



Resona Holdings, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2023 (Nine months ended December 31, 2023/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

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Quarterly securities report issuing date: February 6, 2024 Dividends payment date: -

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

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

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

1. Consolidated Financial Results for the Third Quarter of Fiscal Year 2023 (April 1, 2023- December 31, 2023)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1-3Q of FY2023	667,761	3.3	159,342	(8.6)	114,125	(7.8)
1-3Q of FY2022	646,120	4.1	174,421	(3.5)	123,734	(2.2)

Note: Comprehensive Income: 1-3Q of FY2023: 194,791 million yen, 392.9% 1-3Q of FY2022: 39,520 million yen, (66.4)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1-3Q of FY2023	48.58	48.57
1-3Q of FY2022	51.96	51.95

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
December 31, 2023	74,134,556	2,653,484	3.6
March 31, 2023	74,812,710	2,534,052	3.4

(Reference) Net Assets Attributable to Stockholders: December 31, 2023: 2,632,550 million yen March 31, 2023: 2,515,883 million yen

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

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2022	-	10.50	-	10.50	21.00
FY2023	-	11.00	-		
FY2023(Forecast)				11.00	22.00

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

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

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
FY2023 (Full year)	150,000	(6.5)	63.99

Notes: 1. Revision of earnings targets from the latest announcement: No

2. The Group provides financial services, including credit card administration, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

※ Other

- (1) Changes in significant subsidiaries during the period : No
 New : Not applicable
 Excluded : Not applicable
- (2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No
- (3) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements
 A) Changes due to revision of accounting standards : No
 B) Changes due to other reasons : No
 C) Changes in accounting estimates : No
 D) Restatements : No
- (4) Number of Shares of Common Stock Outstanding
 A) Total outstanding shares including treasury stock at the end of the period
 December 31, 2023 : 2,362,314,666 shares
 March 31, 2023 : 2,377,665,966 shares
 B) Treasury stock at the end of the period
 December 31, 2023 : 32,895,276 shares
 March 31, 2023 : 16,030,166 shares
 C) Average outstanding shares during the period
 1-3Q of FY2023 : 2,349,174,551 shares
 1-3Q of FY2022 : 2,381,030,653 shares
- Note: Treasury stock at the end of the period included the stocks owned by share benefit trust for officers and ESOP-type Stock Benefit Trust for the Employee Shareholding Association
 December 31, 2023 : 12,748,500 shares
 March 31, 2023 : 15,135,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,344,262,749 shares

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

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.
 Resona Holdings does not revise the full year targets announced in November 2023, at this point in time.

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Reference Materials for the Third Quarter of FY2023

Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2023	December 31, 2023
Assets		
Cash and due from banks	¥ 22,391,508	¥ 20,006,070
Call loans and bills bought	89,359	65,910
Deposits paid for bonds borrowing transactions	8,360	21,758
Monetary claims bought	497,537	498,505
Trading assets	221,942	307,116
Securities	8,386,214	9,113,222
Loans and bills discounted	41,357,286	42,215,351
Foreign exchange assets	198,688	198,275
Lease receivables and investments in leases	34,989	37,340
Other assets	978,079	1,030,672
Tangible fixed assets	352,442	344,207
Intangible fixed assets	51,931	47,085
Net defined benefit asset	50,152	54,968
Deferred tax assets	22,979	2,014
Customers' liabilities for acceptances and guarantees	384,964	411,391
Reserve for possible loan losses	(213,713)	(219,324)
Reserve for possible losses on investments	(14)	(10)
Total Assets	¥ 74,812,710	¥ 74,134,556
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 61,898,677	¥ 62,237,980
Negotiable certificates of deposit	898,140	859,780
Call money and bills sold	1,174,692	1,073,585
Payables under repurchase agreements	5,000	5,000
Payables under securities lending transactions	2,285,798	2,293,048
Trading liabilities	48,310	78,348
Borrowed money	3,617,976	2,186,969
Foreign exchange liabilities	5,301	10,936
Bonds	196,000	181,000
Due to trust account	990,487	1,264,981
Other liabilities	676,901	782,631
Reserve for employees' bonuses	20,074	10,815
Net defined benefit liability	9,515	8,482
Other reserves	26,016	24,383
Deferred tax liabilities	22,706	33,890
Deferred tax liabilities for land revaluation	18,094	17,846
Acceptances and guarantees	384,964	411,391
Total Liabilities	72,278,658	71,481,071
Net Assets		
Capital stock	50,552	50,552
Capital surplus	134,452	124,416
Retained earnings	1,963,546	2,027,302
Treasury stock	(8,154)	(22,482)
Total stockholders' equity	2,140,398	2,179,789
Net unrealized gains on available-for-sale securities	343,081	404,075
Net deferred gains on hedges	5,617	14,166
Revaluation reserve for land	39,426	38,863
Foreign currency translation adjustments	(880)	4,419
Remeasurements of defined benefit plans	(11,759)	(8,765)
Total accumulated other comprehensive income	375,485	452,760
Stock acquisition rights	215	173
Non-controlling interests	17,953	20,760
Total Net Assets	2,534,052	2,653,484
Total Liabilities and Net Assets	¥ 74,812,710	¥ 74,134,556

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

[Consolidated Statements of Income]

(Millions of yen)

	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022	Third Quarter of FY2023 From April 1, 2023 to December 31 2023
Ordinary income	¥ 646,120	¥ 667,761
Interest income	336,824	368,024
Interest on loans and bills discounted	267,869	273,065
Interest and dividends on securities	39,669	57,033
Trust fees	16,159	19,080
Fees and commissions	186,468	187,896
Trading income	2,511	322
Other operating income	31,811	40,574
Other ordinary income	72,345	51,862
Ordinary expenses	471,699	508,419
Interest expenses	25,161	62,085
Interest on deposits	10,268	21,930
Fees and commissions	51,077	54,088
Trading expenses	179	121
Other operating expenses	64,631	35,795
General and administrative expenses	308,788	313,750
Other ordinary expenses	21,861	42,577
Ordinary profits	174,421	159,342
Extraordinary gains	1,449	2,009
Gains on disposal of fixed assets	1,449	2,009
Extraordinary losses	2,322	2,679
Losses on disposal of fixed assets	1,001	902
Impairment losses on fixed assets	1,321	1,776
Income before income taxes	173,547	158,672
Income taxes – current	35,869	44,915
Income taxes – deferred	12,916	(443)
Total income taxes	48,785	44,471
Net income	124,762	114,201
Net income attributable to non-controlling interests	1,028	75
Net income attributable to owners of parent	¥ 123,734	¥ 114,125

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022	Third Quarter of FY2023 From April 1, 2023 to December 31 2023
Net income	¥ 124,762	¥ 114,201
Other comprehensive income	(85,241)	80,590
Net unrealized gains on available-for-sale securities	(97,172)	61,082
Net deferred gains on hedges	(3,675)	8,549
Foreign currency translation adjustments	11,895	8,022
Remeasurements of defined benefit plans	3,731	2,966
Share of other comprehensive income of affiliates accounted for using the equity method	(21)	(30)
Total comprehensive income	¥ 39,520	¥ 194,791
Total comprehensive income attributable to:		
Owners of parent	¥ 34,772	¥ 191,963
Non-controlling interests	¥ 4,748	¥ 2,828

(3) Note on Going-Concern Assumption
Not applicable

(4) Note for Significant Changes in the Amount of Stockholders' Equity
For the Third Quarter of Fiscal Year 2023 (April 1, 2023- December 31, 2023)

(Millions of yen)

	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
Balance at the beginning of the fiscal year	¥ 50,552	¥ 134,452	¥ 1,963,546	¥ (8,154)	¥ 2,140,398
Changes during the term					
Dividends paid			(50,932)		(50,932)
Net income attributable to owners of parent			114,125		114,125
Purchase of treasury stock				(26,087)	(26,087)
Disposal of treasury stock		(11)		1,765	1,754
Cancellation of treasury stock		(9,993)		9,993	—
Reversal of revaluation reserve for land			562		562
Changes in ownership interest of parent due to transactions with non-controlling interests		(31)			(31)
Total changes during the term	—	(10,036)	63,755	(14,327)	39,391
Balance at the end of the term	¥ 50,552	¥ 124,416	¥ 2,027,302	¥ (22,482)	¥ 2,179,789

(5) Significant Subsequent Event

Cancellation of treasury shares

Resona Holdings has implemented cancellation of treasury shares pursuant to Article 178 of the Companies Act decided in the meeting of the Board of Directors held on November 10, 2023 on January 25, 2024.

- (1) Type of shares cancelled Ordinary shares of Resona Holdings, inc.
- (2) Total number of shares cancelled 19,325,100 shares
(Equivalent to 0.82% of the issued common shares before the cancellation)

[Reference]

Statement of Trust Assets and Liabilities

Assets				
	March 31, 2023		December 31, 2023	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 9,286	0.03	¥ 7,508	0.03
Securities	20	0.00	20	0.00
Beneficiary rights	27,043,377	93.66	27,218,876	91.12
Securities held in custody account	19,468	0.06	19,373	0.06
Monetary claims	300,619	1.05	879,596	2.95
Tangible fixed assets	305,417	1.06	282,052	0.95
Intangible fixed assets	3,308	0.01	3,308	0.01
Other claims	4,182	0.01	4,112	0.01
Due from banking account	990,487	3.43	1,264,981	4.23
Cash and due from banks	198,301	0.69	190,815	0.64
Total assets	¥ 28,874,470	100.00	¥ 29,870,644	100.00

Liabilities				
	March 31, 2023		December 31, 2023	
	Million yen	%	Million yen	%
Money trusts	¥ 12,361,915	42.81	¥ 12,613,950	42.23
Pension trusts	2,641,246	9.15	2,612,112	8.75
Property formation benefit trusts	1,050	0.00	1,077	0.00
Securities investment trusts	12,629,061	43.74	12,814,320	42.90
Money entrusted, other than money trusts	377,934	1.31	405,456	1.36
Securities trusts	19,470	0.07	19,374	0.06
Monetary claims trusts	302,720	1.05	881,965	2.95
Land and fixtures trusts	2,506	0.01	-	-
Composite trusts	538,564	1.86	522,386	1.75
Total liabilities	¥ 28,874,470	100.00	¥ 29,870,644	100.00

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

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

Reference Material for the Third Quarter of FY2023

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Note 1: Figures reported herein are unaudited.

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

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

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

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

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

1. Statements of income

(1) Resona Holdings (Consolidated)

(Millions of yen)

		1-3Q FY 2023	Change	1-3Q FY 2022
Ordinary income	1	667,761	21,641	646,120
Gross operating profit	2	463,807	31,081	432,725
Interest income	3	305,939	(5,724)	311,663
Trust fees (after disposal of problem loans in the trust account)	4	19,080	2,920	16,159
<Disposal of problem loans in the trust account>	5	10	(19)	30
Fees and commissions	6	133,808	(1,583)	135,391
Trading income	7	200	(2,130)	2,331
Other operating income	8	4,778	37,599	(32,820)
Expenses(excluding non-recurring items)	9	(308,844)	(5,946)	(302,897)
Personnel expenses	10	(147,812)	(3,022)	(144,790)
Non-personnel expenses	11	(140,384)	(4,016)	(136,368)
Taxes	12	(20,646)	1,091	(21,738)
Actual net operating profit (2-5+9+19)	13	155,419	25,249	130,170
Provision to general reserve for possible loan losses	14	3,354	3,354	-
Other gains/(losses), net	15	1,025	(43,568)	44,593
Net gains/(losses) on stocks	16	36,881	(9,101)	45,982
Disposal of problem loans	17	(31,269)	(21,302)	(9,967)
Reversal of credit expenses	18	5,706	(3,432)	9,139
Equity in earnings of investments in affiliates	19	466	94	372
Ordinary profit	20	159,342	(15,078)	174,421
Extraordinary gains	21	2,009	560	1,449
Extraordinary losses	22	(2,679)	(356)	(2,322)
Income before income taxes	23	158,672	(14,875)	173,547
Income taxes - current	24	(44,915)	(9,046)	(35,869)
Income taxes - deferred	25	443	13,360	(12,916)
Net income	26	114,201	(10,561)	124,762
Net income attributable to non-controlling interests	27	(75)	952	(1,028)
Net income attributable to owners of parent	28	114,125	(9,608)	123,734
Credit expense (5+14+17+18)	29	(22,198)	(21,400)	(797)
Disposal of problem loans in the trust account	30	10	(19)	30
Provision to general reserve for possible loan losses	31	3,354	3,709	(355)
Write-off of loans	32	(10,247)	366	(10,614)
Provision to specific reserve for possible loan losses	33	(20,336)	(24,849)	4,512
Provision to special reserve for certain overseas loans	34	0	(1)	1
Other disposal of problem loans	35	(685)	(1,332)	646
Gains on recoveries of written-off claims	36	5,706	726	4,980

○ ROE

(%)

	1-3Q FY 2023	Change	1-3Q FY 2022
ROE based on net income attributable to owners of parent	7.01	(0.90)	7.91

Note:

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

(2)Total of group banks under Resona HD

(Millions of yen)

			Total of group banks under Resona HD			Resona Bank		
			1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Gross operating profit	(2+5+7+8+9)	1	420,972	30,554	390,417	234,219	21,169	213,049
Interest income		2	300,278	(6,174)	306,452	156,158	(9,543)	165,701
Net interest income from domestic loans and deposits		3	248,406	(2,757)	251,163	128,868	(1,525)	130,393
Net gains/(losses) on cancellation of investment trusts		4	1,764	1,518	246	(307)	(307)	-
Trust fees (after disposal of problem loans in trust account)		5	19,103	2,876	16,227	19,051	2,868	16,182
<Disposal of problem loans in the trust account>		6	10	(19)	30	10	(19)	30
Fees and commissions		7	97,840	(1,312)	99,152	58,799	49	58,750
Trading income		8	142	(2,293)	2,436	142	(2,293)	2,436
Other operating income		9	3,606	37,457	(33,851)	67	30,088	(30,021)
Net gains/(losses) on bonds		10	(10,547)	34,880	(45,427)	(10,307)	27,671	(37,979)
Expenses (excluding non-recurring items and amortization of goodwill)		11	(286,430)	(4,298)	(282,132)	(157,735)	(4,037)	(153,698)
Personnel expenses		12	(126,724)	(2,106)	(124,618)	(66,561)	(2,212)	(64,349)
Non-personnel expenses		13	(140,212)	(3,209)	(137,003)	(81,146)	(2,371)	(78,774)
Taxes		14	(19,493)	1,017	(20,510)	(10,028)	545	(10,573)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	134,531	26,276	108,255	76,473	17,151	59,321
Core net operating profit (15-10)		16	145,078	(8,604)	153,682	86,780	(10,520)	97,301
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	143,314	(10,122)	153,436	87,088	(10,212)	97,301
Amortization of goodwill		18	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)		19	133,978	26,276	107,702	76,473	17,151	59,321
Provision to general reserve for possible loan losses		20	(541)	(1,271)	730	(327)	(327)	-
Net operating profit (1+11+18+20)		21	133,447	24,984	108,463	76,156	16,804	59,351
Other gains/(losses), net		22	7,856	(35,962)	43,818	4,327	(36,015)	40,343
Net gains/(losses) on stocks		23	37,283	(9,168)	46,451	22,176	(16,620)	38,797
Gains on sale		24	40,572	(8,382)	48,955	24,201	(16,371)	40,572
Losses on sale		25	(3,000)	(1,030)	(1,969)	(1,755)	(300)	(1,454)
Losses on devaluation		26	(289)	244	(533)	(269)	51	(320)
Disposal of problem loans		27	(25,497)	(16,509)	(8,988)	(19,903)	(13,693)	(6,209)
Reversal of credit expenses		28	6,015	(1,452)	7,468	4,282	(1,636)	5,918
Other		29	(9,944)	(8,831)	(1,112)	(2,228)	(4,065)	1,836
Ordinary profit (21+22)		30	141,304	(10,977)	152,281	80,484	(19,210)	99,694
Extraordinary gains/(losses), net		31	(795)	(1,088)	293	(1,796)	(381)	(1,415)
Net gains/(losses) on disposal of fixed assets		32	1,154	660	493	(479)	68	(548)
Impairment losses on fixed assets		33	(1,949)	(653)	(1,296)	(1,317)	(449)	(867)
Other		34	-	(1,096)	1,096	-	-	-
Income before income taxes (30+31)		35	140,508	(12,066)	152,575	78,687	(19,592)	98,279
Income taxes-current		36	(39,874)	(9,999)	(29,875)	(23,281)	(4,233)	(19,047)
Income taxes-deferred		37	1,270	14,367	(13,097)	1,438	9,382	(7,943)
Net income (35+36+37)		38	101,904	(7,698)	109,602	56,844	(14,443)	71,287
Credit expense (6+20+27+28)		39	(20,013)	(19,252)	(760)	(15,937)	(15,676)	(260)
Disposal of problem loans in the trust account		40	10	(19)	30	10	(19)	30
Provision to general reserve for possible loan losses		41	408	4,501	(4,093)	(327)	5,869	(6,196)
Write-off of loans		42	(8,142)	(1,028)	(7,114)	(5,348)	470	(5,818)
Provision to specific reserve for possible loan losses		43	(17,107)	(22,038)	4,930	(14,179)	(22,427)	8,248
Provision to special reserve for certain overseas loans		44	0	(1)	1	0	(1)	1
Other disposal of problem loans		45	(675)	(1,331)	655	(376)	15	(391)
Gains on recoveries of written-off claims		46	5,494	665	4,828	4,282	417	3,864

○ Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Average interest rate of loans and bills discounted (A)	0.80	(0.04)	0.85	0.76	(0.04)	0.81
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.00	(0.00)	0.00
Loan-to-deposit spread (A) - (B)	0.80	(0.04)	0.84	0.76	(0.04)	0.81

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.85	(0.03)	0.89	0.80	(0.03)	0.84
Loan-to-deposit spread (C) - (B)	0.85	(0.03)	0.88	0.80	(0.03)	0.84

(Millions of yen)

			Saitama Resona Bank			Total of banks under KMFG		
			1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Gross operating profit	(2+5+7+8+9)	1	87,628	8,536	79,091	99,124	847	98,276
Interest income		2	61,455	482	60,972	82,665	2,887	79,778
Net interest income from domestic loans and deposits		3	49,220	(1,068)	50,289	70,317	(162)	70,479
Net gains/(losses) on cancellation of investment trusts		4	103	103	-	1,968	1,722	246
Trust fees (after disposal of problem loans in trust account)		5	40	(0)	41	11	8	3
<Disposal of problem loans in the trust account>		6	-	-	-	-	-	-
Fees and commissions		7	22,680	435	22,244	16,360	(1,797)	18,157
Trading income		8	-	-	-	-	-	-
Other operating income		9	3,452	7,619	(4,167)	87	(250)	337
Net gains/(losses) on bonds		10	1,310	6,832	(5,522)	(1,550)	375	(1,925)
Expenses (excluding non-recurring items and amortization of goodwill)		11	(56,537)	(1,333)	(55,204)	(72,157)	1,072	(73,230)
Personnel expenses		12	(25,185)	(1,166)	(24,019)	(34,978)	1,272	(36,250)
Non-personnel expenses		13	(27,228)	(478)	(26,749)	(31,838)	(359)	(31,478)
Taxes		14	(4,123)	311	(4,435)	(5,341)	160	(5,501)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	31,090	7,203	23,887	26,966	1,920	25,045
Core net operating profit (15-10)		16	29,780	370	29,410	28,516	1,545	26,971
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	29,676	266	29,410	26,548	(176)	26,725
Amortization of goodwill		18	-	-	-	(552)	-	(552)
Actual net operating profit (including amortization of goodwill) (15+18)		19	31,090	7,203	23,887	26,414	1,920	24,493
Provision to general reserve for possible loan losses		20	(1,412)	(1,412)	-	1,198	467	730
Net operating profit (1+11+18+20)		21	29,678	5,791	23,887	27,612	2,388	25,223
Other gains/(losses), net		22	8,100	2,674	5,425	(4,571)	(2,621)	(1,950)
Net gains/(losses) on stocks		23	12,849	7,139	5,709	2,257	311	1,945
Gains on sale		24	14,046	8,037	6,008	2,325	(48)	2,374
Losses on sale		25	(1,176)	(925)	(251)	(68)	195	(263)
Losses on devaluation		26	(19)	28	(48)	-	165	(165)
Disposal of problem loans		27	(1,018)	(1,690)	671	(4,575)	(1,125)	(3,450)
Reversal of credit expenses		28	605	(9)	615	1,127	193	933
Other		29	(4,335)	(2,765)	(1,570)	(3,380)	(2,001)	(1,379)
Ordinary profit (21+22)		30	37,779	8,466	29,313	23,040	(232)	23,272
Extraordinary gains/(losses), net		31	(170)	45	(215)	1,172	(753)	1,925
Net gains/(losses) on disposal of fixed assets		32	(139)	9	(149)	1,773	582	1,190
Impairment losses on fixed assets		33	(30)	35	(66)	(601)	(238)	(362)
Other		34	-	-	-	-	(1,096)	1,096
Income before income taxes (30+31)		35	37,609	8,511	29,097	24,212	(985)	25,198
Income taxes-current		36	(10,801)	(4,233)	(6,567)	(5,791)	(1,532)	(4,259)
Income taxes-deferred		37	(310)	1,900	(2,210)	142	3,085	(2,943)
Net income (35+36+37)		38	26,498	6,178	20,319	18,562	567	17,995
Credit expense (6+20+27+28)		39	(1,825)	(3,111)	1,286	(2,250)	(464)	(1,786)
Disposal of problem loans in the trust account		40	-	-	-	-	-	-
Provision to general reserve for possible loan losses		41	(1,412)	(2,557)	1,145	2,147	1,190	957
Write-off of loans		42	(581)	(134)	(446)	(2,212)	(1,363)	(849)
Provision to specific reserve for possible loan losses		43	(396)	477	(874)	(2,532)	(89)	(2,442)
Provision to special reserve for certain overseas loans		44	-	-	-	-	-	-
Other disposal of problem loans		45	(40)	(1,158)	1,118	(258)	(187)	(71)
Gains on recoveries of written-off claims		46	605	261	344	605	(13)	619

○ Interest rate spreads (Domestic operations)

(%)

	Saitama Resona Bank			Total of banks under KMFG		
	1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Average interest rate of loans and bills discounted (A)	0.74	(0.04)	0.79	0.95	(0.02)	0.98
Average interest rate of deposits and negotiable CDs (B)	0.00	(0.00)	0.00	0.01	(0.00)	0.01
Loan-to-deposit spread (A) - (B)	0.74	(0.04)	0.78	0.94	(0.02)	0.96

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	0.85	(0.03)	0.88	0.95	(0.02)	0.98
Loan-to-deposit spread (C) - (B)	0.85	(0.03)	0.88	0.94	(0.02)	0.97

(Millions of yen)

			Kansai Mirai Bank			Minato Bank		
			1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Gross operating profit	(2+5+7+8+9)	1	68,677	(3)	68,681	30,447	851	29,595
Interest income		2	58,843	2,072	56,771	23,821	814	23,007
Net interest income from domestic loans and deposits		3	51,083	(353)	51,436	19,234	190	19,043
Net gains/(losses) on cancellation of investment trusts		4	1,722	1,412	309	246	309	(62)
Trust fees (after disposal of problem loans in trust account)		5	11	8	3	-	-	-
<Disposal of problem loans in the trust account>		6	-	-	-	-	-	-
Fees and commissions		7	9,403	(1,746)	11,150	6,957	(50)	7,007
Trading income		8	-	-	-	-	-	-
Other operating income		9	418	(338)	757	(331)	88	(419)
Net gains/(losses) on bonds		10	(699)	169	(868)	(850)	206	(1,057)
Expenses (excluding non-recurring items and amortization of goodwill)		11	(47,863)	1,757	(49,620)	(24,294)	(684)	(23,609)
Personnel expenses		12	(22,606)	1,773	(24,380)	(12,371)	(501)	(11,869)
Non-personnel expenses		13	(21,609)	(95)	(21,514)	(10,229)	(264)	(9,964)
Taxes		14	(3,646)	79	(3,726)	(1,694)	81	(1,775)
Actual net operating profit (excluding amortization of goodwill) (1+11-6)		15	20,814	1,753	19,060	6,152	167	5,985
Core net operating profit (15-10)		16	21,513	1,584	19,929	7,003	(39)	7,042
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (16-4)		17	19,791	171	19,619	6,757	(348)	7,105
Amortization of goodwill		18	(552)	-	(552)	-	-	-
Actual net operating profit (including amortization of goodwill) (15+18)		19	20,261	1,753	18,507	6,152	167	5,985
Provision to general reserve for possible loan losses		20	-	-	-	1,198	467	730
Net operating profit (1+11+18+20)		21	20,261	1,753	18,507	7,350	634	6,715
Other gains/(losses), net		22	(3,384)	(3,516)	132	(1,187)	895	(2,082)
Net gains/(losses) on stocks		23	1,421	12	1,408	835	298	536
Gains on sale		24	1,440	(156)	1,597	884	107	777
Losses on sale		25	(19)	167	(186)	(49)	27	(76)
Losses on devaluation		26	-	1	(1)	-	163	(163)
Disposal of problem loans		27	(2,304)	(1,468)	(836)	(2,270)	343	(2,613)
Reversal of credit expenses		28	848	25	822	279	167	111
Other		29	(3,349)	(2,087)	(1,262)	(31)	86	(117)
Ordinary profit (21+22)		30	16,877	(1,763)	18,640	6,163	1,530	4,632
Extraordinary gains/(losses), net		31	1,536	462	1,073	(364)	(1,215)	851
Net gains/(losses) on disposal of fixed assets		32	1,792	547	1,244	(19)	34	(53)
Impairment losses on fixed assets		33	(256)	(85)	(170)	(345)	(153)	(191)
Other		34	-	-	-	-	(1,096)	1,096
Income before income taxes (30+31)		35	18,413	(1,300)	19,713	5,798	314	5,484
Income taxes-current		36	(4,353)	(1,672)	(2,680)	(1,438)	139	(1,578)
Income taxes-deferred		37	611	3,961	(3,350)	(469)	(876)	406
Net income (35+36+37)		38	14,671	988	13,683	3,890	(421)	4,311
Credit expense (6+20+27+28)		39	(1,456)	(1,442)	(14)	(793)	978	(1,772)
Disposal of problem loans in the trust account		40	-	-	-	-	-	-
Provision to general reserve for possible loan losses		41	949	722	227	1,198	467	730
Write-off of loans		42	(2,212)	(1,365)	(847)	(0)	1	(1)
Provision to specific reserve for possible loan losses		43	(427)	(507)	79	(2,104)	417	(2,522)
Provision to special reserve for certain overseas loans		44	-	-	-	-	-	-
Other disposal of problem loans		45	(92)	(111)	19	(166)	(76)	(90)
Gains on recoveries of written-off claims		46	326	(181)	507	279	167	111

○ Interest rate spreads (Domestic operations)

(%)

	Kansai Mirai Bank			Minato Bank		
	1-3Q FY 2023	Change	1-3Q FY 2022	1-3Q FY 2023	Change	1-3Q FY 2022
Average interest rate of loans and bills discounted (A)	1.00	(0.03)	1.03	0.86	(0.01)	0.88
Average interest rate of deposits and negotiable CDs (B)	0.01	(0.00)	0.01	0.01	(0.00)	0.01
Loan-to-deposit spread (A) - (B)	0.98	(0.02)	1.01	0.85	(0.01)	0.86

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (C)	1.00	(0.03)	1.03	0.86	(0.02)	0.88
Loan-to-deposit spread (C) - (B)	0.98	(0.02)	1.01	0.85	(0.02)	0.87

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

(Millions of yen, %)

<Consolidated>		End of Dec. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Dec. 2022 (C)
	Unrecoverable or valueless claims	68,132	3,307	3,489	64,824	64,642
	Risk claims	384,305	30,879	36,121	353,425	348,183
	Special attention loans	244,343	(5,764)	(14,476)	250,107	258,819
	Loans past due 3 months or more	1,846	187	(1,911)	1,659	3,758
	Restructured loans	242,496	(5,952)	(12,564)	248,448	255,060
	NPL, total [A]	696,780	28,422	25,134	668,357	671,646
	Normal claims	42,707,988	841,593	1,129,597	41,866,394	41,578,390
	Total claims [B]	43,404,768	870,016	1,154,731	42,534,752	42,250,036
	Partial direct write-offs	147,101	4,618	(8,167)	142,483	155,268
	NPL Ratio [A] / [B]	1.60	0.03	0.01	1.57	1.58

<Total of group banks under Resona HD>

	Unrecoverable or valueless claims	57,309	31	1,571	57,278	55,738
	Risk claims	373,634	31,248	35,907	342,385	337,726
	Special attention loans	166,452	15,817	13,677	150,635	152,775
	Loans past due 3 months or more	1,815	180	(1,928)	1,635	3,743
	Restructured loans	164,637	15,637	15,605	148,999	149,031
	NPL, total [A]	597,397	47,097	51,156	550,299	546,240
	Normal claims	42,800,898	822,312	1,112,381	41,978,586	41,688,516
	Total claims [B]	43,398,295	869,410	1,163,538	42,528,885	42,234,757
	Partial direct write-offs	128,977	4,412	(6,653)	124,564	135,630
	NPL Ratio [A] / [B]	1.37	0.08	0.08	1.29	1.29

<Resona Bank>

	Unrecoverable or valueless claims	17,667	605	(292)	17,062	17,960
	Risk claims	199,212	34,825	42,946	164,387	156,265
	Special attention loans	92,212	2,735	(1,709)	89,476	93,922
	Loans past due 3 months or more	912	404	(977)	508	1,890
	Restructured loans	91,299	2,331	(732)	88,968	92,032
	NPL, total [A]	309,093	38,166	40,945	270,926	268,148
	Normal claims	23,863,451	660,736	798,184	23,202,715	23,065,266
	Total claims [B]	24,172,544	698,902	839,129	23,473,641	23,333,415
	Partial direct write-offs	68,452	1,173	(1,479)	67,279	69,932
	NPL Ratio [A] / [B]	1.27	0.12	0.12	1.15	1.14

<Saitama Resona Bank>

	Unrecoverable or valueless claims	13,137	(1,146)	(1,513)	14,284	14,651
	Risk claims	48,439	(1,236)	(1,026)	49,676	49,466
	Special attention loans	37,419	14,877	16,976	22,541	20,442
	Loans past due 3 months or more	193	(138)	(152)	331	345
	Restructured loans	37,226	15,015	17,129	22,210	20,096
	NPL, total [A]	98,996	12,493	14,436	86,502	84,560
	Normal claims	8,898,586	19,631	82,890	8,878,954	8,815,695
	Total claims [B]	8,997,582	32,125	97,327	8,965,457	8,900,255
	Partial direct write-offs	17,818	626	1,322	17,192	16,495
	NPL Ratio [A] / [B]	1.10	0.13	0.15	0.96	0.95

(Millions of yen, %)

<Total of banks under KMFG>		End of Dec. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Dec. 2022 (C)
	Unrecoverable or valueless claims	26,504	572	3,377	25,931	23,126
	Risk claims	125,981	(2,339)	(6,013)	128,321	131,994
	Special attention loans	36,820	(1,795)	(1,589)	38,616	38,410
	Loans past due 3 months or more	709	(85)	(797)	795	1,507
	Restructured loans	36,111	(1,709)	(791)	37,820	36,902
	NPL, total [A]	189,307	(3,562)	(4,224)	192,869	193,532
	Normal claims	10,038,861	141,944	231,306	9,896,916	9,807,555
	Total claims [B]	10,228,168	138,382	227,081	10,089,786	10,001,087
	Partial direct write-offs	42,706	2,612	(6,496)	40,093	49,202
	NPL Ratio [A] / [B]	1.85	(0.06)	(0.08)	1.91	1.93

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	9,518	368	(667)	9,149	10,185
	Risk claims	83,553	(1,794)	(1,673)	85,348	85,227
	Special attention loans	31,771	54	914	31,716	30,856
	Loans past due 3 months or more	503	(225)	(639)	728	1,142
	Restructured loans	31,268	280	1,554	30,987	29,713
	NPL, total [A]	124,843	(1,371)	(1,426)	126,214	126,269
	Normal claims	6,942,999	85,477	123,561	6,857,521	6,819,438
	Total claims [B]	7,067,842	84,106	122,135	6,983,736	6,945,707
	Partial direct write-offs	37,172	1,475	(7,843)	35,696	45,016
	NPL Ratio [A] / [B]	1.76	(0.04)	(0.05)	1.80	1.81

<Minato Bank>

	Unrecoverable or valueless claims	16,986	203	4,044	16,782	12,941
	Risk claims	42,427	(544)	(4,339)	42,972	46,767
	Special attention loans	5,049	(1,849)	(2,504)	6,899	7,553
	Loans past due 3 months or more	206	139	(158)	66	364
	Restructured loans	4,843	(1,989)	(2,345)	6,832	7,188
	NPL, total [A]	64,463	(2,190)	(2,798)	66,654	67,262
	Normal claims	3,095,861	56,466	107,744	3,039,395	2,988,116
	Total claims [B]	3,160,325	54,275	104,946	3,106,049	3,055,379
	Partial direct write-offs	5,533	1,136	1,347	4,397	4,186
	NPL Ratio [A] / [B]	2.03	(0.10)	(0.16)	2.14	2.20

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Dec. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Dec. 2023)	Gain	Loss	
Bonds held to maturity	4,574,822	675,724	(145,952)	7,392	(153,344)	(50,429)
Available-for-sale securities	4,421,535	47,783	553,170	682,181	(129,011)	88,405
Stocks	946,696	79,484	667,153	671,882	(4,728)	96,264
Bonds	2,217,421	(125,336)	(74,912)	1,143	(76,055)	(17,335)
JGBs	552,708	(53,124)	(52,302)	-	(52,302)	(12,807)
Other	1,257,417	93,634	(39,071)	9,156	(48,227)	9,476

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

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

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Dec. 2023)	Change from End of Mar. 2023	Unrealized gains/(losses)			Change from End of Mar. 2023
			(End of Dec. 2023)	Gain	Loss	
Bonds held to maturity	4,574,822	675,724	(145,952)	7,392	(153,344)	(50,429)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,403,328	44,795	559,701	687,310	(127,608)	88,046
Stocks	941,558	79,580	674,032	677,285	(3,253)	95,948
Bonds	2,217,418	(125,336)	(74,885)	1,155	(76,040)	(17,345)
Other	1,244,351	90,551	(39,445)	8,869	(48,314)	9,444

<Resona Bank>

Bonds held to maturity	2,329,322	279,010	(95,930)	3,498	(99,428)	(33,612)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,719,104	67,605	478,943	556,324	(77,380)	85,990
Stocks	757,450	75,348	546,739	549,918	(3,178)	87,788
Bonds	1,090,656	(50,540)	(40,766)	742	(41,508)	(9,974)
Other	870,997	42,797	(27,029)	5,663	(32,693)	8,176

<Saitama Resona Bank>

Bonds held to maturity	1,626,716	335,203	(9,564)	3,393	(12,958)	(1,341)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	966,204	(5,745)	75,508	106,672	(31,164)	1,376
Stocks	152,092	1,485	106,066	106,087	(21)	4,879
Bonds	618,049	(31,092)	(22,918)	117	(23,036)	(4,762)
Other	196,062	23,860	(7,639)	467	(8,106)	1,258

<Total of banks under KMFG>

Bonds held to maturity	618,783	61,510	(40,457)	500	(40,957)	(15,475)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	718,018	(17,064)	5,249	24,313	(19,064)	679
Stocks	32,014	2,745	21,226	21,279	(53)	3,280
Bonds	508,712	(43,703)	(11,200)	295	(11,495)	(2,609)
Other	177,291	23,893	(4,776)	2,738	(7,514)	8

<Kansai Mirai Bank>

Bonds held to maturity	293,514	(4,107)	(26,971)	316	(27,288)	(8,922)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	506,667	(12,717)	(4,687)	7,147	(11,834)	(1,192)
Stocks	7,602	358	4,326	4,347	(21)	692
Bonds	368,938	(29,253)	(6,619)	224	(6,844)	(2,275)
Other	130,126	16,177	(2,393)	2,575	(4,968)	390

<Minato Bank>

Bonds held to maturity	325,268	65,617	(13,486)	183	(13,669)	(6,553)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	211,351	(4,346)	9,936	17,166	(7,229)	1,872
Stocks	24,412	2,387	16,899	16,932	(32)	2,588
Bonds	139,774	(14,450)	(4,580)	70	(4,651)	(334)
Other	47,164	7,716	(2,382)	163	(2,545)	(381)

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

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

4. Balance of deposits and loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Dec. 2022 (C)
Deposits (Term-end)	62,332,870	254,644	1,553,860	62,078,225	60,779,009
Deposits (Average balance)	61,960,295	1,394,139	1,401,547	60,566,156	60,558,748
Trust principal (Term-end)	1,271,174	272,604	307,695	998,570	963,479
Trust principal (Average balance)	1,192,213	33,569	(23,644)	1,158,643	1,215,858
Loans and bills discounted (Term-end)	42,294,396	857,477	1,171,948	41,436,918	41,122,448
Banking account	42,286,888	859,255	1,174,463	41,427,632	41,112,424
Trust account	7,508	(1,778)	(2,515)	9,286	10,023
Loans and bills discounted (Average balance)	41,598,502	1,243,978	1,495,269	40,354,523	40,103,232
Banking account	41,590,125	1,246,299	1,497,923	40,343,825	40,092,201
Trust account	8,377	(2,321)	(2,654)	10,698	11,031

<Resona Bank>

Deposits (Term-end)	34,024,620	(70,436)	1,164,650	34,095,057	32,859,969
Deposits (Average balance)	33,879,463	1,109,448	1,127,606	32,770,014	32,751,856
Trust principal (Term-end)	1,271,174	272,604	307,695	998,570	963,479
Trust principal (Average balance)	1,192,213	33,569	(23,644)	1,158,643	1,215,858
Loans and bills discounted (Term-end)	23,354,304	689,310	855,995	22,664,993	22,498,309
Banking account	23,346,796	691,088	858,511	22,655,707	22,488,285
Trust account	7,508	(1,778)	(2,515)	9,286	10,023
Loans and bills discounted (Average balance)	22,816,421	827,343	1,000,496	21,989,077	21,815,924
Banking account	22,808,044	829,664	1,003,151	21,978,379	21,804,893
Trust account	8,377	(2,321)	(2,654)	10,698	11,031

<Saitama Resona Bank>

Deposits (Term-end)	17,042,006	151,542	468,115	16,890,464	16,573,891
Deposits (Average balance)	16,883,231	370,487	375,762	16,512,744	16,507,469
Loans and bills discounted (Term-end)	8,847,139	35,814	93,885	8,811,325	8,753,254
Loans and bills discounted (Average balance)	8,810,435	222,291	277,294	8,588,144	8,533,141

<Total of banks under KMFG>

Deposits (Term-end)	11,266,243	173,539	(78,905)	11,092,703	11,345,148
Deposits (Average balance)	11,197,600	(85,796)	(101,821)	11,283,397	11,299,422
Loans and bills discounted (Term-end)	10,092,952	132,352	222,067	9,960,599	9,870,884
Loans and bills discounted (Average balance)	9,971,645	194,343	217,478	9,777,301	9,754,166

<Kansai Mirai Bank>

Deposits (Term-end)	7,374,916	99,002	(72,950)	7,275,913	7,447,867
Deposits (Average balance)	7,324,527	(106,613)	(124,760)	7,431,140	7,449,287
Loans and bills discounted (Term-end)	6,982,788	75,376	113,201	6,907,412	6,869,586
Loans and bills discounted (Average balance)	6,914,688	114,530	130,934	6,800,157	6,783,754

<Minato Bank>

Deposits (Term-end)	3,891,326	74,536	(5,954)	3,816,790	3,897,281
Deposits (Average balance)	3,873,073	20,816	22,938	3,852,257	3,850,134
Loans and bills discounted (Term-end)	3,110,163	56,975	108,865	3,053,187	3,001,298
Loans and bills discounted (Average balance)	3,056,956	79,812	86,544	2,977,144	2,970,412

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Dec. 2022 (C)
Domestic individual deposits (Term-end)	38,942,598	870,295	672,255	38,072,303	38,270,343
Liquid deposits	30,229,816	1,275,759	1,210,403	28,954,056	29,019,413
Time deposits	8,576,748	(396,295)	(527,503)	8,973,044	9,104,251
Domestic corporate deposits (Term-end)	19,569,973	460,292	804,680	19,109,680	18,765,293
Liquid deposits	16,191,717	776,802	751,808	15,414,914	15,439,908
Time deposits	2,868,959	(51,325)	12,986	2,920,284	2,855,972

<Resona Bank>

Domestic individual deposits (Term-end)	17,780,357	414,490	426,462	17,365,866	17,353,895
Liquid deposits	14,384,699	553,933	608,423	13,830,765	13,776,275
Time deposits	3,287,484	(136,273)	(179,323)	3,423,757	3,466,807
Domestic corporate deposits (Term-end)	13,446,945	184,556	531,513	13,262,389	12,915,432
Liquid deposits	11,294,612	403,320	514,209	10,891,291	10,780,402
Time deposits	1,729,505	(29,990)	(17,131)	1,759,496	1,746,637

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	12,868,009	407,177	302,986	12,460,831	12,565,022
Liquid deposits	10,250,459	492,617	413,654	9,757,841	9,836,804
Time deposits	2,600,426	(81,944)	(106,416)	2,682,371	2,706,842
Domestic corporate deposits (Term-end)	3,346,400	186,493	249,432	3,159,907	3,096,967
Liquid deposits	2,739,805	233,919	189,569	2,505,886	2,550,235
Time deposits	567,179	(9,351)	58,585	576,530	508,593

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,294,232	48,627	(57,193)	8,245,604	8,351,425
Liquid deposits	5,594,658	229,208	188,324	5,365,449	5,406,333
Time deposits	2,688,837	(178,077)	(241,763)	2,866,915	2,930,601
Domestic corporate deposits (Term-end)	2,776,626	89,242	23,733	2,687,384	2,752,893
Liquid deposits	2,157,299	139,563	48,029	2,017,736	2,109,270
Time deposits	572,273	(11,984)	(28,467)	584,258	600,740

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,339,953	(2,501)	(72,197)	5,342,455	5,412,150
Liquid deposits	3,359,855	140,651	121,417	3,219,203	3,238,438
Time deposits	1,974,478	(141,926)	(192,170)	2,116,405	2,166,649
Domestic corporate deposits (Term-end)	1,890,934	25,981	22,377	1,864,953	1,868,557
Liquid deposits	1,422,285	58,147	37,434	1,364,138	1,384,851
Time deposits	434,450	(6,637)	(20,695)	441,088	455,146

<Minato Bank>

Domestic individual deposits (Term-end)	2,954,279	51,129	15,004	2,903,149	2,939,274
Liquid deposits	2,234,803	88,556	66,907	2,146,246	2,167,895
Time deposits	714,358	(36,150)	(49,592)	750,509	763,951
Domestic corporate deposits (Term-end)	885,692	63,261	1,356	822,430	884,335
Liquid deposits	735,014	81,416	10,595	653,598	724,418
Time deposits	137,823	(5,346)	(7,771)	143,169	145,594

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

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

Time deposits = time deposits + installment savings

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Dec. 2023 (A)	(A)-(B)	(A)-(C)	End of Mar. 2023 (B)	End of Dec. 2022 (C)
Investment trust (Including fund wrap)	2,881,585	214,659	287,921	2,666,926	2,593,663
Public bond	228,344	(11,152)	(16,913)	239,496	245,257
Insurance	3,044,242	177,879	235,184	2,866,362	2,809,057

<Resona Bank>

Investment trust (Including fund wrap)	1,270,128	95,307	120,876	1,174,820	1,149,252
Public bond	62,730	(6,480)	(9,576)	69,210	72,306
Insurance	1,035,866	473	24,046	1,035,392	1,011,819

<Saitama Resona Bank>

Investment trust (Including fund wrap)	708,569	44,046	62,863	664,523	645,705
Public bond	158,303	(5,260)	(8,102)	163,563	166,405
Insurance	981,343	121,135	137,281	860,207	844,062

<Total of banks under KMFG>

Investment trust (Including fund wrap)	902,887	75,304	104,181	827,582	798,705
Public bond	7,311	588	765	6,722	6,545
Insurance	1,027,032	56,269	73,857	970,762	953,175

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	620,247	50,290	64,849	569,956	555,398
Public bond	3,993	616	720	3,377	3,273
Insurance	778,445	37,498	49,893	740,946	728,551

<Minato Bank>

Investment trust (Including fund wrap)	282,640	25,014	39,332	257,625	243,307
Public bond	3,317	(28)	45	3,345	3,272
Insurance	248,586	18,771	23,963	229,815	224,623

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

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

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

II. Reference Materials (Consolidated Financial Statements of Kansai Mirai FG)

【Consolidated Financial Results】

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

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1-3Q of FY 2023	143,011 million yen 2.6 %	25,133 million yen (6.4)%	19,852 million yen (1.3)%
1-3Q of FY 2022	139,444 million yen (0.7)%	26,845 million yen (2.0)%	20,120 million yen 4.3 %

	Total Assets	Net Assets
December 31, 2023	14,141,241 million yen	530,971 million yen
March 31, 2023	14,046,034 million yen	509,273 million yen

	Net Income per Share of Common Stock
1-3Q of FY 2023	53.29 yen
1-3Q of FY 2022	54.01 yen

【Consolidated Balance Sheets】

(Millions of yen)

	March 31, 2023	December 31, 2023
Assets		
Cash and due from banks	¥ 2,522,708	¥ 2,435,760
Call loans and bills bought	2,670	2,411
Monetary claims bought	20	—
Trading account securities	25	—
Securities	1,308,436	1,351,049
Loans and bills discounted	9,894,721	10,021,559
Foreign exchange assets	15,327	19,357
Lease receivables and investment in leases	32,044	34,079
Other assets	159,504	157,471
Tangible fixed assets	90,348	87,484
Intangible fixed assets	5,891	4,798
Net defined benefit asset	24,184	24,482
Deferred tax assets	21,205	20,295
Customers' liabilities for acceptances and guarantees	31,004	41,545
Reserve for possible loan losses	(62,062)	(59,054)
Total Assets	¥ 14,046,034	¥ 14,141,241

[Consolidated Balance Sheets- Continued]

(Millions of yen)

	March 31, 2023	December 31, 2023
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,074,698	¥ 11,250,758
Negotiable certificates of deposit	235,120	308,150
Call money and bills sold	1,192,649	765,944
Payables under securities lending transactions	251,139	401,703
Borrowed money	648,810	735,793
Foreign exchange liabilities	889	839
Other liabilities	85,385	91,488
Reserve for employees' bonuses	5,461	3,017
Net defined benefit liability	6,843	6,542
Other reserves	4,759	4,484
Acceptances and guarantees	31,004	41,545
Total Liabilities	13,536,760	13,610,269
Net Assets		
Capital stock	29,589	29,589
Capital surplus	308,936	308,936
Retained earnings	171,080	190,929
Total stockholders' equity	509,607	529,455
Net unrealized gains on available-for-sale securities	(1,049)	(722)
Net deferred gains on hedges	411	1,697
Remeasurements of defined benefit plans	267	501
Total accumulated other comprehensive income	(370)	1,476
Non-controlling interests	36	39
Total Net Assets	509,273	530,971
Total Liabilities and Net Assets	¥ 14,046,034	¥ 14,141,241

【Consolidated Statements of Income】

(Millions of yen)

	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023
Ordinary income	¥ 139,444	¥ 143,011
Interest income	82,530	85,248
Interest on loans and bills discounted	72,858	73,605
Interest and dividends on securities	5,843	8,109
Trust fees	3	11
Fees and commissions	35,586	33,489
Other operating income	17,265	20,986
Other ordinary income	4,059	3,275
Ordinary expenses	112,599	117,877
Interest expenses	2,508	3,270
Interest on deposits	1,622	1,697
Fees and commissions	12,268	12,871
Other operating expenses	15,831	20,119
General and administrative expenses	77,636	75,623
Other ordinary expenses	4,354	5,991
Ordinary profits	26,845	25,133
Extraordinary gains	2,281	1,972
Extraordinary losses	603	694
Income before income taxes	28,523	26,412
Income taxes – current	5,869	6,538
Income taxes – deferred	2,532	18
Total income taxes	8,401	6,557
Net income	20,122	19,855
Net income attributable to non-controlling interests	2	2
Net income attributable to owners of parent	¥ 20,120	¥ 19,852

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	Third Quarter of FY2022 From April 1, 2022 to December 31, 2022	Third Quarter of FY2023 From April 1, 2023 to December 31, 2023
Net income	¥ 20,122	¥ 19,855
Other comprehensive income	(11,619)	1,847
Net unrealized gains on available-for-sale securities	(12,585)	326
Net deferred gains on hedges	1,014	1,286
Remeasurements of defined benefit plans	(49)	234
Total comprehensive income	¥ 8,502	¥ 21,702
Total comprehensive income attributable to:		
Owners of parent	¥ 8,500	¥ 21,699
Non-controlling interests	¥ 2	¥ 2