)	2	2
Total reserve for possible loan losses	185,077	620	(16,288)	184,457	201,366
Reserve for write-off of loans in the trust account	28	(4)	(10)	32	38

<Resona Bank>

General reserve for possible loan losses	58,484	3,212	3,649	55,271	54,835
Specific reserve for possible loan losses	47,413	(3,022)	(17,485)	50,436	64,898
Special reserve for certain overseas loans	0	(1)	(1)	2	2
Total reserve for possible loan losses	105,898	187	(13,837)	105,711	119,736
Reserve for write-off of loans in the trust account	28	(4)	(10)	32	38

<Saitama Resona Bank>

General reserve for possible loan losses	16,173	3,953	1,022	12,219	15,151
Specific reserve for possible loan losses	7,936	(3,213)	(3,263)	11,150	11,200
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	24,109	739	(2,241)	23,369	26,351
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Total of banks under KMFG>

General reserve for possible loan losses	21,210	(1,226)	(1,523)	22,436	22,733
Specific reserve for possible loan losses	33,859	919	1,313	32,939	32,545
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	55,069	(307)	(209)	55,376	55,278
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kansai Mirai Bank>

General reserve for possible loan losses	15,259	(214)	66	15,473	15,193
Specific reserve for possible loan losses	19,124	(238)	(1,352)	19,362	20,477
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	34,383	(452)	(1,286)	34,835	35,670
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Minato Bank>

General reserve for possible loan losses	5,951	(1,012)	(1,589)	6,963	7,540
Specific reserve for possible loan losses	14,734	1,157	2,666	13,577	12,067
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	20,685	145	1,077	20,540	19,607
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 Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	86.11	(2.89)	89.01	98.16	0.28	97.88
Covered by reserves	13.88	2.89	10.98	1.83	(0.28)	2.11
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	84.69	1.57	83.11	79.87	2.57	77.29
Covered by collateral, guarantees, etc.	61.22	5.61	55.60	51.45	8.58	42.87
Covered by reserves	23.47	(4.03)	27.51	28.41	(6.01)	34.42
Reserve ratio against the portion not covered by collateral, guarantees, etc.	60.53	(1.44)	61.97	58.53	(1.72)	60.25
Special Attention Obligors	45.23	(3.56)	48.80	40.03	(3.59)	43.62
Covered by collateral, guarantees, etc.	30.08	(5.38)	35.46	25.21	(7.14)	32.35
Covered by reserves	15.14	1.81	13.33	14.81	3.54	11.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.66	1.00	20.66	19.81	3.15	16.66
Other Watch Obligors	72.59	1.56	71.03	67.51	1.87	65.64
Covered by collateral, guarantees, etc.	71.01	1.35	69.65	65.75	1.28	64.47
Covered by reserves	1.58	0.20	1.37	1.75	0.58	1.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.45	0.91	4.53	5.12	1.83	3.28
Normal Obligors	0.06	(0.00)	0.07	0.08	(0.01)	0.10

	Saitama Resona Bank			Total of banks under KMFG		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.24	0.68	96.56	72.05	(6.72)	78.77
Covered by reserves	2.75	(0.68)	3.43	27.94	6.72	21.22
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	88.16	0.82	87.34	89.52	(0.25)	89.77
Covered by collateral, guarantees, etc.	73.43	4.67	68.76	68.99	0.55	68.44
Covered by reserves	14.73	(3.84)	18.57	20.53	(0.80)	21.33
Reserve ratio against the portion not covered by collateral, guarantees, etc.	55.46	(4.01)	59.47	66.22	(1.38)	67.61
Special Attention Obligors	35.45	(6.58)	42.04	65.64	1.57	64.06
Covered by collateral, guarantees, etc.	20.26	(5.97)	26.24	49.77	1.33	48.43
Covered by reserves	15.18	(0.61)	15.80	15.87	0.24	15.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	19.05	(2.37)	21.42	31.60	1.29	30.31
Other Watch Obligors	73.06	2.24	70.82	79.30	0.28	79.02
Covered by collateral, guarantees, etc.	70.98	2.30	68.67	78.13	0.51	77.62
Covered by reserves	2.07	(0.06)	2.14	1.17	(0.22)	1.39
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.16	0.31	6.84	5.35	(0.89)	6.25
Normal Obligors	0.04	0.00	0.04	0.04	0.00	0.04

(%)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	93.41	0.12	93.29	60.40	(8.68)	69.08
Covered by reserves	6.58	(0.12)	6.70	39.59	8.68	30.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.19	0.25	89.94	88.20	(1.24)	89.45
Covered by collateral, guarantees, etc.	68.61	1.82	66.78	69.75	(2.01)	71.77
Covered by reserves	21.57	(1.57)	23.15	18.44	0.76	17.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	68.75	(0.95)	69.71	60.99	(1.63)	62.63
Special Attention Obligors	64.60	0.47	64.12	70.19	6.43	63.75
Covered by collateral, guarantees, etc.	48.16	0.16	48.00	56.78	6.14	50.64
Covered by reserves	16.44	0.31	16.12	13.40	0.29	13.10
Reserve ratio against the portion not covered by collateral, guarantees, etc.	31.71	0.70	31.01	31.03	4.46	26.56
Other Watch Obligors	83.11	0.78	82.32	71.39	(0.77)	72.17
Covered by collateral, guarantees, etc.	82.06	0.91	81.15	69.96	(0.34)	70.31
Covered by reserves	1.04	(0.13)	1.17	1.42	(0.42)	1.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.83	(0.41)	6.24	4.75	(1.50)	6.25
Normal Obligors	0.03	(0.00)	0.03	0.05	0.00	0.05

5. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 57.2		Unrecoverable or Valueless Claims 57.2	33.9	23.2	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.9 Collateral /Guarantee 49.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 342.3		Risk Claims 342.3	205.6	85.0	51.7 Reserve Ratio 60.53%		Reserves 80.3 Collateral /Guarantee 209.6	Risk Claims 84.69%
Watch Obligor	Special Attention Obligor 195.9	Special Attention Loans 150.6	28.5	167.4			Reserves 22.8 Collateral /Guarantee 42.3	Special Attention Loans 43.29%
	Other Watch Obligor 1,890.2	Normal Claims 41,978.5	460.8	1,429.4				
Normal Obligor 40,042.9			40,042.9					
Total Exposures 42,528.8		Total 42,528.8	Normal 40,771.9	Category II 1,705.2	Category III 51.7	Category IV -		Total Coverage Ratio 74.95%

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 17.0		Unrecoverable or Valueless Claims 17.0	8.8	8.1	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 16.7	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 164.3		Risk Claims 164.3	98.9	32.9	32.4 Reserve Ratio 58.53%		Reserves 46.7 Collateral /Guarantee 84.5	Risk Claims 79.87%
Watch Obligor	Special Attention Obligor 108.4	Special Attention Loans 89.4	14.1	94.2			Reserves 13.2 Collateral /Guarantee 19.0	Special Attention Loans 36.13%
	Other Watch Obligor 942.2	Normal Claims 23,202.7	220.7	721.4				
Normal Obligor 22,241.5			22,241.5					
Total Exposures 23,473.6		Total 23,473.6	Normal 22,584.3	Category II 856.8	Category III 32.4	Category IV -		Total Coverage Ratio 66.69%

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

(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 14.2		Unrecoverable or Valueless Claims 14.2	9.5	4.7	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 13.8	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 49.6		Risk Claims 49.6	26.0	17.7	5.8		Reserves 7.3 Collateral /Guarantee 36.4	Risk Claims 88.16%
Watch Obligor	Special Attention Obligor 40.5	Special Attention Loans 22.5	4.4	36.0			Reserves 3.4 Collateral /Guarantee 4.5	Special Attention Loans 35.45%
	Other Watch Obligor 252.4	Subtotal 86.5						
Normal Obligor 8,608.5		Normal Claims 8,878.9	56.1	196.3				
Total Exposures 8,965.4		Total 8,965.4	Normal 8,704.6	Category II 254.9	Category III 5.8	Category IV -		Total Coverage Ratio 76.38%

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 25.9		Unrecoverable or Valueless Claims 25.9	15.5	10.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 7.2 Collateral /Guarantee 18.6	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 128.3		Risk Claims 128.3	80.6	34.3	13.4		Reserves 26.3 Collateral /Guarantee 88.5	Risk Claims 89.52%
Watch Obligor	Special Attention Obligor 47.0	Special Attention Loans 38.6	9.9	37.1			Reserves 6.1 Collateral /Guarantee 18.6	Special Attention Loans 64.46%
	Other Watch Obligor 695.6	Subtotal 192.8						
Normal Obligor 9,192.8		Normal Claims 9,896.9	183.9	511.6				
Total Exposures 10,089.7		Total 10,089.7	Normal 9,482.9	Category II 593.4	Category III 13.4	Category IV -		Total Coverage Ratio 85.91%

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 9.1		Unrecoverable or Valueless Claims 9.1	2.7	6.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.6 Collateral /Guarantee 8.5	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 85.3		Risk Claims 85.3	51.3	25.6	8.3		Reserves 18.4 Collateral /Guarantee 58.5	Risk Claims 90.19%
Watch Obligor	Special Attention Obligor 38.2	Special Attention Loans 31.7	7.0	31.2			Reserves 5.2 Collateral /Guarantee 14.9	Special Attention Loans 63.86%
	Other Watch Obligor 469.5	Subtotal 126.2						
Normal Obligor 6,381.3		Normal Claims 6,857.5	111.9	357.6				
Total Exposures 6,983.7		Total 6,983.7	Normal 6,554.5	Category II 420.8	Category III 8.3	Category IV -		Total Coverage Ratio 84.28%

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 16.7		Unrecoverable or Valueless Claims 16.7	12.8	3.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 6.6 Collateral /Guarantee 10.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 42.9		Risk Claims 42.9	29.2	8.6	5.0		Reserves 7.9 Collateral /Guarantee 29.9	Risk Claims 88.20%
Watch Obligor	Special Attention Obligor 8.7	Special Attention Loans 6.8	2.8	5.9			Reserves 0.9 Collateral /Guarantee 3.7	Special Attention Loans 67.18%
	Other Watch Obligor 226.0	Subtotal 66.6						
Normal Obligor 2,811.4		Normal Claims 3,039.3	72.0	154.0				
Total Exposures 3,106.0		Total 3,106.0	Normal 2,928.4	Category II 172.6	Category III 5.0	Category IV -		Total Coverage Ratio 88.99%

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 FY2022

(Billions of yen)

<Total of two banks>	End of Mar. 2023 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2022 (B)
Unrecoverable or valueless claims	31.3	1.4	17.1	(15.6)	29.8
Risk claims	214.0	(28.9)	95.6	(124.5)	242.9
Total	245.4	(27.4)	112.7	(140.2)	272.8
Result of measures connected to off-balancing	24.1				23.5
<Resona Bank>					
Unrecoverable or valueless claims	17.0	2.9	13.7	(10.7)	14.0
Risk claims	164.3	(22.3)	79.8	(102.2)	186.7
Total	181.4	(19.3)	93.6	(112.9)	200.8
Result of measures connected to off-balancing	10.0				8.6
<Saitama Resona Bank>					
Unrecoverable or valueless claims	14.2	(1.5)	3.4	(4.9)	15.7
Risk claims	49.6	(6.5)	15.7	(22.3)	56.2
Total	63.9	(8.0)	19.1	(27.2)	72.0
Result of measures connected to off-balancing	14.1				14.8

(2) Placement of loans off the balance sheets in FY2022

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
Disposition by borrowers' liquidation	-	-	-
Reconstructive disposition	(18.5)	(15.4)	(3.1)
Improvement in debtors' performance due to reconstructive disposition	(25.7)	(21.3)	(4.4)
Loan sales to market	(3.5)	(0.1)	(3.4)
Direct write-offs	(4.4)	(4.8)	0.4
Others	(87.8)	(71.1)	(16.6)
Collection/repayment, etc.	(58.7)	(49.2)	(9.4)
Improvement in debtors' performance	(29.0)	(21.9)	(7.1)
Total	(140.2)	(112.9)	(27.2)

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 Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	3,390.7	225.4	3,165.2	2,324.5	160.6	2,163.8
Agriculture, forestry	19.1	(0.0)	19.1	6.7	(0.9)	7.6
Fishery	1.8	0.6	1.2	1.2	0.3	0.8
Mining, quarrying of stone, gravel extraction	13.0	(0.2)	13.3	10.5	(0.0)	10.6
Construction	998.4	21.4	976.9	485.1	21.5	463.5
Electricity, gas, heating, water	462.1	44.9	417.2	356.3	29.2	327.0
Information and communication	401.6	(24.2)	425.8	334.4	(19.4)	353.8
Transportation, postal service	973.5	32.8	940.7	559.4	28.7	530.6
Wholesale and retail trade	3,199.8	72.7	3,127.1	2,142.2	45.1	2,097.0
Finance and insurance	1,201.4	125.4	1,075.9	964.8	100.5	864.2
Real estate	9,360.6	83.7	9,276.9	5,224.0	77.0	5,146.9
Apartment loans	3,067.6	(105.5)	3,173.2	1,592.8	(46.2)	1,639.1
Real estate brokerage	4,900.8	133.0	4,767.8	3,084.2	116.6	2,967.5
Goods rental and leasing	503.3	32.6	470.6	298.2	24.4	273.8
Services	2,650.5	(62.9)	2,713.5	1,506.3	(34.6)	1,541.0
Government, local government	3,660.8	1,095.6	2,565.1	1,374.5	569.4	805.0
Others	14,598.3	171.8	14,426.4	7,076.3	80.0	6,996.3
Residential housing loans	13,723.1	160.9	13,562.2	6,588.4	74.5	6,513.8
Domestic total	41,435.6	1,820.0	39,615.6	22,664.9	1,082.2	21,582.7
Japan offshore banking account	-	-	-	-	-	-
Total	41,435.6	1,820.0	39,615.6	22,664.9	1,082.2	21,582.7

	Saitama Resona Bank			Total of banks under KMFG		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	417.4	(4.1)	421.5	648.8	69.0	579.8
Agriculture, forestry	5.5	(0.4)	6.0	6.8	1.3	5.4
Fishery	0.2	0.2	-	0.3	0.0	0.3
Mining, quarrying of stone, gravel extraction	1.2	(0.2)	1.5	1.2	0.0	1.1
Construction	161.9	(5.1)	167.1	351.2	5.0	346.2
Electricity, gas, heating, water	30.7	4.1	26.5	75.1	11.5	63.5
Information and communication	23.5	(0.6)	24.1	43.6	(4.1)	47.7
Transportation, postal service	111.1	(10.3)	121.4	303.0	14.4	288.6
Wholesale and retail trade	331.2	(1.7)	332.9	726.3	29.2	697.0
Finance and insurance	58.6	5.0	53.5	178.0	19.8	158.1
Real estate	1,508.4	(30.5)	1,539.0	2,628.2	37.2	2,590.9
Apartment loans	820.1	(34.8)	855.0	654.6	(24.4)	679.0
Real estate brokerage	450.7	(6.6)	457.3	1,365.8	22.9	1,342.9
Goods rental and leasing	56.0	6.6	49.3	149.0	1.5	147.4
Services	381.1	(10.1)	391.2	763.0	(18.1)	781.2
Government, local government	1,948.2	506.1	1,442.0	338.1	19.9	318.1
Others	3,775.8	58.3	3,717.4	3,746.1	33.4	3,712.6
Residential housing loans	3,571.6	54.0	3,517.6	3,563.0	32.3	3,530.7
Domestic total	8,811.3	517.1	8,294.1	9,959.3	220.5	9,738.7
Japan offshore banking account	-	-	-	-	-	-
Total	8,811.3	517.1	8,294.1	9,959.3	220.5	9,738.7

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
	Manufacturing	368.2	39.2	329.0	280.5	29.7
Agriculture, forestry	4.3	0.9	3.4	2.4	0.4	2.0
Fishery	0.2	(0.0)	0.2	0.1	0.0	0.1
Mining, quarrying of stone, gravel extraction	1.0	0.0	1.0	0.1	(0.0)	0.1
Construction	243.1	7.5	235.6	108.1	(2.4)	110.6
Electricity, gas, heating, water	39.3	5.9	33.4	35.7	5.5	30.1
Information and communication	26.0	0.4	25.6	17.5	(4.6)	22.1
Transportation, postal service	159.3	14.6	144.7	143.6	(0.2)	143.8
Wholesale and retail trade	459.8	23.3	436.4	266.4	5.9	260.5
Finance and insurance	65.4	6.4	58.9	112.6	13.4	99.1
Real estate	1,952.8	7.0	1,945.7	675.4	30.2	645.2
Apartment loans	464.5	(14.5)	479.1	190.0	(9.8)	199.9
Real estate brokerage	1,077.3	8.0	1,069.3	288.5	14.9	273.6
Goods rental and leasing	77.0	1.4	75.6	71.9	0.1	71.8
Services	503.6	(15.9)	519.5	259.4	(2.2)	261.6
Government, local government	86.8	8.4	78.3	251.2	11.5	239.7
Others	2,918.5	23.0	2,895.4	827.6	10.4	817.1
Residential housing loans	2,778.0	20.5	2,757.4	785.0	11.7	773.2
Domestic total	6,906.1	122.6	6,783.4	3,053.1	97.9	2,955.2
Japan offshore banking account	-	-	-	-	-	-
Total	6,906.1	122.6	6,783.4	3,053.1	97.9	2,955.2

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

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

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	134.6	9.8	124.7	75.3	9.7	65.6
Agriculture, forestry	2.1	0.5	1.6	0.1	(0.6)	0.8
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.8	0.3	0.4	0.5	0.5	-
Construction	21.8	3.0	18.8	6.5	(0.3)	6.9
Electricity, gas, heating, water	0.1	(0.0)	0.1	0.1	0.0	0.0
Information and communication	9.3	0.2	9.1	7.3	0.4	6.9
Transportation, postal service	24.4	3.3	21.1	8.9	2.5	6.3
Wholesale and retail trade	113.3	4.1	109.2	62.9	5.4	57.4
Finance and insurance	0.8	(7.5)	8.4	0.1	(7.7)	7.9
Real estate	51.9	(7.5)	59.4	26.1	(3.8)	30.0
Apartment loans	9.8	(3.6)	13.5	3.6	(1.3)	4.9
Real estate brokerage	35.7	(0.5)	36.3	20.1	0.3	19.7
Goods rental and leasing	1.9	0.1	1.7	1.4	0.2	1.1
Services	122.5	9.2	113.3	58.1	4.1	53.9
Government, local government	-	-	-	-	-	-
Others	66.0	(3.7)	69.8	23.1	(1.2)	24.4
Residential housing loans	51.8	(1.3)	53.1	12.2	1.0	11.1
Domestic total	550.2	12.0	538.2	270.9	9.2	261.7
Japan offshore banking account	-	-	-	-	-	-
Total	550.2	12.0	538.2	270.9	9.2	261.7

	Saitama Resona Bank			Total of banks under KMFG		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	28.3	(3.9)	32.3	30.9	4.0	26.8
Agriculture, forestry	1.8	1.7	0.1	0.0	(0.6)	0.6
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	0.3	(0.1)	0.4
Construction	3.7	0.2	3.4	11.6	3.1	8.4
Electricity, gas, heating, water	-	-	-	-	(0.0)	0.0
Information and communication	0.2	(0.2)	0.4	1.8	0.0	1.7
Transportation, postal service	4.8	0.2	4.5	10.6	0.4	10.2
Wholesale and retail trade	14.5	(1.7)	16.3	35.8	0.4	35.4
Finance and insurance	0.0	(0.0)	0.0	0.6	0.1	0.5
Real estate	4.8	(2.8)	7.6	20.9	(0.7)	21.7
Apartment loans	3.5	(1.0)	4.5	2.7	(1.2)	4.0
Real estate brokerage	1.0	(1.7)	2.8	14.4	0.7	13.7
Goods rental and leasing	0.2	(0.0)	0.2	0.2	(0.1)	0.3
Services	11.5	0.1	11.4	52.8	4.9	47.9
Government, local government	-	-	-	-	-	-
Others	16.1	(0.4)	16.5	26.7	(2.0)	28.8
Residential housing loans	15.4	(0.3)	15.7	24.1	(1.9)	26.1
Domestic total	86.5	(6.8)	93.3	192.8	9.6	183.2
Japan offshore banking account	-	-	-	-	-	-
Total	86.5	(6.8)	93.3	192.8	9.6	183.2

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Manufacturing	17.4	1.6	15.8	13.4	2.4	11.0
Agriculture, forestry	0.0	(0.6)	0.6	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.3	(0.1)	0.4	-	-	-
Construction	7.0	2.1	4.9	4.5	1.0	3.4
Electricity, gas, heating, water	-	(0.0)	0.0	-	-	-
Information and communication	1.2	0.0	1.1	0.6	(0.0)	0.6
Transportation, postal service	7.4	0.0	7.4	3.2	0.3	2.8
Wholesale and retail trade	20.3	(0.3)	20.7	15.5	0.8	14.6
Finance and insurance	0.5	0.1	0.3	0.1	(0.0)	0.1
Real estate	16.4	(0.3)	16.7	4.5	(0.4)	5.0
Apartment loans	2.4	(0.9)	3.3	0.3	(0.3)	0.6
Real estate brokerage	11.3	0.8	10.4	3.1	(0.1)	3.3
Goods rental and leasing	0.1	(0.1)	0.2	0.0	0.0	0.0
Services	34.4	4.2	30.2	18.3	0.6	17.6
Government, local government	-	-	-	-	-	-
Others	20.6	(1.9)	22.5	6.0	(0.1)	6.2
Residential housing loans	18.7	(1.8)	20.6	5.3	(0.1)	5.5
Domestic total	126.2	4.7	121.4	66.6	4.8	61.8
Japan offshore banking account	-	-	-	-	-	-
Total	126.2	4.7	121.4	66.6	4.8	61.8

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

(3) Loans to consumers

(Millions of yen)

<Total of group banks under Resona HD>	End of Mar.	(A) - (B)	(A) - (C)	End of Sep.	End of Mar.
	2023 (A)			2022 (B)	2022 (C)
Housing loans	16,790,809	13,378	55,325	16,777,431	16,735,483
Before securitization	16,969,962	44,506	78,996	16,925,456	16,890,966
Residential housing loans	13,723,143	61,552	160,906	13,661,591	13,562,237
Before securitization	13,893,739	93,216	185,885	13,800,522	13,707,853
Other consumer loans	426,131	7,163	20,539	418,968	405,591
Total loans to consumers	17,216,940	20,541	75,865	17,196,399	17,141,075
Before securitization of housing loans	17,396,094	51,669	99,536	17,344,425	17,296,558

<Resona Bank>

Housing loans	8,181,351	(1,068)	28,313	8,182,420	8,153,038
Before securitization	8,345,581	31,186	54,351	8,314,394	8,291,229
Residential housing loans	6,588,454	19,981	74,589	6,568,473	6,513,864
Before securitization	6,744,125	52,773	101,936	6,691,352	6,642,189
Other consumer loans	153,460	4,465	8,885	148,995	144,575
Total loans to consumers	8,334,812	3,396	37,198	8,331,415	8,297,613
Before securitization of housing loans	8,499,041	35,652	63,237	8,463,389	8,435,804

<Saitama Resona Bank>

Housing loans	4,391,827	11,202	19,145	4,380,624	4,372,681
Before securitization	4,406,751	10,074	16,777	4,396,676	4,389,973
Residential housing loans	3,571,675	26,242	54,006	3,545,432	3,517,668
Before securitization	3,586,599	25,115	51,638	3,561,484	3,534,960
Other consumer loans	133,235	2,168	5,840	131,067	127,394
Total loans to consumers	4,525,062	13,370	24,986	4,511,691	4,500,076
Before securitization of housing loans	4,539,986	12,242	22,618	4,527,743	4,517,368

<Total of banks under KMFG>

Housing loans	4,217,630	3,244	7,867	4,214,385	4,209,763
Before securitization	4,217,630	3,244	7,867	4,214,385	4,209,763
Residential housing loans	3,563,014	15,328	32,310	3,547,685	3,530,703
Before securitization	3,563,014	15,328	32,310	3,547,685	3,530,703
Other consumer loans	139,435	530	5,813	138,905	133,622
Total loans to consumers	4,357,066	3,774	13,680	4,353,291	4,343,385
Before securitization of housing loans	4,357,066	3,774	13,680	4,353,291	4,343,385

<Kansai Mirai Bank>

Housing loans	3,242,573	962	5,957	3,241,611	3,236,616
Before securitization	3,242,573	962	5,957	3,241,611	3,236,616
Residential housing loans	2,778,002	9,402	20,522	2,768,600	2,757,480
Before securitization	2,778,002	9,402	20,522	2,768,600	2,757,480
Other consumer loans	99,739	2,524	5,413	97,214	94,326
Total loans to consumers	3,342,313	3,487	11,370	3,338,826	3,330,942
Before securitization of housing loans	3,342,313	3,487	11,370	3,338,826	3,330,942

<Minato Bank>

Housing loans	975,056	2,282	1,909	972,774	973,147
Before securitization	975,056	2,282	1,909	972,774	973,147
Residential housing loans	785,011	5,926	11,788	779,085	773,223
Before securitization	785,011	5,926	11,788	779,085	773,223
Other consumer loans	39,696	(1,994)	400	41,691	39,295
Total loans to consumers	1,014,752	287	2,309	1,014,465	1,012,442
Before securitization of housing loans	1,014,752	287	2,309	1,014,465	1,012,442

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 Mar.			End of Sep.	End of Mar.
	2023 (A)	(A) - (B)	(A) - (C)	2022 (B)	2022 (C)
Loans to SMEs and consumers	33,052,547	283,584	322,457	32,768,962	32,730,089
Ratio of loans to SMEs and consumers	79.76	(1.16)	(2.85)	80.93	82.61

<Resona Bank>

Loans to SMEs and consumers	17,791,831	177,308	219,546	17,614,523	17,572,285
Ratio of loans to SMEs and consumers	78.49	(1.41)	(2.91)	79.91	81.41

<Saitama Resona Bank>

Loans to SMEs and consumers	6,439,759	30,742	6,232	6,409,016	6,433,526
Ratio of loans to SMEs and consumers	73.08	(1.38)	(4.48)	74.47	77.56

<Total of banks under KMFG>

Loans to SMEs and consumers	8,820,956	75,533	96,678	8,745,422	8,724,278
Ratio of loans to SMEs and consumers	88.56	(0.30)	(1.01)	88.87	89.58

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,396,903	42,714	59,055	6,354,189	6,337,848
Ratio of loans to SMEs and consumers	92.62	(0.69)	(0.80)	93.32	93.43

<Minato Bank>

Loans to SMEs and consumers	2,424,052	32,819	37,623	2,391,233	2,386,429
Ratio of loans to SMEs and consumers	79.39	0.51	(1.35)	78.88	80.75

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 Mar. 2023 (A)	(A) - (B)	(A) - (C)	End of Sep. 2022 (B)	End of Mar. 2022 (C)
	Deposits (Term-end)	62,078,225	1,629,115	1,057,047	60,449,109
Deposits (Average balance)	60,566,156	(16,021)	1,897,045	60,582,177	58,669,110
Trust principal (Term-end)	998,570	(177,376)	(118,561)	1,175,946	1,117,131
Trust principal (Average balance)	1,158,643	(137,508)	128,603	1,296,152	1,030,040
Loans and bills discounted (Term-end)	41,436,918	947,919	1,819,877	40,488,999	39,617,041
Banking account	41,427,632	949,303	1,822,614	40,478,328	39,605,018
Trust account	9,286	(1,384)	(2,736)	10,670	12,022
Loans and bills discounted (Average balance)	40,354,523	551,469	1,287,637	39,803,054	39,066,885
Banking account	40,343,825	552,143	1,291,444	39,791,682	39,052,381
Trust account	10,698	(673)	(3,806)	11,372	14,504

<Resona Bank>

Deposits (Term-end)	34,095,057	1,308,353	809,221	32,786,703	33,285,836
Deposits (Average balance)	32,770,014	28,366	1,309,945	32,741,648	31,460,068
Trust principal (Term-end)	998,570	(177,376)	(118,561)	1,175,946	1,117,131
Trust principal (Average balance)	1,158,643	(137,508)	128,603	1,296,152	1,030,040
Loans and bills discounted (Term-end)	22,664,993	623,760	1,082,273	22,041,233	21,582,719
Banking account	22,655,707	625,144	1,085,010	22,030,562	21,570,696
Trust account	9,286	(1,384)	(2,736)	10,670	12,022
Loans and bills discounted (Average balance)	21,989,077	358,401	859,559	21,630,676	21,129,518
Banking account	21,978,379	359,075	863,365	21,619,304	21,115,014
Trust account	10,698	(673)	(3,806)	11,372	14,504

<Saitama Resona Bank>

Deposits (Term-end)	16,890,464	515,326	340,312	16,375,137	16,550,151
Deposits (Average balance)	16,512,744	(21,947)	633,319	16,534,691	15,879,424
Loans and bills discounted (Term-end)	8,811,325	205,242	517,155	8,606,082	8,294,169
Loans and bills discounted (Average balance)	8,588,144	134,505	366,679	8,453,638	8,221,464

<Total of banks under KMFG>

Deposits (Term-end)	11,092,703	(194,565)	(92,485)	11,287,269	11,185,189
Deposits (Average balance)	11,283,397	(22,440)	(46,220)	11,305,837	11,329,617
Loans and bills discounted (Term-end)	9,960,599	118,915	220,447	9,841,684	9,740,152
Loans and bills discounted (Average balance)	9,777,301	58,561	61,398	9,718,740	9,715,902

<Kansai Mirai Bank>

Deposits (Term-end)	7,275,913	(176,446)	(129,753)	7,452,359	7,405,666
Deposits (Average balance)	7,431,140	(36,548)	(94,016)	7,467,688	7,525,156
Loans and bills discounted (Term-end)	6,907,412	97,123	122,528	6,810,289	6,784,883
Loans and bills discounted (Average balance)	6,800,157	34,856	81,730	6,765,300	6,718,427

<Minato Bank>

Deposits (Term-end)	3,816,790	(18,119)	37,267	3,834,909	3,779,522
Deposits (Average balance)	3,852,257	14,107	47,795	3,838,149	3,804,461
Loans and bills discounted (Term-end)	3,053,187	21,792	97,919	3,031,395	2,955,268
Loans and bills discounted (Average balance)	2,977,144	23,704	(20,331)	2,953,439	2,997,475

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Mar.			End of Sep.	End of Mar.
	2023 (A)	(A) - (B)	(A) - (C)	2022 (B)	2022 (C)
Domestic individual deposits (Term-end)	38,072,303	410,015	976,696	37,662,288	37,095,606
Liquid deposits	28,954,056	668,598	1,458,162	28,285,458	27,495,894
Time deposits	8,973,044	(247,372)	(403,872)	9,220,416	9,376,917
Domestic corporate deposits (Term-end)	19,109,680	28,423	(95,460)	19,081,256	19,205,141
Liquid deposits	15,414,914	71,058	60,749	15,343,856	15,354,164
Time deposits	2,920,284	(103,312)	(224,764)	3,023,597	3,145,049

<Resona Bank>

Domestic individual deposits (Term-end)	17,365,866	315,123	601,878	17,050,743	16,763,988
Liquid deposits	13,830,765	397,918	778,596	13,432,847	13,052,169
Time deposits	3,423,757	(75,048)	(110,451)	3,498,806	3,534,209
Domestic corporate deposits (Term-end)	13,262,389	83,251	21,290	13,179,137	13,241,098
Liquid deposits	10,891,291	58,191	6,820	10,833,100	10,884,471
Time deposits	1,759,496	(13,034)	(32,356)	1,772,530	1,791,852

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,460,831	143,906	415,260	12,316,925	12,045,571
Liquid deposits	9,757,841	188,968	482,482	9,568,872	9,275,359
Time deposits	2,682,371	(42,320)	(60,307)	2,724,691	2,742,678
Domestic corporate deposits (Term-end)	3,159,907	30,817	(47,469)	3,129,089	3,207,376
Liquid deposits	2,505,886	79,864	83,292	2,426,021	2,422,593
Time deposits	576,530	(65,193)	(144,304)	641,723	720,835

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,245,604	(49,015)	(40,442)	8,294,619	8,286,046
Liquid deposits	5,365,449	81,711	197,083	5,283,738	5,168,366
Time deposits	2,866,915	(130,003)	(233,113)	2,996,919	3,100,028
Domestic corporate deposits (Term-end)	2,687,384	(85,645)	(69,281)	2,773,029	2,756,665
Liquid deposits	2,017,736	(66,997)	(29,363)	2,084,734	2,047,099
Time deposits	584,258	(25,084)	(48,103)	609,342	632,361

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,342,455	(51,607)	(73,215)	5,394,062	5,415,671
Liquid deposits	3,219,203	52,743	124,449	3,166,459	3,094,753
Time deposits	2,116,405	(103,692)	(195,611)	2,220,098	2,312,016
Domestic corporate deposits (Term-end)	1,864,953	(15,924)	(40,439)	1,880,877	1,905,393
Liquid deposits	1,364,138	(414)	(9,871)	1,364,552	1,374,010
Time deposits	441,088	(20,363)	(39,901)	461,452	480,989

<Minato Bank>

Domestic individual deposits (Term-end)	2,903,149	2,591	32,773	2,900,557	2,870,375
Liquid deposits	2,146,246	28,967	72,633	2,117,278	2,073,612
Time deposits	750,509	(26,311)	(37,502)	776,821	788,012
Domestic corporate deposits (Term-end)	822,430	(69,720)	(28,841)	892,151	851,272
Liquid deposits	653,598	(66,583)	(19,491)	720,181	673,089
Time deposits	143,169	(4,720)	(8,202)	147,890	151,371

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 Mar.			End of Sep.	End of Mar.
	2023 (A)	(A) - (B)	(A) - (C)	2022 (B)	2022 (C)
Investment trust (Including fund wrap)	2,666,926	33,723	(178,809)	2,633,202	2,845,735
Public bond	239,476	(22,641)	(40,189)	262,118	279,666
Insurance	2,866,362	76,427	147,574	2,789,934	2,718,787

<Resona Bank>

Investment trust (Including fund wrap)	1,174,820	1,245	(105,096)	1,173,575	1,279,917
Public bond	69,210	(15,123)	(26,966)	84,334	96,177
Insurance	1,035,392	38,233	32,694	997,159	1,002,697

<Saitama Resona Bank>

Investment trust (Including fund wrap)	664,523	6,642	(38,737)	657,880	703,260
Public bond	163,563	(7,538)	(12,551)	171,102	176,114
Insurance	860,207	33,893	98,774	826,313	761,433

<Total of banks under KMFG>

Investment trust (Including fund wrap)	827,582	25,835	(34,975)	801,746	862,557
Public bond	6,702	21	(671)	6,681	7,374
Insurance	970,762	4,299	16,105	966,462	954,656

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	569,956	11,081	(34,139)	558,875	604,096
Public bond	3,357	221	(70)	3,135	3,427
Insurance	740,946	(5,622)	6,670	746,569	734,276

<Minato Bank>

Investment trust (Including fund wrap)	257,625	14,753	(835)	242,871	258,461
Public bond	3,345	(200)	(601)	3,546	3,946
Insurance	229,815	9,922	9,435	219,892	220,379

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 (approx.)
Resona Bank	119.7	129.9	126.6	103.1	93.7
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 Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)	End of Mar. 2023 (A)	(A) - (B)	End of Mar. 2022 (B)
Reserve for loan losses	42.5	(5.6)	48.2	11.6	(1.1)	12.7
Write-down on securities	26.6	(3.0)	29.6	4.8	(0.0)	4.9
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	11.6	(1.1)	12.7	4.4	0.2	4.1
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	-	-	-	-	-	-
Others	36.8	(0.4)	37.3	10.2	(0.4)	10.6
Subtotal of deferred tax assets	117.6	(10.2)	127.9	31.1	(1.3)	32.5
Valuation allowance	(45.2)	2.8	(48.0)	(7.8)	(0.0)	(7.7)
Deferred tax assets	72.4	(7.4)	79.9	23.3	(1.4)	24.7
Gains on placing trust for retirement benefits	2.6	(0.1)	2.8	-	-	-
Unrealized gains on available-for-sale securities	100.9	(13.5)	114.5	16.5	2.5	14.0
Deferred gains on hedges	0.6	(1.0)	1.6	1.6	1.3	0.3
Others	4.4	0.1	4.2	5.1	(0.1)	5.2
Deferred tax liabilities	108.6	(14.7)	123.3	23.3	3.7	19.5
Net deferred tax assets	(36.1)	7.2	(43.4)	(0.0)	(5.2)	5.1

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

(% represents the change from the previous fiscal year)

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
Fiscal Year 2022	186,542 million yen (1.9)%	29,148 million yen (0.4)%	22,272 million yen 30.3 %
Fiscal Year 2021	190,172 million yen 4.0 %	29,255 million yen 68.5 %	17,096 million yen 51.8 %

	Total Assets	Net Assets
March 31, 2023	14,046,034 million yen	509,273 million yen
March 31, 2022	15,666,517 million yen	485,145 million yen

	Net Income per Share of Common Stock	Net Assets per Share of Common Stock
Fiscal Year 2022	59.79 yen	1,367.07 yen
Fiscal Year 2021	45.89 yen	1,302.30 yen

【Consolidated Balance Sheets】

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 4,356,793	¥ 2,522,708
Call loans and bills bought	3,917	2,670
Monetary claims bought	53	20
Trading account securities	34	25
Securities	1,302,917	1,308,436
Loans and bills discounted	9,674,525	9,894,721
Foreign exchange assets	21,856	15,327
Lease receivables and investment in leases	32,215	32,044
Other assets	160,825	159,504
Tangible fixed assets	94,482	90,348
Buildings	31,605	29,273
Land	54,205	53,275
Leased assets	838	587
Construction in progress	0	208
Other tangible fixed assets	7,832	7,003
Intangible fixed assets	6,201	5,891
Software	4,537	4,680
Leased assets	61	28
Other intangible fixed assets	1,602	1,183
Net defined benefit asset	23,929	24,184
Deferred tax assets	25,180	21,205
Customers' liabilities for acceptances and guarantees	26,251	31,004
Reserve for possible loan losses	(62,667)	(62,062)
Total Assets	¥ 15,666,517	¥ 14,046,034

[Consolidated Balance Sheets- Continued]

(Millions of yen)

	March 31, 2022	March 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,163,962	¥ 11,074,698
Negotiable certificates of deposit	225,110	235,120
Call money and bills sold	1,512,400	1,192,649
Payables under securities lending transactions	133,792	251,139
Borrowed money	2,013,548	648,810
Foreign exchange liabilities	515	889
Other liabilities	85,393	85,385
Reserve for employees' bonuses	5,619	5,461
Net defined benefit liability	8,555	6,843
Other reserves	5,834	4,759
Deferred tax liabilities	389	-
Acceptances and guarantees	26,251	31,004
Total Liabilities	15,181,372	13,536,760
Net Assets		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	148,811	171,080
Total stockholders' equity	487,338	509,607
Net unrealized gains on available-for-sale securities	217	(1,049)
Net deferred gains on hedges	(2)	411
Remeasurements of defined benefit plans	(2,442)	267
Total accumulated other comprehensive income	(2,226)	(370)
Non-controlling interests	33	36
Total Net Assets	485,145	509,273
Total Liabilities and Net Assets	¥ 15,666,517	¥ 14,046,034

【Consolidated Statements of Income】

(Millions of yen)

	FY2021 From April 1, 2021 to March 31, 2022	FY2022 From April 1, 2022 to March 31, 2023
Ordinary income	¥ 190,172	¥ 186,542
Interest income	111,163	110,101
Interest on loans and bills discounted	98,245	97,298
Interest and dividends on securities	6,420	7,771
Interest on call loans and bills bought	2	97
Interest on due from banks	5,052	3,264
Other interest income	1,442	1,670
Trust fees	13	10
Fees and commissions	50,538	48,146
Other operating income	24,051	23,338
Other ordinary income	4,405	4,946
Recoveries of written-off loans	1,884	1,065
Other	2,521	3,881
Ordinary expenses	160,916	157,394
Interest expenses	2,690	3,632
Interest on deposits	2,800	2,156
Interest on negotiable certificates of deposit	6	7
Interest on call money and bills sold	(314)	(112)
Interest on payables under securities lending transactions	115	1,538
Interest on borrowed money	37	11
Other interest expenses	45	31
Fees and commissions	14,807	16,685
Other operating expenses	22,377	26,362
General and administrative expenses	106,778	103,055
Other ordinary expenses	14,262	7,657
Provision to reserve for possible loan losses	8,579	2,851
Other	5,683	4,806
Ordinary profits	29,255	29,148
Extraordinary gains	1,492	2,569
Gains on disposal of fixed assets	1,212	1,717
Gain on reversal of stock acquisition rights	279	-
Gain on return of assets from retirement benefits trust	-	852
Extraordinary losses	5,086	2,072
Losses on disposal of fixed assets	1,052	466
Impairment losses on fixed assets	3,349	1,606
Losses on revision of retirement benefit plan	684	-
Income before income taxes	25,661	29,644
Income taxes – current	4,226	4,565
Income taxes – deferred	4,328	2,803
Total income taxes	8,555	7,369
Net income	17,106	22,275
Net income attributable to non-controlling interests	9	2
Net income attributable to owners of parent	¥ 17,096	¥ 22,272

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY2021 From April 1, 2021 to March 31, 2022	FY2022 From April 1, 2022 to March 31, 2023
Net income	¥ 17,106	¥ 22,275
Other comprehensive income	(4,039)	1,856
Net unrealized gains on available-for-sale securities	(5,577)	(1,266)
Net deferred gains on hedges	13	413
Remeasurements of defined benefit plans	1,524	2,709
Total comprehensive income	¥ 13,067	¥ 24,131
Total comprehensive income attributable to:		
Owners of parent	¥ 13,057	¥ 24,128
Non-controlling interests	¥ 9	¥ 2

【Consolidated Statements of Changes in Net Assets】

For the fiscal year ended March 31, 2022

(Millions of yen)

	Stockholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 29,589	¥ 309,389	¥ 135,806	¥ (339)	¥ 474,446
Cumulative effects of changes in accounting policies			(366)		(366)
Restated balance	29,589	309,389	135,439	(339)	474,080
Changes during the fiscal year					
Dividends paid			(3,725)		(3,725)
Net income attributable to owners of parent			17,096		17,096
Cancellation of treasury stock		(339)		339	-
Change in ownership interest of parent due to transactions with non-controlling interests		(113)			(113)
Net changes except for stockholders' equity during the fiscal year					
Total changes during the fiscal year	-	(453)	13,371	339	13,257
Balance at the end of the fiscal year	¥ 29,589	¥ 308,936	¥ 148,811	-	¥ 487,338

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 5,795	¥ (15)	¥ (3,967)	¥ 1,812	¥ 279	¥ 1,157	¥ 477,696
Cumulative effects of changes in accounting policies							(366)
Restated balance	5,795	(15)	(3,967)	1,812	279	1,157	477,330
Changes during the fiscal year							
Dividends paid							(3,725)
Net income attributable to owners of parent							17,096
Cancellation of treasury stock							-
Change in ownership interest of parent due to transactions with non-controlling interests							(113)
Net changes except for stockholders' equity during the fiscal year	(5,577)	13	1,524	(4,039)	(279)	(1,123)	(5,442)
Total changes during the fiscal year	(5,577)	13	1,524	(4,039)	(279)	(1,123)	7,814
Balance at the end of the fiscal year	¥ 217	¥ (2)	¥ (2,442)	¥ (2,226)	-	¥ 33	¥ 485,145

【Consolidated Statements of Changes in Net Assets- Continued】

For the fiscal year ended March 31, 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	¥ 148,811	¥ 487,338
Changes during the fiscal year				
Dividends paid			(3)	(3)
Net income attributable to owners of parent			22,272	22,272
Net changes except for stockholders' equity during the fiscal year				
Total changes during the fiscal year	-	-	22,268	22,268
Balance at the end of the fiscal year	¥ 29,589	¥ 308,936	¥ 171,080	¥ 509,607

	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 fiscal year						
Dividends paid						(3)
Net income attributable to owners of parent						22,272
Net changes except for stockholders' equity during the fiscal year	(1,266)	413	2,709	1,856	2	1,859
Total changes during the fiscal year	(1,266)	413	2,709	1,856	2	24,128
Balance at the end of the fiscal year	¥ (1,049)	¥ 411	¥ 267	¥ (370)	¥ 36	¥ 509,273

V. Reference Materials (Group Banks' Financial Statements)

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 14,492,520	¥ 12,967,906
Cash	369,308	307,189
Due from banks	14,123,212	12,660,716
Call loans	514,232	512,297
Monetary claims bought	243,500	275,343
Trading assets	230,612	217,537
Trading account securities	2,060	586
Trading-related financial derivatives	46,386	70,948
Other trading assets	182,165	146,003
Securities	4,403,521	4,806,206
Japanese government bonds	2,151,487	2,319,498
Local government bonds	154,010	162,493
Corporate bonds	674,142	696,162
Stocks	771,489	722,175
Other securities	652,390	905,876
Loans and bills discounted	21,570,696	22,655,707
Bills discounted	37,315	36,044
Loans on notes	147,188	145,310
Loans on deeds	19,036,460	20,012,102
Overdrafts	2,349,733	2,462,249
Foreign exchange assets	126,028	163,913
Due from foreign banks	84,552	115,419
Foreign bills of exchange bought	6,755	10,980
Foreign bills of exchange receivable	34,720	37,513
Other assets	825,348	665,098
Unsettled exchange receivable	5	1
Prepaid expenses	9,640	8,993
Accrued income	41,609	44,744
Initial margins for future transactions	37,793	38,416
Variation margins for future transactions	1,655	218
Financial derivatives, principally including option premiums and contracts under hedge accounting	69,379	62,525
Cash collateral paid for financial instruments	19,866	32,100
Other receivable on sales of securities	206,712	31,289
Other	438,685	446,808
Tangible fixed assets	207,743	207,044
Buildings	62,712	65,339
Land	120,567	118,591
Leased assets	15,901	14,225
Construction in progress	2,935	549
Other tangible fixed assets	5,626	8,339
Intangible fixed assets	44,184	41,394
Software	13,720	13,792
Leased assets	28,399	25,537
Other intangible fixed assets	2,064	2,064
Prepaid pension cost	34,800	34,618
Customers' liabilities for acceptances and guarantees	255,116	247,971
Reserve for possible loan losses	(119,736)	(105,898)
Total Assets	¥ 42,828,569	¥ 42,689,140

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2022	March 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 33,285,836	¥ 34,095,057
Current deposits	4,408,173	4,676,289
Ordinary deposits	21,823,095	22,448,380
Savings deposits	137,523	135,640
Notice deposits	69,897	56,246
Time deposits	5,820,217	5,705,001
Other deposits	1,026,929	1,073,498
Negotiable certificates of deposit	768,750	731,250
Call money	225,683	420,135
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	602,458	1,971,400
Trading liabilities	26,929	51,055
Derivatives of trading securities	-	11
Trading-related financial derivatives	26,929	51,044
Borrowed money	4,577,250	2,231,621
Borrowed money	4,577,250	2,231,621
Foreign exchange liabilities	12,529	11,581
Due to foreign banks	10,585	9,425
Foreign bills of exchange sold	96	208
Foreign bills of exchange payables	1,847	1,947
Bonds	36,000	36,000
Due to trust account	1,109,114	990,487
Other liabilities	323,949	284,286
Unsettled exchange payables	51	5
Accrued income taxes	4,882	15,374
Accrued expenses	15,854	18,391
Unearned income	4,921	5,648
Financial derivatives, principally including option premiums and contracts under hedge accounting	58,029	57,801
Cash collateral received for financial instruments	36,939	43,092
Lease obligation	49,993	46,141
Asset retirement obligations	2,057	2,379
Other payable on purchases of securities	51,010	4
Other	100,212	95,446
Reserve for employees' bonuses	8,987	8,995
Other reserves	16,593	12,585
Deferred tax liabilities	43,441	36,167
Deferred tax liabilities for land revaluation	18,094	18,094
Acceptances and guarantees	255,116	247,971
Total Liabilities	41,315,734	41,151,691
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	480,496	547,252
Other retained earnings	480,496	547,252
Retained earnings carried forward	480,496	547,252
Total stockholders' equity	1,137,604	1,204,360
Net unrealized gains on available-for-sale securities	331,987	292,329
Net deferred gains on hedges	3,858	1,374
Revaluation reserve for land	39,385	39,385
Total valuation and translation differences	375,231	333,089
Total Net Assets	1,512,835	1,537,449
Total Liabilities and Net Assets	¥ 42,828,569	¥ 42,689,140

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	¥ 483,327	¥ 503,449
Interest income	237,025	256,016
Interest on loans and bills discounted	179,327	186,582
Interest and dividends on securities	39,756	41,618
Interest on call loans	8	2,490
Interest on due from banks	8,950	12,254
Interest on interest rate-swaps	7,470	5,618
Other interest income	1,513	7,452
Trust fees	20,841	21,595
Fees and commissions	141,866	142,690
Exchange fees received	24,338	23,271
Other fees and commissions	117,527	119,418
Trading income	3,459	3,337
Income from trading-related financial derivatives	3,434	3,183
Other trading income	25	153
Other operating income	19,599	17,566
Gains on foreign exchange transactions	8,550	9,729
Gains on sale of Japanese government bonds and other	3,212	6,400
Income from derivatives other than for trading or hedging	6,512	598
Other	1,325	837
Other ordinary income	60,533	62,243
Recoveries of written-off loans	6,402	5,227
Gains on sales of stocks and other securities	48,467	47,260
Other	5,663	9,756
Ordinary expenses	400,002	366,302
Interest expenses	6,643	31,361
Interest on deposits	2,423	11,021
Interest on negotiable certificates of deposit	39	35
Interest on call money	72	4,044
Interest on payables under repurchase agreement	0	0
Interest on payables under securities lending transactions	1,062	10,512
Interest on borrowed money	452	3,087
Interest on bonds	1,558	882
Other interest expenses	1,033	1,777
Fees and commissions	58,898	58,783
Commissions paid on exchange transactions	5,265	3,717
Other	53,633	55,066
Trading expenses	317	244
Expenses on trading securities	163	137
Expenses on securities related to trading transactions	154	106
Other operating expenses	50,194	40,955
Losses on sale of Japanese government bonds and other	41,248	39,709
Losses on redemption of Japanese government bonds and other	8,753	666
Impairment losses on Japanese government bonds and other	192	579
General and administrative expenses	218,899	211,612
Other ordinary expenses	65,048	23,345
Provision to reserve for possible loan losses	43,071	4,038
Write-off of loans	9,133	9,788
Losses on sales of stocks and other securities	5,691	2,508
Losses on devaluation of stocks and other securities	217	192
Other	6,933	6,816
Ordinary profits	<u>83,324</u>	<u>137,147</u>
Extraordinary gains	2,464	0
Gains on disposal of fixed assets	2,464	0
Extraordinary losses	1,960	1,895
Losses on disposal of fixed assets	765	1,144
Impairment losses on fixed assets	1,195	751
Income before income taxes	<u>83,828</u>	<u>135,251</u>
Income taxes – current	33,099	31,037
Income taxes – deferred	(9,409)	7,412
Total income taxes	<u>23,689</u>	<u>38,449</u>
Net income	<u>¥ 60,138</u>	<u>¥ 96,802</u>

【Non-Consolidated Statement of Changes in Net Assets】

For the fiscal year ended March 31, 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	¥ 460,543	¥ 1,117,650
Cumulative effects of changes in accounting policies					(885)	(885)
Restated balance	279,928	279,928	97,250	377,178	459,657	1,116,764
Changes during the fiscal year						
Dividends paid					(39,575)	(39,575)
Net income					60,138	60,138
Reversal of revaluation reserve for land					276	276
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	20,839	20,839
Balance at the end of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 480,496	¥ 1,137,604

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 378,028	¥ 11,557	¥ 39,661	¥ 429,247	¥ 1,546,898
Cumulative effects of changes in accounting policies					(885)
Restated balance	378,028	11,557	39,661	429,247	1,546,012
Changes during the fiscal year					
Dividends paid					(39,575)
Net income					60,138
Reversal of revaluation reserve for land					276
Net changes except for stockholders' equity during the fiscal year	(46,040)	(7,699)	(276)	(54,016)	(54,016)
Total changes during the fiscal year	(46,040)	(7,699)	(276)	(54,016)	(33,176)
Balance at the end of the fiscal year	¥ 331,987	¥ 3,858	¥ 39,385	¥ 375,231	¥ 1,512,835

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

For the fiscal year ended March 31, 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	¥ 480,496	¥ 1,137,604
Changes during the fiscal year						
Dividends paid					(30,046)	(30,046)
Net income					96,802	96,802
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	66,755	66,755
Balance at the end of the fiscal year	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 547,252	¥ 1,204,360

	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 fiscal year					
Dividends paid					(30,046)
Net income					96,802
Net changes except for stockholders' equity during the fiscal year	(39,657)	(2,483)	-	(42,141)	(42,141)
Total changes during the fiscal year	(39,657)	(2,483)	-	(42,141)	24,614
Balance at the end of the fiscal year	¥ 292,329	¥ 1,374	¥ 39,385	¥ 333,089	¥ 1,537,449

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 9,135,801	¥ 6,889,740
Cash	90,916	93,141
Due from banks	9,044,884	6,796,599
Call loans	7,233	5,889
Monetary claims bought	1,171	57,335
Trading account securities	7,767	5,829
Trading Japanese government bonds	335	247
Trading local government bonds	6,431	5,581
Other trading account securities	999	-
Securities	2,030,655	2,268,207
Japanese government bonds	430,009	183,136
Local government bonds	1,157,850	1,611,288
Corporate bonds	145,609	146,228
Stocks	138,149	153,814
Other securities	159,037	173,738
Loans and bills discounted	8,294,169	8,811,325
Bills discounted	9,096	9,202
Loans on notes	67,669	56,918
Loans on deeds	7,856,481	8,348,910
Overdrafts	360,921	396,292
Foreign exchange assets	14,293	14,888
Due from foreign banks	14,114	14,640
Foreign bills of exchange bought	63	100
Foreign bills of exchange receivable	115	148
Other assets	309,134	221,089
Unsettled exchange receivable	-	0
Prepaid expenses	2,109	1,943
Accrued income	11,530	11,887
Initial margins for future transactions	57,614	57,398
Variation margins for future transactions	5	51
Financial derivatives, principally including option premiums and contracts under hedge accounting	11,593	18,606
Cash collateral paid for financial instruments	5,260	5,661
Other	221,019	125,539
Tangible fixed assets	51,830	51,551
Buildings	18,690	18,939
Land	30,049	29,943
Construction in progress	1,270	937
Other tangible fixed assets	1,819	1,730
Intangible fixed assets	2,647	2,644
Software	20	18
Other intangible fixed assets	2,627	2,626
Prepaid pension cost	8,467	7,691
Deferred tax assets	5,149	-
Customers' liabilities for acceptances and guarantees	23,755	25,962
Reserve for possible loan losses	(26,351)	(24,109)
Total Assets	¥ 19,865,724	¥ 18,338,045

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2022	March 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 16,550,151	¥ 16,890,464
Current deposits	461,239	422,997
Ordinary deposits	12,185,663	12,775,450
Savings deposits	191,995	193,866
Notice deposits	5,581	5,064
Time deposits	3,571,682	3,351,643
Other deposits	133,987	141,441
Negotiable certificates of deposit	167,280	100,470
Payables under securities lending transactions	68,053	63,258
Borrowed money	2,559,357	727,950
Borrowed money	2,559,357	727,950
Foreign exchange liabilities	381	732
Foreign bills of exchange sold	27	40
Foreign bills of exchange payables	353	692
Other liabilities	72,082	78,826
Unsettled exchange payables	34	0
Accrued income taxes	785	7,220
Accrued expenses	9,371	9,307
Unearned income	828	855
Financial derivatives, principally including option premiums and contracts under hedge accounting	7,969	11,796
Cash collateral received for financial instruments	1,396	6,756
Asset retirement obligations	384	197
Other	51,311	42,692
Reserve for employees' bonuses	3,066	3,125
Other reserves	8,840	6,684
Deferred tax liabilities	-	60
Acceptances and guarantees	23,755	25,962
Total Liabilities	19,452,968	17,897,534
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	195,801	214,923
Legal reserve	20,012	20,012
Other retained earnings	175,788	194,910
Retained earnings carried forward	175,788	194,910
Total stockholders' equity	365,801	384,923
Net unrealized gains on available-for-sale securities	46,133	51,755
Net deferred gains on hedges	820	3,831
Total valuation and translation differences	46,954	55,587
Total Net Assets	412,756	440,510
Total Liabilities and Net Assets	¥ 19,865,724	¥ 18,338,045

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	¥ 145,275	¥ 152,771
Interest income	85,323	84,746
Interest on loans and bills discounted	69,403	68,377
Interest and dividends on securities	9,100	10,285
Interest on call loans	11	89
Interest on due from banks	6,703	5,836
Interest on interest rate-swaps	-	92
Other interest income	104	64
Trust fees	81	72
Fees and commissions	48,397	50,683
Exchange fees received	8,446	8,401
Other fees and commissions	39,951	42,282
Other operating income	3,912	4,938
Gains on foreign exchange transactions	1,085	1,961
Gains on sale of Japanese government bonds and other	2,826	2,976
Other	0	0
Other ordinary income	7,561	12,329
Recoveries of written-off loans	1,467	562
Gains on sales of stocks and other securities	3,432	7,895
Other	2,661	3,870
Ordinary expenses	124,988	115,117
Interest expenses	1,161	2,983
Interest on deposits	703	704
Interest on negotiable certificates of deposit	5	5
Interest on call money	(190)	(78)
Interest on payables under securities lending transactions	257	2,279
Interest on borrowed money	285	72
Interest expenses on interest rate-swaps	100	-
Other interest expenses	0	0
Fees and commissions	20,958	20,290
Commissions paid on exchange transactions	1,375	952
Other	19,582	19,337
Other operating expenses	14,186	9,391
Losses on trading securities transactions	25	113
Losses on sale of Japanese government bonds and other	11,923	7,391
Losses on redemption of Japanese government bonds and other	1,968	823
Impairment losses on Japanese government bonds and other	74	80
Expenses from derivatives other than for trading or hedging	193	982
General and administrative expenses	78,646	75,993
Other ordinary expenses	10,035	6,458
Provision to reserve for possible loan losses	4,344	2,825
Write-off of loans	2,476	807
Losses on sales of stocks and other securities	1,654	280
Losses on devaluation of stocks and other securities	0	47
Other	1,558	2,497
Ordinary profits	20,287	37,653
Extraordinary gains	37	-
Gains on disposal of fixed assets	37	-
Extraordinary losses	476	297
Losses on disposal of fixed assets	166	228
Impairment losses on fixed assets	310	68
Income before income taxes	19,848	37,355
Income taxes – current	6,826	10,084
Income taxes – deferred	(1,266)	1,310
Total income taxes	5,560	11,394
Net income	¥ 14,287	¥ 25,961

【Non-Consolidated Statement of Changes in Net Assets】

For the fiscal year ended March 31, 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	¥ 174,796	¥ 194,809	¥ 364,809
Cumulative effects of changes in accounting policies					(375)	(375)	(375)
Restated balance	70,000	100,000	100,000	20,012	174,421	194,433	364,433
Changes during the fiscal year							
Dividends paid					(12,920)	(12,920)	(12,920)
Net income					14,287	14,287	14,287
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	1,367	1,367	1,367
Balance at the end of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 175,788	¥ 195,801	¥ 365,801

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 61,144	¥ (875)	¥ 60,269	¥ 425,078
Cumulative effects of changes in accounting policies				(375)
Restated balance	61,144	(875)	60,269	424,702
Changes during the fiscal year				
Dividends paid				(12,920)
Net income				14,287
Net changes except for stockholders' equity during the fiscal year	(15,011)	1,696	(13,314)	(13,314)
Total changes during the fiscal year	(15,011)	1,696	(13,314)	(11,946)
Balance at the end of the fiscal year	¥ 46,133	¥ 820	¥ 46,954	¥ 412,756

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

For the fiscal year ended March 31, 2023

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Retained earnings		Total retained earnings	
		Capital reserve	Total capital surplus	Legal reserve	Other retained earnings Retained earnings carried forward		
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 fiscal year							
Dividends paid					(6,840)	(6,840)	(6,840)
Net income					25,961	25,961	25,961
Net changes except for stockholders' equity during the fiscal year							
Total changes during the fiscal year	-	-	-	-	19,121	19,121	19,121
Balance at the end of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 194,910	¥ 214,923	¥ 384,923

	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 fiscal year				
Dividends paid				(6,840)
Net income				25,961
Net changes except for stockholders' equity during the fiscal year	5,622	3,010	8,632	8,632
Total changes during the fiscal year	5,622	3,010	8,632	27,754
Balance at the end of the fiscal year	¥ 51,755	¥ 3,831	¥ 55,587	¥ 440,510

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 3,123,587	¥ 1,573,612
Cash	42,195	41,804
Due from banks	3,081,392	1,531,807
Monetary claims bought	53	20
Trading account securities	-	25
Trading Japanese government bonds	-	25
Securities	931,139	845,404
Japanese government bonds	335,819	317,809
Local government bonds	151,846	118,427
Corporate bonds	302,294	259,576
Stocks	34,770	34,064
Other securities	106,408	115,526
Loans and bills discounted	6,784,883	6,907,412
Bills discounted	13,335	13,637
Loans on notes	87,923	87,423
Loans on deeds	6,493,582	6,594,680
Overdrafts	190,041	211,670
Foreign exchange assets	14,041	7,955
Due from foreign banks	12,076	6,499
Foreign bills of exchange bought	978	761
Foreign bills of exchange receivable	985	694
Other assets	73,008	73,259
Unsettled exchange receivable	0	-
Prepaid expenses	664	598
Accrued income	5,595	5,405
Initial margins for future transactions	891	593
Financial derivatives, principally including option premiums and contracts under hedge accounting	8,869	9,140
Cash collateral paid for financial instruments	6,585	8,352
Other	50,401	49,170
Tangible fixed assets	68,182	65,445
Buildings	17,763	16,551
Land	45,730	44,872
Leased assets	752	488
Construction in progress	0	208
Other tangible fixed assets	3,936	3,323
Intangible fixed assets	7,224	6,174
Software	597	409
Goodwill	5,832	5,095
Leased assets	2	0
Other intangible fixed assets	791	669
Prepaid pension cost	23,966	23,397
Deferred tax assets	16,687	13,495
Customers' liabilities for acceptances and guarantees	15,843	19,875
Reserve for possible loan losses	(35,670)	(34,383)
Total Assets	¥ 11,022,948	¥ 9,501,695

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2022	March 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 7,405,666	¥ 7,275,913
Current deposits	330,788	328,580
Ordinary deposits	4,112,393	4,233,554
Savings deposits	32,385	31,778
Notice deposits	11,862	6,519
Time deposits	2,856,279	2,604,981
Other deposits	61,958	70,500
Negotiable certificates of deposit	267,540	276,980
Call money	1,332,216	962,649
Payables under securities lending transactions	61,533	175,088
Borrowed money	1,551,389	393,200
Borrowed money	1,551,389	393,200
Foreign exchange liabilities	196	487
Foreign bills of exchange sold	47	287
Foreign bills of exchange payables	149	199
Other liabilities	40,154	38,973
Unsettled exchange payables	0	0
Accrued income taxes	876	1,028
Accrued expenses	9,587	9,382
Unearned income	2,220	2,069
Financial derivatives, principally including option premiums and contracts under hedge accounting	4,666	4,586
Cash collateral received for financial instruments	-	67
Lease obligation	933	553
Asset retirement obligations	1,363	736
Other	20,506	20,548
Reserve for employees' bonuses	3,710	3,594
Reserve for employees' retirement benefits	7,306	7,015
Other reserves	4,209	3,127
Deferred tax liabilities for land revaluation	209	209
Acceptances and guarantees	15,843	19,875
Total Liabilities	10,689,976	9,157,113
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	121,547	136,429
Other retained earnings	121,547	136,429
Retained earnings carried forward	121,547	136,429
Total stockholders' equity	331,517	346,399
Net unrealized gains on available-for-sale securities	1,057	(2,299)
Net deferred gains on hedges	(79)	5
Revaluation reserve for land	476	476
Total valuation and translation differences	1,454	(1,817)
Total Net Assets	332,971	344,582
Total Liabilities and Net Assets	¥ 11,022,948	¥ 9,501,695

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	¥ 117,280	¥ 113,759
Interest income	79,525	78,034
Interest on loans and bills discounted	71,919	70,693
Interest and dividends on securities	3,901	5,104
Interest on call loans	0	42
Interest on due from banks	3,603	2,030
Interest on interest rate-swaps	-	27
Other interest income	101	136
Trust fees	13	10
Fees and commissions	31,809	29,734
Exchange fees received	4,193	3,820
Other fees and commissions	27,615	25,913
Other operating income	3,307	2,442
Gains on foreign exchange transactions	724	1,306
Gains on trading account securities transactions	0	0
Gains on sale of Japanese government bonds and other	1,734	537
Income from derivatives other than for trading or hedging	849	599
Other ordinary income	2,624	3,537
Recoveries of written-off loans	1,440	867
Gains on sales of stocks and other securities	432	1,928
Other	751	741
Ordinary expenses	97,790	93,564
Interest expenses	2,118	2,652
Interest on deposits	2,145	1,566
Interest on negotiable certificates of deposit	7	8
Interest on call money	(255)	(102)
Interest on payables under securities lending transactions	74	1,147
Interest on borrowed money	1	(8)
Interest expenses on interest rate-swaps	80	-
Other interest expenses	64	40
Fees and commissions	12,951	14,775
Commissions paid on exchange transactions	701	466
Other	12,249	14,309
Other operating expenses	2,204	5,283
Losses on sale of Japanese government bonds and other	2,186	5,265
Impairment losses on Japanese government bonds and other	17	18
General and administrative expenses	72,697	67,799
Other ordinary expenses	7,819	3,053
Provision to reserve for possible loan losses	4,150	82
Write-off of loans	1,089	1,109
Losses on sales of stocks and other securities	0	186
Losses on devaluation of stocks and other securities	12	26
Other	2,567	1,648
Ordinary profits	19,490	20,195
Extraordinary gains	1,132	1,708
Gains on disposal of fixed assets	1,132	1,708
Extraordinary losses	4,287	1,523
Losses on disposal of fixed assets	939	391
Impairment losses on fixed assets	3,347	1,131
Income before income taxes	16,335	20,380
Income taxes – current	644	579
Income taxes – deferred	5,284	4,630
Total income taxes	5,928	5,210
Net income	¥ 10,406	¥ 15,169

【Non-Consolidated Statement of Changes in Net Assets】

For the fiscal year ended March 31, 2022

(Millions of yen)

	Stockholders' equity					
	Capital stock	Capital surplus			Retained earnings	Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 111,334	¥ 321,304
Cumulative effects of changes in accounting policies					(175)	(175)
Restated balance	38,971	38,971	132,026	170,998	111,159	321,128
Changes during the fiscal year						
Net income					10,406	10,406
Reversal of revaluation reserve for land					(18)	(18)
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	10,388	10,388
Balance at the end of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 121,547	¥ 331,517

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 5,233	¥ (167)	¥ 458	¥ 5,524	¥ 326,828
Cumulative effects of changes in accounting policies					(175)
Restated balance	5,233	(167)	458	5,524	326,653
Changes during the fiscal year					
Net income					10,406
Reversal of revaluation reserve for land					(18)
Net changes except for stockholders' equity during the fiscal year	(4,175)	88	18	(4,069)	(4,069)
Total changes during the fiscal year	(4,175)	88	18	(4,069)	6,318
Balance at the end of the fiscal year	¥ 1,057	¥ (79)	¥ 476	¥ 1,454	¥ 332,971

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

For the fiscal year ended March 31, 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	¥ 121,547	¥ 331,517
Changes during the fiscal year						
Dividends paid					(287)	(287)
Net income					15,169	15,169
Reversal of revaluation reserve for land						
Net changes except for stockholders' equity during the fiscal year						
Total changes during the fiscal year	-	-	-	-	14,881	14,881
Balance at the end of the fiscal year	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 136,429	¥ 346,399

	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 fiscal year					
Dividends paid					(287)
Net income					15,169
Reversal of revaluation reserve for land			0	0	0
Net changes except for stockholders' equity during the fiscal year	(3,357)	85		(3,271)	(3,271)
Total changes during the fiscal year	(3,357)	85	0	(3,271)	11,610
Balance at the end of the fiscal year	¥ (2,299)	¥ 5	¥ 476	¥ (1,817)	¥ 344,582

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2022	March 31, 2023
Assets		
Cash and due from banks	¥ 1,232,181	¥ 948,164
Cash	22,843	24,577
Due from banks	1,209,337	923,587
Call loans	3,917	2,670
Trading account securities	34	0
Trading Japanese government bonds	23	-
Trading local government bonds	11	0
Securities	399,420	492,175
Japanese government bonds	51,686	63,615
Local government bonds	63,620	52,326
Corporate bonds	211,314	297,933
Stocks	25,407	29,070
Other securities	47,391	49,228
Loans and bills discounted	2,955,268	3,053,187
Bills discounted	9,179	10,568
Loans on notes	36,830	35,197
Loans on deeds	2,676,054	2,755,109
Overdrafts	233,204	252,311
Foreign exchange assets	7,814	7,371
Due from foreign banks	5,465	3,704
Foreign bills of exchange bought	1,080	2,054
Foreign bills of exchange receivable	1,267	1,612
Other assets	54,685	52,402
Unsettled exchange receivable	567	619
Prepaid expenses	136	109
Accrued income	2,287	2,363
Initial margins for future transactions	474	661
Financial derivatives, principally including option premiums and contracts under hedge accounting	3,785	5,154
Cash collateral paid for financial instruments	1,090	462
Other	46,343	43,031
Tangible fixed assets	30,204	28,480
Buildings	13,829	12,681
Land	13,982	13,569
Leased assets	792	879
Other tangible fixed assets	1,599	1,350
Intangible fixed assets	4,892	4,968
Software	3,652	4,019
Other intangible fixed assets	1,240	948
Prepaid pension cost	3,661	2,050
Deferred tax assets	4,951	4,724
Customers' liabilities for acceptances and guarantees	10,208	10,971
Reserve for possible loan losses	(19,607)	(20,685)
Total Assets	¥ 4,687,631	¥ 4,586,483

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2022	March 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,779,522	¥ 3,816,790
Current deposits	208,157	201,692
Ordinary deposits	2,562,982	2,656,326
Savings deposits	18,085	17,490
Notice deposits	4,611	3,141
Time deposits	941,136	895,401
Installment savings	4	4
Other deposits	44,544	42,732
Negotiable certificates of deposit	10,870	13,340
Call money	180,184	230,000
Payables under securities lending transactions	72,259	76,051
Borrowed money	456,800	252,600
Borrowed money	456,800	252,600
Foreign exchange liabilities	318	402
Foreign bills of exchange sold	226	144
Foreign bills of exchange payables	92	257
Other liabilities	11,328	14,590
Unsettled exchange payables	711	750
Accrued income taxes	1,413	1,326
Accrued expenses	1,467	1,399
Unearned income	1,649	1,817
Reserve for interest on installment savings	0	0
Financial derivatives, principally including option premiums and contracts under hedge accounting	2,808	3,063
Cash collateral received for financial instruments	80	2
Lease obligation	845	925
Asset retirement obligations	601	579
Other	1,748	4,726
Reserve for employees' bonuses	1,490	1,433
Other reserves	1,452	1,475
Acceptances and guarantees	10,208	10,971
Total Liabilities	4,524,434	4,417,654
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	56,437	59,995
Legal reserve	53	53
Other retained earnings	56,384	59,942
General reserve	2,325	2,325
Retained earnings carried forward	54,059	57,617
Total stockholders' equity	158,531	162,089
Net unrealized gains on available-for-sale securities	4,664	6,364
Net deferred gains on hedges	-	374
Total valuation and translation differences	4,664	6,739
Total Net Assets	163,196	168,828
Total Liabilities and Net Assets	¥ 4,687,631	¥ 4,586,483

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2022	For the fiscal year ended March 31, 2023
Ordinary income	¥ 48,828	¥ 48,179
Interest income	30,935	32,146
Interest on loans and bills discounted	26,446	26,719
Interest and dividends on securities	2,954	3,877
Interest on call loans	2	54
Interest on due from banks	1,448	1,233
Interest on interest rate-swaps	-	124
Other interest income	82	136
Fees and commissions	14,237	14,234
Exchange fees received	2,530	2,445
Other fees and commissions	11,707	11,789
Other operating income	1,956	597
Gains on foreign exchange transactions	541	159
Gains on trading account securities transactions	-	0
Gains on sale of Japanese government bonds and other	1,100	224
Income from derivatives other than for trading or hedging	305	209
Other	9	5
Other ordinary income	1,699	1,201
Recoveries of written-off loans	439	169
Gains on sales of stocks and other securities	970	882
Other	288	149
Ordinary expenses	45,046	43,374
Interest expenses	677	1,018
Interest on deposits	655	593
Interest on negotiable certificates of deposit	0	0
Interest on call money	(59)	(11)
Interest on payables under securities lending transactions	40	390
Interest on borrowed money	-	3
Other interest expenses	40	41
Fees and commissions	4,745	4,553
Commissions paid on exchange transactions	452	308
Other	4,292	4,244
Other operating expenses	2,340	2,308
Losses on trading securities transactions	0	-
Losses on sale of Japanese government bonds and other	2,277	2,274
Impairment losses on Japanese government bonds and other	62	34
General and administrative expenses	31,252	31,507
Other ordinary expenses	6,030	3,986
Provision to reserve for possible loan losses	4,294	2,773
Write-off of loans	0	2
Losses on sales of stocks and other securities	205	95
Losses on devaluation of stocks and other securities	35	167
Other	1,494	947
Ordinary profits	<u>3,782</u>	<u>4,804</u>
Extraordinary gains	82	1,097
Gains on disposal of fixed assets	82	0
Gain on return of assets from retirement benefits trust	-	1,096
Extraordinary losses	790	855
Losses on disposal of fixed assets	42	56
Impairment losses on fixed assets	76	799
Losses on revision of retirement benefit plan	672	-
Income before income taxes	<u>3,073</u>	<u>5,046</u>
Income taxes – current	1,858	2,024
Income taxes – deferred	(1,030)	(649)
Total income taxes	<u>828</u>	<u>1,374</u>
Net income	<u>¥ 2,244</u>	<u>¥ 3,671</u>

【Non-Consolidated Statement of Changes in Net Assets】

For the fiscal year ended March 31, 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	¥ 51,919	¥ 54,297	¥ 156,391
Cumulative effects of changes in accounting policies							(104)	(104)	(104)
Restated balance	39,984	39,931	22,177	62,109	53	2,325	51,814	54,193	156,286
Changes during the fiscal year									
Net income							2,244	2,244	2,244
Net changes except for stockholders' equity during the fiscal year									
Total changes during the fiscal year	-	-	-	-	-	-	2,244	2,244	2,244
Balance at the end of the fiscal year	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 54,059	¥ 56,437	¥ 158,531

	Valuation and translation differences		Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 6,086	¥ 6,086	¥ 162,477
Cumulative effects of changes in accounting policies			(104)
Restated balance	6,086	6,086	162,373
Changes during the fiscal year			
Net income			2,244
Net changes except for stockholders' equity during the fiscal year	(1,421)	(1,421)	(1,421)
Total changes during the fiscal year	(1,421)	(1,421)	823
Balance at the end of the fiscal year	¥ 4,664	¥ 4,664	¥ 163,196

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

For the fiscal year ended March 31, 2023

(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 fiscal year									
Dividends paid							(113)	(113)	(113)
Net income							3,671	3,671	3,671
Net changes except for stockholders' equity during the fiscal year									
Total changes during the fiscal year	-	-	-	-	-	-	3,558	3,558	3,558
Balance at the end of the fiscal year	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 57,617	¥ 59,995	¥ 162,089

	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	¥ 4,664	-	¥ 4,664	¥ 163,196
Changes during the fiscal year				
Dividends paid				(113)
Net income				3,671
Net changes except for stockholders' equity during the fiscal year	1,699	374	2,074	2,074
Total changes during the fiscal year	1,699	374	2,074	5,632
Balance at the end of the fiscal year	¥ 6,364	¥ 374	¥ 6,739	¥ 168,828