



# Resona Holdings, Inc.

## Consolidated Financial Results for the First Half of Fiscal Year 2021 (Six months ended September 30, 2021/ Unaudited) <under Japanese GAAP>



Code number: 8308

Stock exchange listings: Tokyo

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

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

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

Quarterly securities report issuing date: November 19, 2021 Dividends payment date: December 8, 2021

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

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

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

### 1. Consolidated Financial Results for the First Half of Fiscal Year 2021 (April 1, 2021 - September 30, 2021)

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

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
1H of FY2021	413,193	( 8.2 )	117,598	( 39.2 )	80,837	( 43.3 )
1H of FY2020	381,925	( -11.4 )	84,488	( -25.0 )	56,395	( -26.7 )

Note: Comprehensive Income: 1H of FY2021: 121,513 million yen (-33.3%) 1H of FY2020: 182,082 million yen (285.9%)

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	Yen
1H of FY2021	33.10	33.09
1H of FY2020	24.54	24.54

### (2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	Million yen	%
September 30, 2021	75,309,781	2,572,918	3.4
March 31, 2021	73,697,682	2,519,645	3.1

(Reference) Net Assets Attributable to Stockholders: September 30, 2021: 2,555,852 million yen March 31, 2021: 2,317,265 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
FY2020	-	10.50	-	10.50	21.00
FY2021	-	10.50	-	-	-
FY2021(Forecast)	-	-	-	10.50	21.00

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

### 3. Earnings Targets for Fiscal Year 2021 (April 1, 2021 - March 31, 2022)

(% 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
FY2021 (Full year)	145,000	16.5	59.66

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

2. The Group provides financial services, including credit card administration, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment, such as a negative interest rate introduced by the Bank of Japan, spread of COVID-19, exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

※ **Other**

(1) Changes in significant subsidiaries during the period : No  
     New : Not applicable  
     Excluded : Not applicable

(2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

A) Changes due to revision of accounting standards : Yes  
 B) Changes due to other reasons : No  
 C) Changes in accounting estimates : No  
 D) Restatements : No

Note: For more details, please refer to “Consolidated Financial Statements (5) Changes in Accounting Policies” on page 6 of the attachment

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period  
     September 30, 2021 : 2,424,042,866 shares  
     March 31, 2021 : 2,302,829,191 shares

B) Treasury stock at the end of the period  
     September 30, 2021 : 4,764,664 shares  
     March 31, 2021 : 5,837,458 shares

C) Average outstanding shares during the period  
     1H of FY2021 : 2,441,911,879 shares  
     1H of FY2020 : 2,297,365,790 shares

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

September 30, 2021 : 3,789,600 shares  
 March 31, 2021 : 4,840,100 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,430,626,046 shares

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

Note: Disclaimer regarding Forward-looking Statements

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements. Resona Holdings does not revise the full year targets announced in May 2021, at this point in time.

Note: How to get supplemental information for the financial results

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

The presentation video and materials of the investor relations meeting for institutional investor or analyst will be posted on the web site on November 18, 2021.

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(Supplementary Explanatory Material)

Reference Materials for the First Half of FY2021

## Consolidated Financial Statements

### (1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Assets</b>		
Cash and due from banks	¥ 25,223,147	¥ 25,463,604
Call loans and bills bought	107,242	294,684
Monetary claims bought	221,739	229,848
Trading assets	231,695	206,039
Securities	7,147,733	8,009,592
Loans and bills discounted	38,978,959	39,306,663
Foreign exchange assets	139,436	154,073
Lease receivables and investments in leases	36,559	35,183
Other assets	965,192	960,946
Tangible fixed assets	361,178	359,333
Intangible fixed assets	53,339	54,356
Net defined benefit asset	43,949	46,686
Deferred tax assets	29,728	26,286
Customers' liabilities for acceptances and guarantees	347,904	355,598
Reserve for possible loan losses	(190,088)	(193,102)
Reserve for possible losses on investments	(36)	(13)
<b>Total Assets</b>	<b>¥ 73,697,682</b>	<b>¥ 75,309,781</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 58,691,223	¥ 58,550,980
Negotiable certificates of deposit	739,170	1,315,230
Call money and bills sold	630,895	1,399,246
Payables under repurchase agreements	3,000	5,000
Payables under securities lending transactions	1,064,481	1,205,839
Trading liabilities	39,626	36,418
Borrowed money	7,218,168	7,622,694
Foreign exchange liabilities	8,025	8,574
Bonds	326,000	261,000
Due to trust account	1,304,346	1,135,937
Other liabilities	663,699	689,954
Reserve for employees' bonuses	18,650	15,524
Net defined benefit liability	15,371	14,457
Other reserves	34,643	33,436
Deferred tax liabilities	54,613	68,762
Deferred tax liabilities for land revaluation	18,216	18,206
Acceptances and guarantees	347,904	355,598
<b>Total Liabilities</b>	<b>71,178,037</b>	<b>72,736,863</b>
<b>Net Assets</b>		
Capital stock	50,552	50,552
Capital surplus	15,769	159,404
Retained earnings	1,796,476	1,849,599
Treasury stock	(2,478)	(1,866)
<b>Total stockholders' equity</b>	<b>1,860,319</b>	<b>2,057,690</b>
Net unrealized gains on available-for-sale securities	442,901	484,409
Net deferred gains on hedges	10,671	6,662
Revaluation reserve for land	39,702	39,679
Foreign currency translation adjustments	(5,851)	(3,982)
Remeasurements of defined benefit plans	(30,478)	(28,607)
<b>Total accumulated other comprehensive income</b>	<b>456,946</b>	<b>498,161</b>
Stock acquisition rights	279	263
Non-controlling interests	202,099	16,802
<b>Total Net Assets</b>	<b>2,519,645</b>	<b>2,572,918</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 73,697,682</b>	<b>¥ 75,309,781</b>

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

(Millions of yen)

	First Half of FY2020 From April 1, 2020 to September 30, 2020	First Half of FY2021 From April 1, 2021 to September 30, 2021
<b>Ordinary income</b>	¥ 381,925	¥ 413,193
Interest income	214,895	220,337
Interest on loans and bills discounted	178,964	177,189
Interest and dividends on securities	23,573	27,472
Trust fees	9,287	10,173
Fees and commissions	113,302	127,382
Trading income	3,173	1,512
Other operating income	24,434	19,114
Other ordinary income	16,833	34,674
<b>Ordinary expenses</b>	297,437	295,595
Interest expenses	10,406	6,272
Interest on deposits	5,351	3,726
Fees and commissions	29,075	31,997
Trading expenses	31	37
Other operating expenses	8,181	17,012
General and administrative expenses	212,865	212,201
Other ordinary expenses	36,876	28,074
<b>Ordinary profits</b>	84,488	117,598
<b>Extraordinary gains</b>	841	348
Gains on disposal of fixed assets	841	348
<b>Extraordinary losses</b>	1,093	1,552
Losses on disposal of fixed assets	495	616
Impairment losses on fixed assets	598	935
<b>Income before income taxes</b>	84,236	116,394
Income taxes – current	24,676	34,228
Income taxes – deferred	(83)	1,622
Total income taxes	24,593	35,851
<b>Net income</b>	59,643	80,543
<b>Net income attributable to non-controlling interests</b>	3,247	(294)
<b>Net income attributable to owners of parent</b>	¥ 56,395	¥ 80,837

**[Consolidated Statements of Comprehensive Income]**

(Millions of yen)

	First Half of FY2020 From April 1, 2020 to September 30, 2020	First Half of FY2021 From April 1, 2021 to September 30, 2021
<b>Net income</b>	¥ 59,643	¥ 80,543
<b>Other comprehensive income</b>	122,439	40,970
Net unrealized gains (losses) on available-for-sale securities	124,956	39,194
Net deferred gains (losses) on hedges	(3,192)	(4,002)
Foreign currency translation adjustments	(3,586)	2,318
Remeasurements of defined benefit plans	4,225	3,432
Share of other comprehensive income of affiliates accounted for using the equity method	36	27
<b>Total comprehensive income</b>	¥ 182,082	¥ 121,513
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 175,466	¥ 121,358
Non-controlling interests	¥ 6,616	¥ 154

**(3) Consolidated Statements of Changes in Net Assets**  
For the first half of fiscal year 2020 (April 1, 2020 - September 30, 2020)

(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	¥ 50,472	¥ —	¥ 1,720,062	¥ (12,880)	¥ 1,757,655	¥ 306,196	¥ 16,619
Cumulative effect due to revision of accounting standards for foreign subsidiaries			(311)		(311)		
Restated balance	50,472	—	1,719,751	(12,880)	1,757,343	306,196	16,619
Changes during the term							
Issuance of new stock	79	79			159		
Dividends paid			(24,164)		(24,164)		
Net income attributable to owners of parent			56,395		56,395		
Purchase of treasury stock				(1,404)	(1,404)		
Disposal of treasury stock		(0)		813	813		
Cancellation of treasury stock		(10,202)		10,202	—		
Reversal of revaluation reserve for land			135		135		
Changes in ownership interest of parent due to transactions with non-controlling interests		47			47		
Transfer from retained earnings to capital surplus		10,074	(10,074)		—		
Net changes except for stockholders' equity during the term						120,728	(3,193)
Total changes during the term	79	—	22,291	9,611	31,982	120,728	(3,193)
Balance at the end of the term	¥ 50,552	¥ —	¥ 1,742,042	¥ (3,268)	¥ 1,789,326	¥ 426,924	¥ 13,426

	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	¥ 40,209	¥ (1,942)	¥ (40,402)	¥ 320,680	¥ 297	¥ 237,910	¥ 2,316,543
Cumulative effect due to revision of accounting standards for foreign subsidiaries						(331)	(643)
Restated balance	40,209	(1,942)	(40,402)	320,680	297	237,579	2,315,900
Changes during the term							
Issuance of new stock							159
Dividends paid							(24,164)
Net income attributable to owners of parent							56,395
Purchase of treasury stock							(1,404)
Disposal of treasury stock							813
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							135
Changes in ownership interest of parent due to transactions with non-controlling interests							47
Transfer from retained earnings to capital surplus							—
Net changes except for stockholders' equity during the term	(135)	(2,419)	3,955	118,935	(5)	4,745	123,675
Total changes during the term	(135)	(2,419)	3,955	118,935	(5)	4,745	155,658
Balance at the end of the term	¥ 40,073	¥ (4,362)	¥ (36,446)	¥ 439,615	¥ 292	¥ 242,324	¥ 2,471,558

**Consolidated Statements of Changes in Net Assets - Continued**  
For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)

(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 term							
Increase by share exchanges		184,556			184,556		
Dividends paid			(25,642)		(25,642)		
Net income attributable to owners of parent			80,837		80,837		
Purchase of treasury stock				(40,911)	(40,911)		
Disposal of treasury stock		1		601	603		
Cancellation of treasury stock		(40,923)		40,923	—		
Reversal of revaluation reserve for land			22		22		
Net changes except for stockholders' equity during the term						41,508	(4,009)
Total changes during the term	—	143,635	55,217	612	199,465	41,508	(4,009)
Balance at the end of the term	¥ 50,552	¥ 159,404	¥ 1,849,599	¥ (1,866)	¥ 2,057,690	¥ 484,409	¥ 6,662

	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 term							
Increase by share exchanges							184,556
Dividends paid							(25,642)
Net income attributable to owners of parent							80,837
Purchase of treasury stock							(40,911)
Disposal of treasury stock							603
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							22
Net changes except for stockholders' equity during the term	(22)	1,869	1,870	41,215	(16)	(185,162)	(143,963)
Total changes during the term	(22)	1,869	1,870	41,215	(16)	(185,162)	55,502
Balance at the end of the term	¥ 39,679	¥ (3,982)	¥ (28,607)	¥ 498,161	¥ 263	¥ 16,802	¥ 2,572,918

**(4) Note on Going-Concern Assumption**

Not applicable

**(5) Changes in Accounting Policies**

**Application of “Accounting Standard for Revenue Recognition”**

The Group has applied “Accounting Standard for Revenue Recognition” (ASBJ Statement No. 29, March 31, 2020), etc. from the beginning of the first half of fiscal year 2021 and recognizes revenue when it transfers control of promised goods or services to a customer in the amount expected to receive upon exchange of the goods or services.

Regarding the application of the accounting standards, the Group follows the transitional treatments set forth in the supplementary provision of Paragraph 84 of the accounting standard. The cumulative effect in case the Group applies the new accounting policy retroactively prior to the first half of fiscal year 2021 was added to or subtracted from the beginning balance of retained earnings of the first half of fiscal year 2021.

The effect of this change is immaterial.

**Application of “Accounting Standard for Fair Value Measurement”**

The Group has applied "Accounting Standard for Fair Value Measurement" (ASBJ Statement No.30 July 4, 2019), etc. from the beginning of the first half of fiscal year 2021. In accordance with Article 8 of the accounting standard, the fair value adjustment method used to determine the fair values of derivative transactions was revised to the method maximizing the use of relevant observable inputs estimated from derivatives and others traded in the market.

In accordance with the transitional measures set forth in provisions of Article 20 of the accounting standard, the cumulative effect in case the Group applies the new accounting policy retroactively prior to the first half of fiscal year 2021 was added to or subtracted from the beginning balance of retained earnings of the first half of fiscal year 2021.

As a result, retained earnings decreased by JPY1,541 million, trading assets decreased by JPY1,299 million, other assets decreased by JPY946 million, deferred tax assets increased by JPY102 million, trading liabilities decreased by JPY18 million, other liabilities decreased by JPY30 million, and deferred tax liabilities decreased by JPY554 million as of the beginning of the first half of fiscal year 2021.

In addition, in accordance with the transitional treatments set forth in Article 19 of the accounting standard and Article 44-2 of "Accounting Standard for Financial Instruments" (ASBJ Statement No. 10, July 4, 2019), the Group applies new accounting policies prescribed by "Accounting Standard for Fair Value Measurement", etc. prospectively.

As a result, fair values of Japanese stocks included in available-for-sale securities were previously measured based on the average quoted market price over the last month of the half, in principle, however, from the end of this half, those fair values are measured based on the quoted market price as of the last day of the half.

**(6) Significant Subsequent Event**

**Acquisition of Treasury Shares and Cancellation of Treasury Shares**

Resona Holdings has resolved, at its board of directors meeting held on November 9, 2021, 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 30,000,000 shares (1.24% 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 November 10, 2021 to December 20, 2021
(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	January 11, 2022 (planned)



[Reference]

Statement of Trust Assets and Liabilities

Assets				
	March 31, 2021		September 30, 2021	
	Million yen	%	Million yen	%
Loans and bills discounted	¥ 16,195	0.05	¥ 14,530	0.04
Securities	20	0.00	20	0.00
Beneficiary rights	26,041,193	81.56	25,985,864	81.46
Securities held in custody account	18,410	0.06	18,070	0.06
Monetary claims	4,103,565	12.85	4,246,277	13.31
Tangible fixed assets	336,399	1.05	329,496	1.03
Intangible fixed assets	2,924	0.01	2,929	0.01
Other claims	5,986	0.02	4,916	0.02
Due from banking account	1,304,346	4.08	1,135,937	3.56
Cash and due from banks	101,282	0.32	162,972	0.51
Total assets	¥ 31,930,324	100.00	¥ 31,901,016	100.00

Liabilities				
	March 31, 2021		September 30, 2021	
	Million yen	%	Million yen	%
Money trusts	¥ 11,169,574	34.98	¥ 11,238,800	35.23
Pension trusts	2,428,957	7.61	2,705,128	8.48
Property formation benefit trusts	1,069	0.01	1,076	0.01
Securities investment trusts	13,302,145	41.66	12,778,141	40.05
Money entrusted, other than money trusts	330,984	1.03	340,862	1.07
Securities trusts	18,412	0.06	18,072	0.06
Monetary claims trusts	4,107,074	12.86	4,249,087	13.32
Land and fixtures trusts	4,837	0.01	4,884	0.01
Composite trusts	567,269	1.78	564,961	1.77
Total liabilities	¥ 31,930,324	100.00	¥ 31,901,016	100.00

- Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.  
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.  
3. Co-managed trust funds under other trust bank's administration amounted to JPY123,528 million as of March 31, 2021 and JPY121,389 million as of September 30, 2021, respectively.

# Financial Results Report for the First Half of FY2021

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

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

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

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

## I. Highlights of Financial Results for the First Half of Fiscal Year 2021

### 1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
<b>Ordinary income</b>	<b>1</b>	<b>413,193</b>	<b>31,267</b>	<b>381,925</b>
Gross operating profit	2	323,199	5,800	317,398
Interest income	3	214,064	9,576	204,488
Trust fees (after disposal of problem loans in the trust account)	4	10,173	885	9,287
<Disposal of problem loans in the trust account>	5	10	(0)	10
Fees and commissions	6	95,385	11,158	84,226
Trading income	7	1,474	(1,668)	3,142
Other operating income	8	2,101	(14,151)	16,252
Expenses(excluding non-recurring items)	9	(206,640)	(231)	(206,409)
Personnel expenses	10	(98,949)	1,586	(100,535)
Non-personnel expenses	11	(92,324)	(1,478)	(90,845)
Taxes	12	(15,366)	(338)	(15,028)
Actual net operating profit (2-5+9+19)	13	116,847	5,717	111,129
Provision to general reserve for possible loan losses	14	(5,525)	166	(5,691)
Other gains/(losses), net	15	6,565	27,373	(20,807)
Net gains/(losses) on stocks	16	23,561	18,577	4,983
Disposal of problem loans	17	(16,121)	4,675	(20,796)
Reversal of credit expenses	18	4,618	1,274	3,344
Equity in earnings of investments in affiliates	19	299	148	151
<b>Ordinary profit</b>	<b>20</b>	<b>117,598</b>	<b>33,109</b>	<b>84,488</b>
Extraordinary gains	21	348	(493)	841
Extraordinary losses	22	(1,552)	(458)	(1,093)
Income before income taxes	23	116,394	32,157	84,236
Income taxes - current	24	(34,228)	(9,551)	(24,676)
Income taxes - deferred	25	(1,622)	(1,705)	83
Net income	26	80,543	20,900	59,643
Net income attributable to non-controlling interests	27	294	3,542	(3,247)
Kansai Mirai Financial Group	28	—	2,617	(2,617)
<b>Net income attributable to owners of parent</b>	<b>29</b>	<b>80,837</b>	<b>24,442</b>	<b>56,395</b>

<b>Credit expense (5+14+17+18)</b>	<b>30</b>	<b>(17,018)</b>	<b>6,115</b>	<b>(23,134)</b>
Disposal of problem loans in the trust account	31	10	(0)	10
Provision to general reserve for possible loan losses	32	(5,525)	166	(5,691)
Write-off of loans	33	(10,877)	(3,341)	(7,535)
Provision to specific reserve for possible loan losses	34	(4,381)	8,088	(12,469)
Provision to special reserve for certain overseas loans	35	(1)	(2)	1
Other disposal of problem loans	36	(862)	(68)	(793)
Gains on recoveries of written-off loans	37	4,618	1,274	3,344

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Number of consolidated subsidiaries	38	29	1	28
Number of affiliated companies accounted for by the equity method	39	6	1	5
Total	40	35	2	33

<Total of group banks under Resona HD>

(Millions of yen)

		Total of group banks under Resona HD			Resona Bank		
		1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Gross operating profit (8+16)	1	294,632	5,383	289,248	166,218	(900)	167,118
Interest income	2	210,392	9,481	200,911	114,169	7,517	106,651
Gains/(losses) on cancellation of investment trusts	3	444	461	(16)	-	2,133	(2,133)
Fees and commissions(including trust fees)	4	81,342	11,435	69,907	52,520	5,993	46,526
Trading income	5	1,438	(1,648)	3,087	1,438	(1,648)	3,087
Other operating income	6	1,458	(13,883)	15,342	(1,908)	(12,762)	10,853
Net gains/(losses) on bonds	7	(1,627)	(11,316)	9,688	(3,960)	(11,570)	7,609
Gross operating profit from domestic operations (9+10+12+13+14)	8	279,663	15,586	264,077	154,151	8,008	146,142
Interest income	9	198,977	7,035	191,942	104,337	5,360	98,977
Trust fees (after disposal of problem loans in the trust account)	10	10,211	920	9,291	10,179	908	9,271
<Disposal of problem loans in the trust account>	11	10	(0)	10	10	(0)	10
Fees and commissions	12	69,672	10,261	59,410	41,240	4,875	36,364
Trading income	13	292	(48)	340	292	(48)	340
Other operating income	14	508	(2,582)	3,091	(1,900)	(3,087)	1,187
Net gains/(losses) on bonds	15	870	(730)	1,601	(1,869)	(2,684)	815
Gross operating profit from international operations (17+18+19+20)	16	14,969	(10,202)	25,171	12,067	(8,908)	20,976
Interest income	17	11,415	2,445	8,969	9,831	2,157	7,673
Fees and commissions	18	1,458	253	1,204	1,099	209	890
Trading income	19	1,145	(1,600)	2,746	1,145	(1,600)	2,746
Other operating income	20	950	(11,301)	12,251	(8)	(9,674)	9,666
Net gains/(losses) on bonds	21	(2,497)	(10,585)	8,087	(2,090)	(8,885)	6,794
Expenses (excluding non-recurring items and amortization of goodwill)	22	(193,676)	277	(193,953)	(105,150)	(2,002)	(103,147)
Personnel expenses	23	(85,348)	2,205	(87,553)	(43,591)	649	(44,241)
Non-personnel expenses	24	(93,722)	(1,590)	(92,132)	(53,669)	(2,235)	(51,433)
Taxes	25	(14,605)	(338)	(14,267)	(7,888)	(416)	(7,472)
Actual net operating profit (excluding amortization of goodwill)(1+22-11)	26	100,946	5,661	95,285	61,058	(2,902)	63,961
Core net operating profit (26-7)	27	102,573	16,977	85,596	65,019	8,667	56,351
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (27-3)	28	102,129	16,515	85,613	65,019	6,534	58,484
Amortization of goodwill	29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	100,577	5,661	94,916	61,058	(2,902)	63,961
Provision to general reserve for possible loan losses	31	(5,907)	(1,478)	(4,429)	(4,679)	(3,388)	(1,291)
Net operating profit (1+22+29+31)	32	94,680	4,183	90,497	56,388	(6,291)	62,680
Other gains/(losses), net	33	9,922	26,602	(16,679)	12,348	27,204	(14,856)
Net gains/(losses) on stocks	34	23,360	16,753	6,607	20,520	18,823	1,696
Disposal of problem loans	35	(13,712)	4,766	(18,478)	(8,321)	5,416	(13,738)
Reversal of credit expenses	36	4,662	1,661	3,000	2,924	1,594	1,329
Other	37	(4,387)	3,421	(7,809)	(2,775)	1,369	(4,144)
Ordinary profit (32+33)	38	104,603	30,785	73,817	68,737	20,912	47,824
Extraordinary gains/(losses), net	39	(1,192)	(1,140)	(51)	(923)	(350)	(573)
Gains/(losses) on disposal of fixed assets	40	(257)	(803)	545	(320)	(140)	(179)
Impairment losses on fixed assets	41	(934)	(336)	(597)	(602)	(209)	(393)
Net income before income taxes (38+39)	42	103,411	29,644	73,766	67,813	20,562	47,251
Income taxes-current	43	(30,326)	(3,950)	(26,376)	(21,133)	(1,516)	(19,617)
Income taxes-deferred	44	(869)	(5,573)	4,704	999	(4,618)	5,617
Net income (42+43+44)	45	72,215	20,121	52,094	47,679	14,427	33,251
Credit expense (11+31+35+36)	46	(14,947)	4,949	(19,896)	(10,067)	3,623	(13,690)
Disposal of problem loans in the trust account	47	10	(0)	10	10	(0)	10
Provision to general reserve for possible loan losses	48	(4,928)	(499)	(4,429)	(4,679)	(3,388)	(1,291)
Write-off of loans	49	(8,945)	(2,444)	(6,500)	(6,426)	(2,207)	(4,219)
Provision to specific reserve for possible loan losses	50	(4,362)	6,821	(11,184)	(1,469)	7,725	(9,195)
Provision to special reserve for certain overseas loans	51	(1)	(2)	1	(1)	(2)	1
Other disposal of problem loans	52	(852)	(56)	(795)	(423)	(98)	(325)
Gains on recoveries of written-off loans	53	4,132	1,131	3,000	2,924	1,594	1,329

Note: Net income does not exclude income attributable to non-controlling interests

(Millions of yen)

			Saitama Resona Bank			Total of banks under KMFG		
			1st half of FY 2021		1st half of FY 2020	1st half of FY 2021		1st half of FY 2020
			(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Gross operating profit	(8+16)	1	59,547	1,546	58,001	68,866	4,737	64,128
Interest income		2	43,902	2,000	41,902	52,320	(36)	52,357
Gains/(losses) on cancellation of investment trusts		3	225	(717)	943	218	(954)	1,173
Fees and commissions(including trust fees)		4	14,583	882	13,700	14,239	4,559	9,679
Trading income		5	-	-	-	-	-	-
Other operating income		6	1,061	(1,336)	2,398	2,305	215	2,090
Net gains/(losses) on bonds		7	1,100	(51)	1,151	1,232	305	927
Gross operating profit from domestic operations (9+10+12+13+14)		8	58,261	2,973	55,287	67,251	4,604	62,647
Interest income		9	42,938	1,837	41,100	51,701	(161)	51,863
Trust fees (after disposal of problem loans in the trust account)		10	25	5	20	6	6	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	14,443	868	13,575	13,987	4,517	9,470
Trading income		13	-	-	-	-	-	-
Other operating income		14	853	261	591	1,555	243	1,312
Net gains/(losses) on bonds		15	1,721	1,447	274	1,018	506	511
Gross operating profit from international operations (17+18+19+20)		16	1,286	(1,427)	2,714	1,614	133	1,481
Interest income		17	964	163	801	618	125	493
Fees and commissions		18	113	8	105	245	36	208
Trading income		19	-	-	-	-	-	-
Other operating income		20	208	(1,598)	1,806	750	(27)	778
Net gains/(losses) on bonds		21	(621)	(1,498)	877	213	(201)	415
Expenses (excluding non-recurring items and amortization of goodwill)		22	(38,084)	(706)	(37,378)	(50,441)	2,986	(53,427)
Personnel expenses		23	(16,224)	(111)	(16,113)	(25,531)	1,667	(27,199)
Non-personnel expenses		24	(18,871)	(564)	(18,306)	(21,181)	1,210	(22,391)
Taxes		25	(2,988)	(29)	(2,958)	(3,728)	107	(3,836)
Actual net operating profit (excluding amortization of goodwill)(1+22-11)		26	21,462	839	20,623	18,424	7,723	10,700
Core net operating profit (26-7)		27	20,362	890	19,471	17,191	7,418	9,773
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (27-3)		28	20,137	1,608	18,528	16,972	8,373	8,599
Amortization of goodwill		29	-	-	-	(368)	-	(368)
Actual net operating profit (including amortization of goodwill) (26+29)		30	21,462	839	20,623	18,056	7,723	10,332
Provision to general reserve for possible loan losses		31	-	1,594	(1,594)	(1,227)	316	(1,544)
Net operating profit (1+22+29+31)		32	21,462	2,433	19,029	16,828	8,040	8,788
Other gains/(losses), net		33	1,566	1,129	436	(3,992)	(1,731)	(2,260)
Net gains/(losses) on stocks		34	2,357	(212)	2,570	482	(1,858)	2,340
Disposal of problem loans		35	(1,569)	(593)	(976)	(3,820)	(56)	(3,763)
Reversal of credit expenses		36	1,007	613	393	730	(547)	1,277
Other		37	(228)	1,321	(1,550)	(1,384)	730	(2,114)
Ordinary profit (32+33)		38	23,029	3,563	19,465	12,836	6,308	6,527
Extraordinary gains/(losses), net		39	(151)	(0)	(151)	(116)	(789)	673
Gains/(losses) on disposal of fixed assets		40	(4)	44	(48)	67	(707)	774
Impairment losses on fixed assets		41	(147)	(44)	(102)	(183)	(82)	(101)
Net income before income taxes (38+39)		42	22,877	3,563	19,314	12,720	5,519	7,201
Income taxes-current		43	(6,449)	(791)	(5,658)	(2,743)	(1,642)	(1,101)
Income taxes-deferred		44	(373)	(333)	(40)	(1,494)	(621)	(873)
Net income (42+43+44)		45	16,054	2,437	13,616	8,481	3,255	5,226
Credit expense (11+31+35+36)		46	(562)	1,614	(2,176)	(4,317)	(287)	(4,029)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	978	2,572	(1,594)	(1,227)	316	(1,544)
Write-off of loans		49	(1,497)	(564)	(933)	(1,021)	327	(1,348)
Provision to specific reserve for possible loan losses		50	(449)	(498)	48	(2,443)	(405)	(2,037)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(72)	19	(92)	(355)	22	(377)
Gains on recoveries of written-off loans		53	478	84	393	730	(547)	1,277

Note: Net income does not exclude income attributable to non-controlling interests

(Millions of yen)

		Kansai Mirai Bank			Minato Bank			
		1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	
Gross operating profit	(8+16)	1	49,157	3,904	45,253	19,708	833	18,874
Interest income		2	37,992	(13)	38,006	14,327	(23)	14,351
Gains/(losses) on cancellation of investment trusts		3	-	(863)	863	218	(91)	310
Fees and commissions(including trust fees)		4	9,710	3,574	6,136	4,528	985	3,542
Trading income		5	-	-	-	-	-	-
Other operating income		6	1,454	343	1,110	851	(128)	980
Net gains/(losses) on bonds		7	722	519	203	509	(214)	724
Gross operating profit from domestic operations (9+10+12+13+14)		8	48,375	3,710	44,664	18,876	894	17,982
Interest income		9	37,717	(146)	37,863	13,984	(15)	14,000
Trust fees (after disposal of problem loans in the trust account)		10	6	6	-	-	-	-
<Disposal of problem loans in the trust account>		11	-	-	-	-	-	-
Fees and commissions		12	9,570	3,555	6,014	4,417	961	3,456
Trading income		13	-	-	-	-	-	-
Other operating income		14	1,081	294	786	474	(51)	525
Net gains/(losses) on bonds		15	669	466	203	349	40	308
Gross operating profit from international operations (17+18+19+20)		16	782	193	588	831	(60)	892
Interest income		17	275	132	143	343	(7)	350
Fees and commissions		18	134	12	122	110	24	86
Trading income		19	-	-	-	-	-	-
Other operating income		20	372	49	323	377	(77)	454
Net gains/(losses) on bonds		21	53	53	-	160	(254)	415
Expenses (excluding non-recurring items and amortization of goodwill)		22	(35,348)	2,263	(37,612)	(15,092)	722	(15,815)
Personnel expenses		23	(17,771)	1,116	(18,888)	(7,759)	551	(8,311)
Non-personnel expenses		24	(14,973)	1,034	(16,008)	(6,207)	175	(6,383)
Taxes		25	(2,603)	112	(2,715)	(1,125)	(4)	(1,120)
Actual net operating profit (excluding amortization of goodwill)(1+22-11)		26	13,809	6,167	7,641	4,615	1,556	3,059
Core net operating profit (26-7)		27	13,086	5,648	7,438	4,105	1,770	2,334
Core net operating profit (excluding gains/(losses) on cancellation of investment trusts) (27-3)		28	13,086	6,511	6,575	3,886	1,861	2,024
Amortization of goodwill		29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)		30	13,440	6,167	7,273	4,615	1,556	3,059
Provision to general reserve for possible loan losses		31	(619)	550	(1,169)	(608)	(233)	(375)
Net operating profit (1+22+29+31)		32	12,821	6,717	6,104	4,007	1,322	2,684
Other gains/(losses), net		33	(2,928)	(2,117)	(810)	(1,064)	386	(1,450)
Net gains/(losses) on stocks		34	17	(1,573)	1,591	464	(284)	748
Disposal of problem loans		35	(2,331)	(117)	(2,214)	(1,488)	60	(1,549)
Reversal of credit expenses		36	634	(539)	1,173	96	(7)	104
Other		37	(1,248)	112	(1,360)	(135)	618	(753)
Ordinary profit (32+33)		38	9,893	4,599	5,294	2,942	1,708	1,233
Extraordinary gains/(losses), net		39	(124)	(828)	703	8	38	(29)
Gains/(losses) on disposal of fixed assets		40	12	(770)	783	54	63	(8)
Impairment losses on fixed assets		41	(137)	(57)	(80)	(46)	(24)	(21)
Net income before income taxes (38+39)		42	9,768	3,771	5,997	2,951	1,747	1,204
Income taxes-current		43	(1,569)	(587)	(981)	(1,174)	(1,055)	(119)
Income taxes-deferred		44	(1,730)	(1,050)	(680)	235	428	(193)
Net income (42+43+44)		45	6,469	2,134	4,335	2,012	1,121	891
Credit expense (11+31+35+36)		46	(2,316)	(106)	(2,209)	(2,001)	(180)	(1,820)
Disposal of problem loans in the trust account		47	-	-	-	-	-	-
Provision to general reserve for possible loan losses		48	(619)	550	(1,169)	(608)	(233)	(375)
Write-off of loans		49	(1,021)	326	(1,348)	(0)	0	(0)
Provision to specific reserve for possible loan losses		50	(1,219)	(582)	(637)	(1,223)	176	(1,400)
Provision to special reserve for certain overseas loans		51	-	-	-	-	-	-
Other disposal of problem loans		52	(90)	137	(228)	(264)	(115)	(149)
Gains on recoveries of written-off loans		53	634	(539)	1,173	96	(7)	104

Note: Net income does not exclude income attributable to non-controlling interests

## 2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Actual net operating profit	100,946	5,661	95,285	61,058	(2,902)	63,961
Actual net operating profit per employee (thousands of yen)	5,323	474	4,849	6,526	(211)	6,738
Net operating profit	94,680	4,183	90,497	56,388	(6,291)	62,680
Net operating profit per employee (thousands of yen)	4,993	387	4,605	6,027	(575)	6,603

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Actual net operating profit	21,462	839	20,623	18,424	7,723	10,700
Actual net operating profit per employee (thousands of yen)	6,559	252	6,306	2,907	1,354	1,553
Net operating profit	21,462	2,433	19,029	16,828	8,040	8,788
Net operating profit per employee (thousands of yen)	6,559	740	5,819	2,656	1,380	1,275

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Actual net operating profit	13,809	6,167	7,641	4,615	1,556	3,059
Actual net operating profit per employee (thousands of yen)	3,172	1,522	1,649	2,319	968	1,350
Net operating profit	12,821	6,717	6,104	4,007	1,322	2,684
Net operating profit per employee (thousands of yen)	2,945	1,627	1,317	2,013	828	1,185

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

## 3. R O E

<Consolidated>

(%)

	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Net income ROE	8.23	1.88	6.34

Net income attributable to owners of parent × 365/183

Note: ROE=

(Shareholders' equity at beginning of period + total shareholders' equity at end of period) / 2

#### 4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Average interest rate on funds invested (a)	0.65	(0.07)	0.73	0.66	(0.03)	0.70
Average interest rate of loans and bills discounted (c)	0.89	(0.03)	0.92	0.85	(0.00)	0.86
Average interest rate on securities	0.67	(0.07)	0.75	0.88	0.01	0.87
Average interest rate on procured funds (b)	0.52	(0.11)	0.64	0.54	(0.07)	0.61
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.01	0.00	(0.00)	0.00
Average interest rate on external debt	(0.00)	(0.02)	0.02	(0.00)	0.00	(0.00)
Gross interest margin (a) - (b)	0.12	0.04	0.08	0.12	0.03	0.08
Loan-to-deposit spread (c) - (d)	0.88	(0.02)	0.91	0.84	(0.00)	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.92	(0.02)	0.94	0.88	(0.00)	0.88
Loan-to-deposit spread (e) - (d)	0.91	(0.01)	0.93	0.87	0.00	0.87

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Average interest rate on funds invested (a)	0.52	(0.07)	0.60	0.79	(0.15)	0.95
Average interest rate of loans and bills discounted (c)	0.85	(0.05)	0.90	1.02	(0.06)	1.08
Average interest rate on securities	0.52	(0.06)	0.59	0.39	(0.26)	0.66
Average interest rate on procured funds (b)	0.37	(0.10)	0.48	0.69	(0.24)	0.94
Average interest rate of deposits and negotiable CDs (d)	0.00	(0.00)	0.00	0.02	(0.00)	0.03
Average interest rate on external debt	0.00	(0.17)	0.17	(0.00)	0.00	(0.01)
Gross interest margin (a) - (b)	0.14	0.02	0.12	0.09	0.08	0.01
Loan-to-deposit spread (c) - (d)	0.84	(0.05)	0.89	0.99	(0.05)	1.05

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	0.92	(0.03)	0.95	1.02	(0.06)	1.08
Loan-to-deposit spread (e) - (d)	0.91	(0.03)	0.94	0.99	(0.05)	1.05

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Average interest rate on funds invested (a)	0.83	(0.17)	1.00	0.69	(0.12)	0.82
Average interest rate of loans and bills discounted (c)	1.07	(0.05)	1.13	0.88	(0.07)	0.96
Average interest rate on securities	0.36	(0.23)	0.60	0.47	(0.35)	0.82
Average interest rate on procured funds (b)	0.69	(0.26)	0.96	0.68	(0.20)	0.89
Average interest rate of deposits and negotiable CDs (d)	0.02	(0.00)	0.03	0.01	(0.00)	0.02
Average interest rate on external debt	(0.00)	0.01	(0.02)	(0.00)	(0.13)	0.12
Gross interest margin (a) - (b)	0.13	0.09	0.04	0.00	0.07	(0.06)
Loan-to-deposit spread (c) - (d)	1.05	(0.04)	1.09	0.86	(0.07)	0.94

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.07	(0.05)	1.13	0.89	(0.07)	0.97
Loan-to-deposit spread (e) - (d)	1.05	(0.04)	1.09	0.87	(0.07)	0.95

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, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	63,279,636	215,642	0.67	8,238,317	5,946	(0.08)	55,041,318	209,695	0.75
Loans and bills discounted	38,934,855	174,564	0.89	1,247,165	(1,322)	(0.03)	37,687,689	175,886	0.93
Securities	7,157,013	27,095	0.75	1,583,321	3,940	(0.07)	5,573,692	23,155	0.82
Source of Funds	72,164,692	5,249	0.01	12,351,312	(3,534)	(0.01)	59,813,380	8,784	0.02
Deposits	58,443,553	2,939	0.01	3,799,410	(1,212)	(0.00)	54,644,142	4,152	0.01
Negotiable certificates of deposit	1,240,396	26	0.00	45,682	(3)	(0.00)	1,194,713	29	0.00
Call money	2,276,004	(233)	(0.02)	1,623,577	(269)	(0.03)	652,426	35	0.01
Borrowed money	7,403,746	353	0.00	5,965,830	(931)	(0.16)	1,437,915	1,284	0.17

## 2. Domestic operations

Use of Funds	61,584,250	202,797	0.65	7,734,176	5,510	(0.07)	53,850,073	197,287	0.73
Loans and bills discounted	38,435,933	172,271	0.89	1,301,895	80	(0.03)	37,134,038	172,190	0.92
Securities	6,184,153	21,040	0.67	1,078,013	1,737	(0.07)	5,106,139	19,303	0.75
Source of Funds	70,461,396	3,819	0.01	11,843,275	(1,525)	(0.00)	58,618,120	5,345	0.01
Deposits	57,734,796	2,400	0.00	3,701,605	(390)	(0.00)	54,033,191	2,791	0.01
Negotiable certificates of deposit	1,240,396	26	0.00	45,682	(3)	(0.00)	1,194,713	29	0.00
Call money	2,212,727	(281)	(0.02)	1,641,912	(173)	0.01	570,815	(108)	(0.03)
Borrowed money	7,265,198	144	0.00	5,984,022	(201)	(0.04)	1,281,175	346	0.05

## 3. International operations

Use of Funds	1,831,717	12,866	1.40	437,031	423	(0.37)	1,394,685	12,443	1.77
Loans and bills discounted	498,921	2,292	0.91	(54,729)	(1,403)	(0.41)	553,650	3,695	1.33
Securities	972,860	6,054	1.24	505,307	2,203	(0.40)	467,553	3,851	1.64
Source of Funds	1,839,627	1,451	0.15	440,927	(2,022)	(0.33)	1,398,700	3,474	0.49
Deposits	708,756	538	0.15	97,805	(822)	(0.29)	610,950	1,360	0.44
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	63,276	48	0.15	(18,334)	(95)	(0.19)	81,610	144	0.35
Borrowed money	138,548	208	0.30	(18,192)	(729)	(0.89)	156,740	938	1.19

<Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	33,297,500	117,363	0.70	3,517,303	4,818	(0.05)	29,780,197	112,545	0.75
Loans and bills discounted	21,021,682	89,898	0.85	472,879	74	(0.01)	20,548,803	89,824	0.87
Securities	3,827,165	18,393	0.95	786,830	3,652	(0.00)	3,040,335	14,740	0.96
Source of Funds	37,566,242	3,194	0.01	4,937,094	(2,699)	(0.01)	32,629,148	5,893	0.03
Deposits	31,330,294	1,071	0.00	2,280,714	(977)	(0.00)	29,049,579	2,049	0.01
Negotiable certificates of deposit	732,565	20	0.00	(48,515)	(2)	(0.00)	781,080	22	0.00
Call money	112,453	40	0.07	(82,748)	(71)	(0.04)	195,201	112	0.11
Borrowed money	3,219,897	207	0.01	2,358,617	(727)	(0.20)	861,279	934	0.21

2. Domestic operations

Use of Funds	31,875,574	106,306	0.66	3,058,164	4,508	(0.03)	28,817,409	101,798	0.70
Loans and bills discounted	20,632,359	88,113	0.85	518,672	1,271	(0.00)	20,113,687	86,842	0.86
Securities	3,055,031	13,595	0.88	350,332	1,750	0.01	2,704,699	11,845	0.87
Source of Funds	36,138,515	1,968	0.01	4,475,368	(851)	(0.00)	31,663,147	2,820	0.01
Deposits	30,724,615	566	0.00	2,187,153	(183)	(0.00)	28,537,461	750	0.00
Negotiable certificates of deposit	732,565	20	0.00	(48,515)	(2)	(0.00)	781,080	22	0.00
Call money	49,701	(6)	(0.02)	(67,453)	16	0.01	117,154	(22)	(0.03)
Borrowed money	3,082,068	0	0.00	2,376,884	(0)	(0.00)	705,184	0	0.00

3. International operations

Use of Funds	1,463,564	11,059	1.50	379,108	300	(0.47)	1,084,455	10,758	1.97
Loans and bills discounted	389,322	1,785	0.91	(45,793)	(1,196)	(0.45)	435,115	2,982	1.36
Securities	772,134	4,798	1.23	436,498	1,902	(0.48)	335,635	2,895	1.72
Source of Funds	1,469,365	1,228	0.16	381,696	(1,856)	(0.39)	1,087,668	3,085	0.56
Deposits	605,679	504	0.16	93,561	(794)	(0.33)	512,117	1,299	0.50
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	62,751	47	0.15	(15,295)	(88)	(0.19)	78,046	135	0.34
Borrowed money	137,828	207	0.30	(18,266)	(726)	(0.89)	156,095	934	1.19

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	16,533,901	44,442	0.53	2,566,203	1,468	(0.07)	13,967,698	42,974	0.61
Loans and bills discounted	8,232,361	35,180	0.85	385,815	(478)	(0.05)	7,846,545	35,659	0.90
Securities	1,998,548	5,843	0.58	416,109	598	(0.07)	1,582,439	5,244	0.66
Source of Funds	19,778,793	539	0.00	4,210,301	(532)	(0.00)	15,568,492	1,071	0.01
Deposits	15,778,404	368	0.00	948,058	(10)	(0.00)	14,830,345	378	0.00
Negotiable certificates of deposit	211,161	2	0.00	(40,848)	(0)	0.00	252,009	2	0.00
Call money	834,016	(137)	(0.03)	799,526	(131)	(0.00)	34,489	(5)	(0.03)
Borrowed money	2,510,119	144	0.01	2,185,300	(169)	(0.18)	324,819	313	0.19

2. Domestic operations

Use of Funds	16,347,391	43,317	0.52	2,550,011	1,459	(0.07)	13,797,379	41,858	0.60
Loans and bills discounted	8,195,189	34,985	0.85	385,174	(421)	(0.05)	7,810,015	35,406	0.90
Securities	1,859,514	4,918	0.52	396,762	577	(0.06)	1,462,751	4,341	0.59
Source of Funds	19,590,861	379	0.00	4,192,840	(377)	(0.00)	15,398,020	757	0.00
Deposits	15,727,007	354	0.00	946,172	(0)	(0.00)	14,780,834	354	0.00
Negotiable certificates of deposit	211,161	2	0.00	(40,848)	(0)	0.00	252,009	2	0.00
Call money	833,977	(137)	(0.03)	799,687	(131)	0.00	34,289	(5)	(0.03)
Borrowed money	2,510,059	144	0.01	2,185,243	(169)	(0.18)	324,815	313	0.19

3. International operations

Use of Funds	206,156	1,125	1.08	20,231	8	(0.10)	185,925	1,117	1.19
Loans and bills discounted	37,171	195	1.04	641	(57)	(0.32)	36,530	252	1.37
Securities	139,034	924	1.32	19,346	21	(0.17)	119,687	903	1.50
Source of Funds	207,578	160	0.15	21,500	(155)	(0.18)	186,078	315	0.33
Deposits	51,396	13	0.05	1,886	(10)	(0.04)	49,510	23	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	39	0	0.18	(160)	(0)	(0.01)	200	0	0.19
Borrowed money	60	0	0.25	56	0	(0.04)	4	0	0.29

<Total of banks under KMFG>

(Millions of yen, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	13,448,234	53,836	0.79	2,154,810	(339)	(0.15)	11,293,423	54,176	0.95
Loans and bills discounted	9,680,811	49,484	1.01	388,470	(918)	(0.06)	9,292,340	50,403	1.08
Securities	1,331,299	2,858	0.42	380,381	(311)	(0.23)	950,917	3,169	0.66
Source of Funds	14,819,655	1,515	0.02	3,203,916	(302)	(0.01)	11,615,739	1,818	0.03
Deposits	11,334,854	1,499	0.02	570,637	(224)	(0.00)	10,764,217	1,724	0.03
Negotiable certificates of deposit	296,668	3	0.00	135,045	(0)	(0.00)	161,623	4	0.00
Call money	1,329,534	(137)	(0.02)	906,799	(65)	0.01	422,735	(71)	(0.03)
Borrowed money	1,673,730	0	0.00	1,421,913	(34)	(0.02)	251,816	35	0.02

2. Domestic operations

Use of Funds	13,361,284	53,173	0.79	2,126,000	(457)	(0.15)	11,235,284	53,630	0.95
Loans and bills discounted	9,608,384	49,172	1.02	398,048	(769)	(0.06)	9,210,336	49,942	1.08
Securities	1,269,607	2,526	0.39	330,918	(590)	(0.26)	938,688	3,117	0.66
Source of Funds	14,732,019	1,471	0.01	3,175,067	(295)	(0.01)	11,556,952	1,767	0.03
Deposits	11,283,174	1,479	0.02	568,279	(206)	(0.00)	10,714,894	1,686	0.03
Negotiable certificates of deposit	296,668	3	0.00	135,045	(0)	(0.00)	161,623	4	0.00
Call money	1,329,049	(137)	(0.02)	909,677	(58)	0.01	419,371	(79)	(0.03)
Borrowed money	1,673,070	-	-	1,421,894	(32)	(0.02)	251,175	32	0.02

3. International operations

Use of Funds	161,996	681	0.83	37,692	114	(0.07)	124,304	567	0.91
Loans and bills discounted	72,427	311	0.85	(9,577)	(149)	(0.26)	82,004	461	1.12
Securities	61,692	332	1.07	49,462	279	0.21	12,229	52	0.86
Source of Funds	162,684	62	0.07	37,730	(11)	(0.04)	124,953	73	0.11
Deposits	51,680	20	0.07	2,357	(17)	(0.07)	49,322	38	0.15
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	485	0	0.31	(2,878)	(7)	(0.16)	3,363	8	0.48
Borrowed money	659	0	0.26	18	(2)	(0.87)	641	3	1.14

<Kansai Mirai Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	9,295,503	39,129	0.83	1,521,373	(253)	(0.17)	7,774,129	39,382	1.01
Loans and bills discounted	6,697,039	36,210	1.07	193,410	(652)	(0.05)	6,503,628	36,862	1.13
Securities	959,495	1,900	0.39	251,847	(267)	(0.21)	707,648	2,168	0.61
Source of Funds	10,376,601	1,136	0.02	2,354,335	(239)	(0.01)	8,022,265	1,376	0.03
Deposits	7,534,946	1,136	0.03	298,072	(211)	(0.00)	7,236,874	1,347	0.03
Negotiable certificates of deposit	284,876	3	0.00	128,505	(0)	(0.00)	156,370	4	0.00
Call money	1,168,608	(115)	(0.01)	748,873	(37)	0.01	419,734	(77)	(0.03)
Borrowed money	1,285,830	0	0.00	1,083,555	(2)	(0.00)	202,275	3	0.00

2. Domestic operations

Use of Funds	9,255,322	38,829	0.83	1,504,885	(383)	(0.17)	7,750,437	39,213	1.00
Loans and bills discounted	6,672,332	36,103	1.07	192,664	(637)	(0.05)	6,479,668	36,740	1.13
Securities	924,766	1,712	0.36	222,858	(424)	(0.23)	701,907	2,137	0.60
Source of Funds	10,336,398	1,112	0.02	2,337,846	(237)	(0.01)	7,998,551	1,349	0.03
Deposits	7,508,196	1,123	0.02	293,836	(203)	(0.00)	7,214,360	1,327	0.03
Negotiable certificates of deposit	284,876	3	0.00	128,505	(0)	(0.00)	156,370	4	0.00
Call money	1,168,234	(115)	(0.01)	748,863	(36)	0.01	419,371	(79)	(0.03)
Borrowed money	1,285,171	-	-	1,083,537	-	-	201,633	-	-

3. International operations

Use of Funds	77,367	307	0.79	30,825	131	0.03	46,541	176	0.75
Loans and bills discounted	24,706	107	0.86	746	(15)	(0.15)	23,960	122	1.02
Securities	34,729	188	1.08	28,988	156	(0.00)	5,740	31	1.08
Source of Funds	77,389	32	0.08	30,826	(1)	(0.06)	46,562	33	0.14
Deposits	26,750	12	0.09	4,236	(8)	(0.08)	22,513	20	0.18
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	373	0	0.36	10	(1)	(0.79)	363	2	1.16
Borrowed money	659	0	0.26	18	(2)	(0.87)	641	3	1.14

<Minato Bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2021 (A)			(A)-(B)			1st half of FY 2020 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	4,152,730	14,707	0.70	633,437	(86)	(0.13)	3,519,293	14,793	0.83
Loans and bills discounted	2,983,772	13,273	0.88	195,060	(266)	(0.08)	2,788,711	13,540	0.96
Securities	371,803	958	0.51	128,534	(43)	(0.30)	243,269	1,001	0.82
Source of Funds	4,443,054	379	0.01	849,580	(63)	(0.00)	3,593,473	442	0.02
Deposits	3,799,907	363	0.01	272,564	(13)	(0.00)	3,527,343	376	0.02
Negotiable certificates of deposit	11,792	0	0.00	6,539	0	(0.00)	5,252	0	0.00
Call money	160,925	(21)	(0.02)	157,925	(27)	(0.42)	3,000	6	0.40
Borrowed money	387,899	-	-	338,357	(32)	(0.12)	49,541	32	0.12

2. Domestic operations

Use of Funds	4,105,962	14,343	0.69	621,115	(73)	(0.12)	3,484,847	14,417	0.82
Loans and bills discounted	2,936,051	13,069	0.88	205,383	(132)	(0.07)	2,730,668	13,201	0.96
Securities	344,840	813	0.47	108,060	(166)	(0.35)	236,780	979	0.82
Source of Funds	4,395,620	358	0.01	837,220	(58)	(0.00)	3,558,400	417	0.02
Deposits	3,774,977	355	0.01	274,443	(3)	(0.00)	3,500,534	359	0.02
Negotiable certificates of deposit	11,792	0	0.00	6,539	0	(0.00)	5,252	0	0.00
Call money	160,814	(21)	(0.02)	160,814	(21)	(0.02)	-	-	-
Borrowed money	387,899	-	-	338,357	(32)	(0.12)	49,541	32	0.12

3. International operations

Use of Funds	84,628	373	0.88	6,866	(17)	(0.12)	77,762	390	1.00
Loans and bills discounted	47,720	204	0.85	(10,323)	(134)	(0.30)	58,043	338	1.16
Securities	26,962	144	1.06	20,473	122	0.40	6,488	21	0.66
Source of Funds	85,294	30	0.07	6,903	(9)	(0.03)	78,390	39	0.10
Deposits	24,930	7	0.06	(1,878)	(9)	(0.06)	26,808	17	0.13
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	111	0	0.15	(2,889)	(5)	(0.24)	3,000	6	0.40
Borrowed money	-	-	-	-	-	-	-	-	-

## 6. Retirement benefit obligation and expenses

### (1) Retirement benefit obligation

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Retirement benefit obligation	427,070	(4,415)	431,485	306,091	(3,746)	309,837
Discount rate (%)	0.089~0.44	-	0.089~0.44	0.44	-	0.44
Pension plan assets at fair value	461,407	(719)	462,127	326,941	(1,651)	328,593
Prepaid pension cost	84,801	(1,407)	86,208	45,880	(1,009)	46,889
Provision for retirement benefits	8,100	(107)	8,208	-	-	-
Amount to be amortized	42,362	(4,995)	47,358	25,030	(3,103)	28,133

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Retirement benefit obligation	58,904	(300)	59,204	62,074	(369)	62,443
Discount rate (%)	0.44	-	0.44	0.089~0.33	-	0.089~0.33
Pension plan assets at fair value	58,747	545	58,202	75,718	387	75,330
Prepaid pension cost	10,632	(479)	11,112	28,288	81	28,206
Provision for retirement benefits	-	-	-	8,100	(107)	8,208
Amount to be amortized	10,788	(1,324)	12,113	6,543	(567)	7,111

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Retirement benefit obligation	45,943	(233)	46,176	16,131	(136)	16,267
Discount rate (%)	0.33	-	0.33	0.089	-	0.089
Pension plan assets at fair value	56,473	238	56,234	19,245	149	19,095
Prepaid pension cost	24,261	(259)	24,520	4,026	340	3,686
Provision for retirement benefits	8,100	(107)	8,208	-	-	-
Amount to be amortized	5,630	(622)	6,253	913	55	857

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
	Retirement benefit expenses	(8,021)	1,175	(9,196)	(4,855)	673
Service cost	(5,513)	200	(5,713)	(3,438)	159	(3,598)
Interest cost	(895)	(269)	(625)	(681)	(247)	(434)
Expected return on pension plan assets	3,382	37	3,345	2,368	(12)	2,380
Unrecognized actuarial loss	(5,000)	1,207	(6,207)	(3,103)	774	(3,877)
Other	4	-	4	-	-	-

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
	Retirement benefit expenses	(2,159)	28	(2,187)	(1,006)	473
Service cost	(1,108)	18	(1,126)	(965)	22	(988)
Interest cost	(130)	(47)	(82)	(83)	25	(108)
Expected return on pension plan assets	403	2	401	610	47	563
Unrecognized actuarial loss	(1,324)	54	(1,379)	(571)	378	(950)
Other	-	-	-	4	-	4

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
	Retirement benefit expenses	(907)	357	(1,265)	(98)	115
Service cost	(738)	36	(775)	(227)	(14)	(212)
Interest cost	(76)	(27)	(48)	(7)	52	(60)
Expected return on pension plan assets	530	50	479	80	(2)	83
Unrecognized actuarial loss	(622)	297	(920)	51	80	(29)
Other	-	-	-	4	-	4



## 7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD			Resona Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Net gains/(losses) on bonds	(1,627)	(11,316)	9,688	(3,960)	(11,570)	7,609
Gains on sale	6,883	(4,090)	10,974	2,798	(5,388)	8,186
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,340)	(4,316)	(1,023)	(3,741)	(3,249)	(491)
Losses on redemption	(2,807)	(2,807)	-	(2,807)	(2,807)	-
Losses on devaluation	(363)	(101)	(262)	(209)	(124)	(85)
Net gains/(losses) on stocks	23,360	16,753	6,607	20,520	18,823	1,696
Gains on sale	24,992	13,715	11,276	21,884	16,092	5,792
Losses on sale	(1,443)	2,689	(4,132)	(1,189)	2,488	(3,678)
Losses on devaluation	(188)	348	(536)	(174)	242	(417)

	Saitama Resona Bank			Total of banks under KMFG		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Net gains/(losses) on bonds	1,100	(51)	1,151	1,232	305	927
Gains on sale	2,400	923	1,476	1,685	373	1,311
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,281)	(1,083)	(198)	(317)	16	(334)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(18)	108	(127)	(135)	(85)	(49)
Net gains/(losses) on stocks	2,357	(212)	2,570	482	(1,858)	2,340
Gains on sale	2,521	(64)	2,585	586	(2,312)	2,899
Losses on sale	(163)	(149)	(13)	(90)	350	(441)
Losses on devaluation	(0)	0	(1)	(13)	104	(118)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)	1st half of FY 2021 (A)	(A)-(B)	1st half of FY 2020 (B)
Net gains/(losses) on bonds	722	519	203	509	(214)	724
Gains on sale	899	319	580	785	54	731
Gains on redemption	-	-	-	-	-	-
Losses on sale	(131)	196	(327)	(186)	(179)	(6)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(45)	4	(49)	(89)	(89)	-
Net gains/(losses) on stocks	17	(1,573)	1,591	464	(284)	748
Gains on sale	29	(1,587)	1,617	556	(724)	1,281
Losses on sale	(0)	25	(25)	(90)	324	(415)
Losses on devaluation	(12)	(11)	(0)	(1)	115	(117)

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2021)	Change from End of Mar. 2021	Unrealized gains/(losses)			Change from End of Mar. 2021
			(End of Sep. 2021)	Gain	Loss	
Bonds held to maturity	2,552,227	609,987	15,821	18,861	(3,040)	4,317
Available-for-sale securities	5,349,265	244,213	664,160	714,030	(49,869)	56,142
Stocks	1,002,597	21,135	682,476	689,480	(7,003)	35,571
Bonds	2,769,225	195,921	(7,459)	5,421	(12,881)	5,809
JGB	990,743	80,407	(9,672)	578	(10,251)	5,760
Other	1,577,442	27,155	(10,856)	19,128	(29,984)	14,760

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. The presented figures only include marketable securities.

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Sep. 2021)	Change from End of Mar. 2021	Unrealized gains/(losses)			Change from End of Mar. 2021
			(End of Sep. 2021)	Gain	Loss	
Bonds held to maturity	2,552,227	609,987	15,821	18,861	(3,040)	4,317
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,341,552	245,431	671,545	719,961	(48,416)	56,151
Stocks	1,001,977	21,098	691,066	696,512	(5,445)	35,428
Bonds	2,769,222	195,921	(7,327)	5,546	(12,873)	5,791
Other	1,570,351	28,411	(12,194)	17,903	(30,097)	14,931

### <Resona Bank>

Bonds held to maturity	1,290,409	446,360	9,567	11,678	(2,111)	1,558
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,152,687	116,446	548,029	583,858	(35,828)	37,076
Stocks	812,890	10,076	568,300	573,449	(5,149)	22,958
Bonds	1,285,242	140,741	(4,646)	3,431	(8,078)	2,700
Other	1,054,555	(34,371)	(15,624)	6,976	(22,600)	11,417

### <Saitama Resona Bank>

Bonds held to maturity	842,780	109,584	3,947	4,475	(527)	(319)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,277,219	125,346	101,948	111,112	(9,164)	13,524
Stocks	159,702	9,006	106,200	106,323	(122)	10,331
Bonds	758,253	75,134	(2,426)	944	(3,371)	2,075
Other	359,263	41,204	(1,825)	3,844	(5,669)	1,117

### <Total of banks under KMFG>

Bonds held to maturity	419,037	54,042	2,306	2,707	(401)	3,078
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	911,644	3,639	21,567	24,991	(3,423)	5,549
Stocks	29,385	2,014	16,566	16,738	(172)	2,137
Bonds	725,726	(19,954)	(254)	1,169	(1,423)	1,015
Other	156,533	21,578	5,255	7,082	(1,827)	2,396

### <Kansai Mirai Bank>

Bonds held to maturity	298,642	26,821	2,368	2,539	(170)	2,508
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	637,863	4,729	9,324	10,511	(1,187)	1,989
Stocks	9,137	(109)	4,876	4,915	(38)	(71)
Bonds	518,738	(15,671)	449	737	(287)	627
Other	109,987	20,511	3,998	4,858	(860)	1,433

### <Minato Bank>

Bonds held to maturity	120,394	27,221	(62)	168	(230)	569
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	273,781	(1,090)	12,243	14,479	(2,236)	3,560
Stocks	20,247	2,124	11,689	11,823	(133)	2,209
Bonds	206,988	(4,282)	(703)	431	(1,135)	388
Other	46,545	1,067	1,256	2,224	(967)	962

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. The presented figures only include marketable securities.

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

(Billions of yen)

	End of Sep. 2021							End of Mar. 2021						
	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
<b>&lt;Total of group banks under Resona HD&gt;</b>														
Bonds held to maturity	188.1	411.2	272.5	215.8	309.7	1,144.2	2,541.6	188.7	164.6	501.2	159.0	278.7	646.0	1,938.4
Japanese government bonds	130.0	300.0	100.0	-	3.0	972.1	1,505.1	130.0	50.0	350.0	-	3.0	500.1	1,033.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.0	100.0	171.2	214.8	305.3	3.9	845.5	50.0	100.0	149.6	158.0	274.4	4.0	736.1
Japanese corporate bonds	8.1	11.1	1.2	0.9	1.3	168.2	190.9	8.7	14.5	1.6	0.9	1.3	141.8	169.1
Available-for-sale securities	343.8	542.0	683.4	380.1	1,236.0	990.2	4,175.8	339.8	606.6	668.8	216.8	1,262.5	936.7	4,031.5
Bonds	338.0	475.2	369.5	149.6	847.4	578.1	2,758.0	338.1	489.3	354.5	94.3	767.1	527.4	2,570.8
Japanese government bonds	-	-	-	5.0	541.0	442.0	988.0	-	-	-	-	499.0	415.5	914.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	29.2	85.6	147.5	80.6	279.0	2.0	624.1	15.9	75.0	132.9	47.7	244.1	-	515.9
Japanese corporate bonds	308.8	389.5	221.9	64.0	27.4	134.1	1,145.9	322.1	414.2	221.5	46.5	23.9	111.9	1,140.4
Other	5.8	66.7	313.9	230.5	388.5	412.0	1,417.7	1.6	117.3	314.3	122.5	495.3	409.3	1,460.6
Total	531.9	953.2	956.0	596.0	1,545.7	2,134.4	6,717.4	528.5	771.2	1,170.1	375.8	1,541.3	1,582.8	5,970.0
<b>&lt;Resona Bank&gt;</b>														
Bonds held to maturity	130.4	300.8	100.8	0.8	1.3	747.7	1,282.2	130.5	50.8	350.9	0.8	1.3	308.2	842.7
Japanese government bonds	130.0	300.0	100.0	-	-	740.0	1,270.0	130.0	50.0	350.0	-	-	300.0	830.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	0.4	0.8	0.8	0.8	1.3	7.7	12.2	0.5	0.8	0.9	0.8	1.3	8.2	12.7
Available-for-sale securities	155.2	298.2	416.7	191.8	531.7	673.5	2,267.4	138.7	356.3	419.3	102.4	572.1	622.1	2,211.2
Bonds	154.4	282.3	166.4	25.3	305.0	348.2	1,281.9	137.0	286.4	164.5	21.5	225.7	309.3	1,144.7
Japanese government bonds	-	-	-	-	230.0	277.0	507.0	-	-	-	-	160.0	257.0	417.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	7.1	31.3	41.3	0.8	59.9	-	140.6	4.7	23.9	39.4	2.2	50.7	-	121.1
Japanese corporate bonds	147.2	250.9	125.1	24.5	15.1	71.2	634.3	132.3	262.5	125.0	19.3	15.0	52.3	606.6
Other	0.8	15.8	250.2	166.5	226.6	325.2	985.4	1.6	69.8	254.8	80.9	346.3	312.8	1,066.4
Total	285.7	599.1	517.6	192.7	533.1	1,421.2	3,549.6	269.2	407.2	770.2	103.3	573.4	930.4	3,053.9
<b>&lt;Saitama Resona Bank&gt;</b>														
Bonds held to maturity	50.0	100.0	171.2	214.8	305.3	-	841.6	50.0	100.0	149.6	158.0	274.4	-	732.1
Japanese government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	50.0	100.0	171.2	214.8	305.3	-	841.6	50.0	100.0	149.6	158.0	274.4	-	732.1
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	45.3	102.8	139.4	89.9	469.3	229.0	1,076.0	41.4	87.5	140.9	52.3	416.8	233.1	972.3
Bonds	45.3	65.5	89.1	57.0	355.0	144.5	756.5	41.4	52.6	88.7	34.7	327.9	138.5	683.9
Japanese government bonds	-	-	-	5.0	165.0	144.5	314.5	-	-	-	-	150.0	138.5	288.5
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	15.0	42.6	48.8	186.6	-	293.2	-	1.1	43.5	32.0	174.8	-	251.4
Japanese corporate bonds	45.3	50.5	46.5	3.1	3.3	-	148.8	41.4	51.5	45.2	2.7	3.0	-	143.9
Other	-	37.3	50.2	32.9	114.2	84.5	319.4	-	34.8	52.1	17.6	88.9	94.6	288.3
Total	95.3	202.9	310.7	304.8	774.6	229.0	1,917.6	91.4	187.5	290.5	210.4	691.3	233.1	1,704.4

(Billions of yen)

	End of Sep. 2021							End of Mar. 2021						
	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
<b>&lt;Total of banks under KMFG&gt;</b>														
Bonds held to maturity	7.6	10.2	0.3	0.0	3.0	396.4	417.8	8.2	13.6	0.6	0.0	3.0	337.8	363.5
Japanese government bonds	-	-	-	-	3.0	232.1	235.1	-	-	-	-	3.0	200.1	203.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.9	3.9	-	-	-	-	-	4.0	4.0
Japanese corporate bonds	7.6	10.2	0.3	0.0	-	160.4	178.7	8.2	13.6	0.6	0.0	-	133.6	156.3
Available-for-sale securities	143.2	140.8	127.3	98.3	234.9	87.6	832.3	159.6	162.8	108.5	62.0	273.4	81.4	848.0
Bonds	138.3	127.3	113.9	67.1	187.3	85.3	719.4	159.5	150.2	101.1	38.0	213.4	79.6	742.0
Japanese government bonds	-	-	-	-	146.0	20.5	166.5	-	-	-	-	189.0	20.0	209.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	22.0	39.3	63.5	30.8	32.3	2.0	190.2	11.2	49.9	49.9	13.5	18.5	-	143.3
Japanese corporate bonds	116.2	88.0	50.3	36.3	8.9	62.8	362.7	148.3	100.2	51.2	24.4	5.8	59.6	389.7
Other	4.9	13.4	13.4	31.1	47.6	2.2	112.8	0.0	12.5	7.3	23.9	60.0	1.8	105.9
Total	150.9	151.1	127.6	98.3	237.9	484.0	1,250.1	167.8	176.5	109.2	62.1	276.4	419.2	1,211.5
<b>&lt;Kansai Mirai Bank&gt;</b>														
Bonds held to maturity	7.6	10.2	0.3	0.0	3.0	276.4	297.7	8.2	13.6	0.6	0.0	3.0	244.8	270.5
Japanese government bonds	-	-	-	-	3.0	222.1	225.1	-	-	-	-	3.0	190.1	193.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.9	3.9	-	-	-	-	-	4.0	4.0
Japanese corporate bonds	7.6	10.2	0.3	0.0	-	50.3	68.7	8.2	13.6	0.6	0.0	-	50.6	73.3
Available-for-sale securities	129.5	99.1	93.1	65.6	132.7	64.7	584.9	144.7	119.7	78.6	29.0	161.5	61.4	595.1
Bonds	125.2	93.6	82.3	42.0	107.9	62.8	514.1	144.7	116.4	73.6	9.8	126.9	59.6	531.2
Japanese government bonds	-	-	-	-	98.0	-	98.0	-	-	-	-	125.0	-	125.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	20.5	26.6	52.8	15.2	8.0	-	123.3	9.9	37.8	39.7	0.4	-	-	87.8
Japanese corporate bonds	104.7	66.9	29.4	26.7	1.9	62.8	292.7	134.8	78.5	33.9	9.4	1.9	59.6	318.4
Other	4.2	5.5	10.8	23.5	24.7	1.8	70.7	-	3.3	4.9	19.1	34.5	1.8	63.8
Total	137.1	109.4	93.5	65.6	135.7	341.1	882.6	153.0	133.4	79.2	29.1	164.5	306.2	865.6
<b>&lt;Minato Bank&gt;</b>														
Bonds held to maturity	-	-	-	-	-	120.0	120.0	-	-	-	-	-	92.9	92.9
Japanese government bonds	-	-	-	-	-	10.0	10.0	-	-	-	-	-	10.0	10.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	110.0	110.0	-	-	-	-	-	82.9	82.9
Available-for-sale securities	13.7	41.7	34.1	32.6	102.2	22.8	247.4	14.8	43.1	29.9	33.0	111.9	20.0	252.8
Bonds	13.0	33.7	31.5	25.1	79.3	22.5	205.3	14.8	33.8	27.5	28.1	86.4	20.0	210.8
Japanese government bonds	-	-	-	-	48.0	20.5	68.5	-	-	-	-	64.0	20.0	84.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	1.5	12.6	10.6	15.6	24.3	2.0	66.8	1.2	12.1	10.2	13.1	18.5	-	55.4
Japanese corporate bonds	11.5	21.1	20.8	9.5	6.9	-	70.0	13.5	21.6	17.2	15.0	3.8	-	71.3
Other	0.6	7.9	2.5	7.5	22.8	0.3	42.1	0.0	9.2	2.4	4.8	25.4	-	42.0
Total	13.7	41.7	34.1	32.6	102.2	142.9	367.5	14.8	43.1	29.9	33.0	111.9	112.9	345.8

## 10. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>	End of Sep.	(A)-(B)	End of Mar.
	2021 (A)		2021 (B)
Capital adequacy ratio	11.78	0.24	11.54
Total qualifying capital	2,036.4	33.0	2,003.4
Core Capital: instruments and reserves	2,112.1	35.7	2,076.3
Core Capital: regulatory adjustments	75.6	2.7	72.8
Risk weighted assets	17,277.3	(74.6)	17,351.9
Credit risk weighted assets	15,847.1	(9.8)	15,856.9
Amount equivalent to market risk / 8%	83.6	23.8	59.7
Amount equivalent to operational risk / 8%	1,078.7	(4.4)	1,083.1
Credit risk weighted assets adjustments	267.8	(84.3)	352.1
Total required capital	1,382.1	(5.9)	1,388.1
(Reference) International Standard			
Common Equity Tier 1 ratio	13.91	0.60	13.31
Excluding unrealized gain/loss on securities	11.16	0.35	10.81
Tier 1 ratio	13.93	0.43	13.50
Total capital adequacy ratio	14.48	0.34	14.14

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

(Billions of yen, %)

<Resona Bank>	Consolidated			Non-consolidated		
	End of Sep.	(A)-(B)	End of Mar.	End of Sep.	(A)-(B)	End of Mar.
2021 (A)	2021 (B)		2021 (A)	2021 (B)		
Capital adequacy ratio	11.26	0.38	10.88	11.22	0.37	10.85
Total qualifying capital	1,157.8	45.4	1,112.3	1,147.0	42.6	1,104.3
Core Capital: instruments and reserves	1,206.4	47.6	1,158.8	1,212.4	42.6	1,169.8
Core Capital: regulatory adjustments	48.5	2.1	46.4	65.4	0.0	65.4
Risk weighted assets	10,273.8	53.5	10,220.3	10,220.8	45.0	10,175.8
Credit risk weighted assets	8,460.1	106.5	8,353.5	8,457.9	93.9	8,363.9
Amount equivalent to market risk / 8%	66.1	24.2	41.9	65.6	24.4	41.1
Amount equivalent to operational risk / 8%	617.9	(0.7)	618.7	610.6	(1.2)	611.9
Credit risk weighted assets adjustments	1,129.6	(76.4)	1,206.1	1,086.6	(72.2)	1,158.8
Total required capital	821.9	4.2	817.6	817.6	3.6	814.0

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep.	(A)-(B)	End of Mar.
2021 (A)	2021 (B)		
Capital adequacy ratio	15.39	0.94	14.45
Total qualifying capital	391.1	18.0	373.0
Core Capital: instruments and reserves	400.3	17.4	382.9
Core Capital: regulatory adjustments	9.2	(0.6)	9.9
Risk weighted assets	2,540.3	(39.8)	2,580.1
Credit risk weighted assets	2,080.7	(18.7)	2,099.4
Amount equivalent to market risk / 8%	14.3	(0.1)	14.5
Amount equivalent to operational risk / 8%	195.7	(1.6)	197.3
Credit risk weighted assets adjustments	249.5	(19.2)	268.8
Total required capital	203.2	(3.1)	206.4

(Billions of yen, %)

<Kansai Mirai Financial Group>	Consolidated		
	End of Sep.	(A)-(B)	End of Mar.
2021 (A)	2021 (B)		
Capital adequacy ratio	8.71	0.31	8.40
Total qualifying capital	467.5	9.2	458.3
Core Capital: instruments and reserves	486.9	9.7	477.1
Core Capital: regulatory adjustments	19.3	0.4	18.8
Risk weighted assets	5,364.9	(84.8)	5,449.7
Credit risk weighted assets	5,129.0	(82.8)	5,211.8
Amount equivalent to market risk / 8%	3.0	(0.1)	3.1
Amount equivalent to operational risk / 8%	232.9	(1.8)	234.7
Credit risk weighted assets adjustments	-	-	-
Total required capital	429.1	(6.7)	435.9

(Billions of yen, %)

<Kansai Mirai Bank>	Consolidated			Non-consolidated		
	End of Sep.	(A)-(B)	End of Mar.	End of Sep.	(A)-(B)	End of Mar.
	2021 (A)		2021 (B)	2021 (A)		2021 (B)
Capital adequacy ratio	8.96	0.17	8.79	8.33	0.12	8.21
Total qualifying capital	339.0	6.6	332.3	309.5	5.5	304.0
Core Capital: instruments and reserves	360.2	6.3	353.9	333.7	4.8	328.9
Core Capital: regulatory adjustments	21.2	(0.3)	21.5	24.2	(0.7)	24.9
Risk weighted assets	3,781.8	5.0	3,776.7	3,711.6	8.5	3,703.1
Credit risk weighted assets	3,434.9	(50.7)	3,485.6	3,484.0	(50.3)	3,534.3
Amount equivalent to market risk / 8%	1.7	(0.1)	1.8	1.7	(0.1)	1.8
Amount equivalent to operational risk / 8%	162.5	(1.9)	164.4	153.8	(0.6)	154.5
Credit risk weighted assets adjustments	182.7	57.8	124.8	72.1	59.7	12.3
Total required capital	302.5	0.4	302.1	296.9	0.6	296.2

(Billions of yen, %)

<Minato Bank>	Consolidated			Non-consolidated		
	End of Sep.	(A)-(B)	End of Mar.	End of Sep.	(A)-(B)	End of Mar.
	2021 (A)		2021 (B)	2021 (A)		2021 (B)
Capital adequacy ratio	8.58	0.27	8.31	8.17	0.24	7.93
Total qualifying capital	152.5	2.9	149.6	146.0	2.2	143.8
Core Capital: instruments and reserves	162.8	2.5	160.3	158.3	1.9	156.4
Core Capital: regulatory adjustments	10.2	(0.3)	10.6	12.2	(0.3)	12.6
Risk weighted assets	1,777.8	(22.3)	1,800.2	1,787.0	(25.3)	1,812.4
Credit risk weighted assets	1,708.4	(21.7)	1,730.2	1,719.7	(24.7)	1,744.4
Amount equivalent to operational risk / 8%	69.3	(0.5)	69.9	67.3	(0.6)	68.0
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	142.2	(1.7)	144.0	142.9	(2.0)	144.9

(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	The Standardized Approach	The Standardized Approach
Kansai Mirai Bank			
Minato Bank			

## 11. Stock holdings

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

	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Acquisition cost	310.9	(14.3)	325.2
Market value	1,001.9	21.0	980.8
Book value of stocks sold outright	14.3	2.9	11.3

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021
Acquisition cost	244.5	53.5	12.8	4.2	8.5
Market value	812.8	159.7	29.3	9.1	20.2
Book value of stocks sold outright	12.8	1.3	0.1	0.0	0.0

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

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated> (People)

	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Directors	26	—	26
Executive officers	16	—	16

Notes: 1. Above figures include 17 directors who concurrently serve as directors and executive officers for group banks.

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

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

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

	End of Sep. 2021 (A)	(A)-(B)	End of Mar. 2021 (B)
Directors	43	—	43
Non-board executive officers	82	—	82
Employees	18,879	112	18,767
Manned domestic offices	817	(4)	821
Non-manned domestic offices	1,008	2	1,006
Total domestic offices	1,825	(2)	1,827
Total domestic offices (excluding joint business locations)	1,749	(25)	1,774

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Total of banks under KMFG	Kansai Mirai Bank	Minato Bank
	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021	End of Sep. 2021
Directors	11	13	19	10	9
Non-board executive officers	30	12	42	29	20
Employees	9,325	3,260	6,294	4,324	1,970
Manned domestic offices	324	128	365	262	103
Non-manned domestic offices	552	287	169	92	77
Total domestic offices	876	415	534	354	180
(Joint business locations within same banks)	7	5	49	48	1
(Joint business locations between group banks)	5	—	5	4	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. Non-board executive officers of Resona Bank 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 486 ATM locations of Bank Time.

9. Joint business locations include 11 locations where 3 branches are jointly operated and 1 location where branches divided by businesses are jointly operated.

## II. Loans and Bills Discounted and Other

### 1. Risk-managed loans

#### (1) Risk-managed loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2021 (A)	(A)-(B)	(A)-(C)	2021 (B)	2020 (C)
Loans to borrowers in legal bankruptcy	5,490	(2,768)	(7,094)	8,258	12,584
Past due loans	355,929	15,448	30,156	340,481	325,772
Loans past due 3 months or more	3,270	(1,899)	(2,330)	5,170	5,600
Restructured loans	102,022	11,738	21,671	90,284	80,351
Risk-managed loans, total	466,713	22,519	42,403	444,193	424,309
Partial direct write-offs	160,568	49	(2,860)	160,519	163,429
Balance of loans (Term-end)	39,307,281	366,410	484,373	38,940,871	38,822,907

#### <Resona Bank>

Loans to borrowers in legal bankruptcy	1,555	(1,830)	(5,435)	3,385	6,991
Past due loans	146,729	7,916	14,928	138,813	131,801
Loans past due 3 months or more	862	(2,728)	(1,668)	3,591	2,531
Restructured loans	52,678	10,419	14,532	42,259	38,146
Risk-managed loans, total	201,826	13,776	22,356	188,049	179,470
Partial direct write-offs	74,272	1,753	150	72,518	74,121
Balance of loans (Term-end)	21,268,517	81,255	(34,200)	21,187,262	21,302,717

#### <Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	716	(372)	(233)	1,088	950
Past due loans	67,483	(20)	377	67,503	67,105
Loans past due 3 months or more	162	(194)	(1,276)	356	1,438
Restructured loans	19,619	(270)	1,047	19,889	18,571
Risk-managed loans, total	87,980	(857)	(84)	88,838	88,065
Partial direct write-offs	16,951	1,835	2,661	15,116	14,290
Balance of loans (Term-end)	8,230,846	61,558	165,592	8,169,288	8,065,254



(Millions of yen)

<Total of banks under KMFG>	End of Sep.			End of Mar.	End of Sep.
	2021 (A)	(A)-(B)	(A)-(C)	2021 (B)	2020 (C)
Loans to borrowers in legal bankruptcy	3,218	(565)	(1,424)	3,784	4,643
Past due loans	141,716	7,553	14,851	134,163	126,865
Loans past due 3 months or more	2,245	1,023	614	1,222	1,630
Restructured loans	29,725	1,589	6,091	28,135	23,633
Risk-managed loans, total	176,906	9,600	20,132	167,305	156,773
Partial direct write-offs	69,345	(3,539)	(5,672)	72,884	75,017
Balance of loans (Term-end)	9,807,917	223,596	352,981	9,584,320	9,454,935

<Kansai Mirai Bank>

Loans to borrowers in legal bankruptcy	1,292	(590)	(387)	1,882	1,679
Past due loans	89,097	3,271	5,468	85,826	83,629
Loans past due 3 months or more	1,954	1,048	788	906	1,166
Restructured loans	25,340	619	6,013	24,721	19,327
Risk-managed loans, total	117,686	4,349	11,882	113,336	105,803
Partial direct write-offs	64,418	(3,784)	(5,614)	68,202	70,032
Balance of loans (Term-end)	6,732,373	55,466	149,236	6,676,907	6,583,137

<Minato Bank>

Loans to borrowers in legal bankruptcy	1,925	24	(1,037)	1,901	2,963
Past due loans	52,618	4,281	9,382	48,336	43,236
Loans past due 3 months or more	290	(25)	(173)	316	464
Restructured loans	4,384	970	78	3,413	4,306
Risk-managed loans, total	59,220	5,251	8,249	53,968	50,970
Partial direct write-offs	4,927	245	(58)	4,682	4,985
Balance of loans (Term-end)	3,075,543	168,130	203,745	2,907,413	2,871,798

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.

(2) Ratio to total balance of loans

(%)

<Total of group banks under Resona HD>	End of Sep. 2021 (A)	(A)-(B)	(A)-(C)	End of Mar. 2021 (B)	End of Sep. 2020 (C)
Loans to borrowers in legal bankruptcy	0.01	(0.00)	(0.01)	0.02	0.03
Past due loans	0.90	0.03	0.06	0.87	0.83
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.25	0.02	0.05	0.23	0.20
Risk-managed loans, total	1.18	0.04	0.09	1.14	1.09

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.00	(0.00)	(0.02)	0.01	0.03
Past due loans	0.68	0.03	0.07	0.65	0.61
Loans past due 3 months or more	0.00	(0.01)	(0.00)	0.01	0.01
Restructured loans	0.24	0.04	0.06	0.19	0.17
Risk-managed loans, total	0.94	0.06	0.10	0.88	0.84

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.00	(0.00)	(0.00)	0.01	0.01
Past due loans	0.81	(0.00)	(0.01)	0.82	0.83
Loans past due 3 months or more	0.00	(0.00)	(0.01)	0.00	0.01
Restructured loans	0.23	(0.00)	0.00	0.24	0.23
Risk-managed loans, total	1.06	(0.01)	(0.02)	1.08	1.09

<Total of banks under KMFG>

Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.01)	0.03	0.04
Past due loans	1.44	0.04	0.10	1.39	1.34
Loans past due 3 months or more	0.02	0.01	0.00	0.01	0.01
Restructured loans	0.30	0.00	0.05	0.29	0.24
Risk-managed loans, total	1.80	0.05	0.14	1.74	1.65

<Kansai Mirai Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.00)	(0.00)	0.02	0.02
Past due loans	1.32	0.03	0.05	1.28	1.27
Loans past due 3 months or more	0.02	0.01	0.01	0.01	0.01
Restructured loans	0.37	0.00	0.08	0.37	0.29
Risk-managed loans, total	1.74	0.05	0.14	1.69	1.60

<Minato Bank>

Loans to borrowers in legal bankruptcy	0.06	(0.00)	(0.04)	0.06	0.10
Past due loans	1.71	0.04	0.20	1.66	1.50
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.14	0.02	(0.00)	0.11	0.14
Risk-managed loans, total	1.92	0.06	0.15	1.85	1.77

## 2. Percentage of loan loss reserves to total risk-managed loans

(%)

<Total of group banks under Resona HD>	End of Sep. 2021 (A)			End of Mar. 2021 (B)	End of Sep. 2020 (C)
	(A)	(A)-(B)	(A)-(C)		
Before partial direct write-off	50.90	(1.46)	(0.05)	52.36	50.96
After partial direct write-off	34.01	(1.14)	1.94	35.15	32.07

### <Resona Bank>

Before partial direct write-off	57.26	(1.99)	(0.27)	59.25	57.54
After partial direct write-off	41.54	(2.00)	1.52	43.54	40.01

### <Saitama Resona Bank>

Before partial direct write-off	37.98	(0.23)	4.53	38.21	33.44
After partial direct write-off	26.03	(1.66)	3.38	27.69	22.64

### <Total of banks under KMFG>

Before partial direct write-off	49.28	(1.74)	(2.20)	51.02	51.48
After partial direct write-off	29.39	(0.28)	1.12	29.68	28.27

### <Kansai Mirai Bank>

Before partial direct write-off	53.91	(1.51)	(2.24)	55.42	56.15
After partial direct write-off	28.69	0.08	1.55	28.60	27.13

### <Minato Bank>

Before partial direct write-off	36.12	(1.25)	(0.69)	37.37	36.81
After partial direct write-off	30.80	(1.13)	0.17	31.94	30.63

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for write-off of loans in the trust account) / Total risk-managed loans

### 3. Reserve for possible loan losses

(Millions of yen)

<Consolidated>	End of Sep.			End of Mar. 2021 (B)	End of Sep. 2020 (C)
	2021 (A)	(A)-(B)	(A)-(C)		
General reserve for possible loan losses	120,571	5,582	17,104	114,989	103,466
Specific reserve for possible loan losses	72,528	(2,568)	5,151	75,097	67,377
Special reserve for certain overseas loans	2	1	1	1	1
Total reserve for possible loan losses	193,102	3,014	22,257	190,088	170,845
Reserve for write-off of loans in the trust account	43	(6)	(11)	49	54

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

General reserve for possible loan losses	90,412	4,928	16,481	85,484	73,931
Specific reserve for possible loan losses	68,291	(2,330)	6,193	70,622	62,098
Special reserve for certain overseas loans	2	1	1	1	1
Total reserve for possible loan losses	158,707	2,599	22,676	156,108	136,030
Reserve for write-off of loans in the trust account	43	(6)	(11)	49	54

#### <Resona Bank>

General reserve for possible loan losses	53,814	4,679	11,920	49,135	41,894
Specific reserve for possible loan losses	29,978	(2,721)	118	32,699	29,860
Special reserve for certain overseas loans	2	1	1	1	1
Total reserve for possible loan losses	83,796	1,959	12,040	81,836	71,755
Reserve for write-off of loans in the trust account	43	(6)	(11)	49	54

#### <Saitama Resona Bank>

General reserve for possible loan losses	15,393	(978)	1,414	16,372	13,979
Specific reserve for possible loan losses	7,508	(725)	1,542	8,234	5,966
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	22,902	(1,704)	2,956	24,606	19,945
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Total of banks under KMFG>

General reserve for possible loan losses	21,204	1,227	3,146	19,977	18,058
Specific reserve for possible loan losses	30,804	1,116	4,533	29,687	26,271
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	52,008	2,344	7,679	49,664	44,329
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Kansai Mirai Bank>

General reserve for possible loan losses	14,354	619	1,744	13,735	12,610
Specific reserve for possible loan losses	19,410	722	3,307	18,688	16,103
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	33,764	1,341	5,051	32,423	28,713
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Minato Bank>

General reserve for possible loan losses	6,850	608	1,402	6,242	5,448
Specific reserve for possible loan losses	11,394	394	1,226	10,999	10,167
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	18,244	1,002	2,628	17,241	15,615
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### 4. Claims disclosure according to the Financial Reconstruction Act

(Millions of yen, %)

<Total of group banks under Resona HD>		End of Sep.			End of Mar.	End of Sep.
		2021 (A)	(A)-(B)	(A)-(C)	2021 (B)	2020 (C)
	Unrecoverable or valueless claims	56,964	214	(8,710)	56,749	65,675
	Risk claims	308,308	12,513	32,432	295,794	275,876
	Special attention loans	105,293	9,839	19,341	95,454	85,952
	Financial Reconstruction Act subtotal [A]	470,566	22,567	43,062	447,998	427,503
	Normal claims	39,878,322	366,159	493,380	39,512,162	39,384,941
	Financial Reconstruction Act total [B]	40,348,889	388,727	536,443	39,960,161	39,812,445
	Partial direct write-offs	163,099	62	(2,999)	163,036	166,098
	NPL Ratio [A] / [B]	1.16	0.04	0.09	1.12	1.07

##### <Resona Bank>

	Unrecoverable or valueless claims	15,235	(905)	(4,483)	16,141	19,718
	Risk claims	135,634	7,259	14,426	128,375	121,208
	Special attention loans	53,541	7,690	12,863	45,850	40,677
	Financial Reconstruction Act subtotal [A]	204,411	14,044	22,806	190,367	181,604
	Normal claims	21,838,132	88,032	(19,922)	21,750,099	21,858,054
	Financial Reconstruction Act total [B]	22,042,543	102,076	2,884	21,940,466	22,039,658
	Partial direct write-offs	76,472	1,730	92	74,741	76,380
	NPL Ratio [A] / [B]	0.92	0.05	0.10	0.86	0.82

##### <Saitama Resona Bank>

	Unrecoverable or valueless claims	14,851	523	(1,199)	14,328	16,051
	Risk claims	53,800	(1,345)	1,218	55,145	52,581
	Special attention loans	19,781	(464)	(228)	20,246	20,010
	Financial Reconstruction Act subtotal [A]	88,433	(1,286)	(209)	89,719	88,642
	Normal claims	8,278,376	62,022	173,551	8,216,353	8,104,824
	Financial Reconstruction Act total [B]	8,366,809	60,735	173,341	8,306,073	8,193,467
	Partial direct write-offs	17,030	1,832	2,664	15,198	14,366
	NPL Ratio [A] / [B]	1.05	(0.02)	(0.02)	1.08	1.08

(Millions of yen, %)

<Total of banks under KMFG>		End of Sep.			End of Mar. 2021 (B)	End of Sep. 2020 (C)
		2021 (A)	(A)-(B)	(A)-(C)		
	Unrecoverable or valueless claims	26,877	597	(3,027)	26,280	29,905
	Risk claims	118,873	6,599	16,787	112,273	102,086
	Special attention loans	31,970	2,613	6,706	29,357	25,264
	Financial Reconstruction Act subtotal [A]	177,722	9,810	20,465	167,911	157,256
	Normal claims	9,761,813	216,104	339,751	9,545,709	9,422,062
	Financial Reconstruction Act total [B]	9,939,536	225,914	360,217	9,713,621	9,579,318
	Partial direct write-offs	69,596	(3,500)	(5,756)	73,096	75,352
	NPL Ratio [A] / [B]	1.78	0.05	0.14	1.72	1.64

<Kansai Mirai Bank>

	Unrecoverable or valueless claims	12,033	(1,802)	(2,796)	13,836	14,830
	Risk claims	78,609	4,418	7,934	74,190	70,674
	Special attention loans	27,295	1,668	6,801	25,627	20,493
	Financial Reconstruction Act subtotal [A]	117,938	4,284	11,939	113,654	105,999
	Normal claims	6,689,371	52,608	141,760	6,636,762	6,547,610
	Financial Reconstruction Act total [B]	6,807,309	56,892	153,700	6,750,417	6,653,609
	Partial direct write-offs	64,668	(3,745)	(5,673)	68,414	70,341
	NPL Ratio [A] / [B]	1.73	0.04	0.13	1.68	1.59

<Minato Bank>

	Unrecoverable or valueless claims	14,844	2,399	(230)	12,444	15,074
	Risk claims	40,264	2,181	8,852	38,082	31,411
	Special attention loans	4,675	944	(95)	3,730	4,770
	Financial Reconstruction Act subtotal [A]	59,783	5,526	8,526	54,257	51,257
	Normal claims	3,072,442	163,495	197,990	2,908,946	2,874,452
	Financial Reconstruction Act total [B]	3,132,226	169,022	206,517	2,963,203	2,925,709
	Partial direct write-offs	4,927	245	(83)	4,682	5,010
	NPL Ratio [A] / [B]	1.90	0.07	0.15	1.83	1.75

## 5. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	87.88	(1.90)	89.79	94.33	(1.81)	96.14
Covered by reserves	12.11	1.90	10.20	5.66	1.81	3.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	85.57	0.90	84.67	79.15	1.01	78.13
Covered by collateral, guarantees, etc.	65.92	2.84	63.07	57.90	4.33	53.57
Covered by reserves	19.65	(1.93)	21.59	21.24	(3.32)	24.56
Reserve ratio against the portion not covered by collateral, guarantees, etc.	57.67	(0.80)	58.48	50.46	(2.44)	52.91
Special Attention Obligors	50.32	(0.83)	51.15	40.56	(3.44)	44.01
Covered by collateral, guarantees, etc.	37.45	(1.57)	39.02	30.00	(4.85)	34.86
Covered by reserves	12.87	0.74	12.13	10.55	1.40	9.14
Reserve ratio against the portion not covered by collateral, guarantees, etc.	20.58	0.68	19.89	15.08	1.03	14.04
Other Watch Obligors	69.51	(0.29)	69.80	63.25	(0.66)	63.92
Covered by collateral, guarantees, etc.	68.12	(0.26)	68.39	62.03	(0.66)	62.69
Covered by reserves	1.38	(0.02)	1.40	1.22	(0.00)	1.22
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.34	(0.11)	4.46	3.22	(0.05)	3.28
Normal Obligors	0.07	0.00	0.06	0.10	0.00	0.09

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.06	(0.88)	96.95	79.70	(2.28)	81.98
Covered by reserves	3.93	0.88	3.04	20.29	2.28	18.01
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.33	2.88	88.44	90.30	0.01	90.28
Covered by collateral, guarantees, etc.	78.87	4.35	74.51	69.20	0.87	68.32
Covered by reserves	12.46	(1.46)	13.93	21.09	(0.85)	21.95
Reserve ratio against the portion not covered by collateral, guarantees, etc.	59.00	4.32	54.67	68.50	(0.81)	69.32
Special Attention Obligors	49.60	(1.70)	51.30	66.97	4.32	62.65
Covered by collateral, guarantees, etc.	34.85	(0.37)	35.23	51.53	2.60	48.92
Covered by reserves	14.74	(1.32)	16.07	15.44	1.71	13.72
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.63	(2.18)	24.81	31.86	4.98	26.87
Other Watch Obligors	72.13	0.01	72.11	78.23	0.83	77.39
Covered by collateral, guarantees, etc.	70.13	0.28	69.85	76.82	0.78	76.04
Covered by reserves	1.99	(0.26)	2.25	1.40	0.05	1.34
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.68	(0.80)	7.48	6.04	0.42	5.62
Normal Obligors	0.04	0.00	0.03	0.04	(0.00)	0.04

(%)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	94.22	(1.43)	95.66	67.94	1.15	66.78
Covered by reserves	5.77	1.43	4.33	32.05	(1.15)	33.21
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.62	(0.20)	90.83	89.66	0.44	89.21
Covered by collateral, guarantees, etc.	66.95	0.36	66.58	73.59	1.86	71.72
Covered by reserves	23.67	(0.57)	24.24	16.07	(1.42)	17.49
Reserve ratio against the portion not covered by collateral, guarantees, etc.	71.63	(0.92)	72.56	60.86	(1.00)	61.87
Special Attention Obligors	66.01	5.15	60.85	73.09	(2.12)	75.21
Covered by collateral, guarantees, etc.	50.21	3.13	47.08	59.87	(1.92)	61.80
Covered by reserves	15.79	2.02	13.77	13.21	(0.19)	13.41
Reserve ratio against the portion not covered by collateral, guarantees, etc.	31.72	5.69	26.03	32.93	(2.17)	35.11
Other Watch Obligors	81.91	0.80	81.10	70.25	0.35	69.89
Covered by collateral, guarantees, etc.	80.70	0.85	79.85	68.42	0.06	68.36
Covered by reserves	1.20	(0.04)	1.25	1.82	0.29	1.53
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.24	0.01	6.23	5.78	0.93	4.84
Normal Obligors	0.03	(0.00)	0.03	0.04	(0.00)	0.04



## 6. 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 56.9		Unrecoverable or Valueless Claims 56.9	28.8	28.0	<b>Reserve Ratio</b> <b>100.00%</b>	<b>Direct Write-offs</b>	Reserves 6.9 Collateral /Guarantee 50.0	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 308.3		Risk Claims 308.3	169.6	94.6	43.9 <b>Reserve Ratio</b> <b>57.67%</b>		Reserves 60.6 Collateral /Guarantee 203.2	Risk Claims 85.57%
Watch Obligor	Special Attention Obligor 141.6	Special Attention Loans 105.2	21.9	119.6			Reserves 13.1 Collateral /Guarantee 38.5	Special Attention Loans 49.11%
	Other Watch Obligor 2,086.1	Subtotal 470.5						
Normal Obligor 37,755.8		Normal Claims 39,878.3	482.7	1,603.4				
			37,755.8					
								Total Coverage Ratio 79.16%
Total Exposures 40,348.8		Total 40,348.8	Normal 38,459.0	Category II 1,845.8	Category III 43.9	Category IV -		

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

### (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 15.2		Unrecoverable or Valueless Claims 15.2	7.4	7.8	<b>Reserve Ratio</b> <b>100.00%</b>	<b>Direct Write-offs</b>	Reserves 0.8 Collateral /Guarantee 14.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 135.6		Risk Claims 135.6	70.5	37.2	27.8 <b>Reserve Ratio</b> <b>50.46%</b>		Reserves 28.8 Collateral /Guarantee 78.5	Risk Claims 79.15%
Watch Obligor	Special Attention Obligor 70.2	Special Attention Loans 53.5	10.9	59.3			Reserves 5.6 Collateral /Guarantee 15.4	Special Attention Loans 39.41%
	Other Watch Obligor 1,105.1	Subtotal 204.4						
Normal Obligor 20,716.3		Normal Claims 21,838.1	238.7	866.3				
			20,716.3					
								Total Coverage Ratio 70.29%
Total Exposures 22,042.5		Total 22,042.5	Normal 21,043.9	Category II 970.7	Category III 27.8	Category IV -		

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

(3) Saitama Resona Bank

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 14.8		Unrecoverable or Valueless Claims 14.8	9.5	5.3	<b>Reserve Ratio 100.00%</b>	<b>Direct Write-offs</b>	Reserves 0.5 Collateral /Guarantee 14.2	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 53.8		Risk Claims 53.8	25.9	23.2	4.6		Reserves 6.7 Collateral /Guarantee 42.4	Risk Claims 91.33%
Watch Obligor	Special Attention Obligor 28.9	Special Attention Loans 19.7	4.3	24.5			Reserves 2.9 Collateral /Guarantee 6.8	Special Attention Loans 49.60%
	Other Watch Obligor 268.3	Subtotal 88.4						
Normal Obligor 8,000.9		Normal Claims 8,278.3	56.8	211.4				
			8,000.9					
								<b>Total Coverage Ratio 83.45%</b>
Total Exposures 8,366.8		Total 8,366.8	Normal 8,097.6	Category II 264.5	Category III 4.6	Category IV -		

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

(4) Total of banks under KMFG

Exposure Obligor 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 26.8		Unrecoverable or Valueless Claims 26.8	11.9	14.9	<b>Reserve Ratio 100.00%</b>	<b>Direct Write-offs</b>	Reserves 5.4 Collateral /Guarantee 21.4	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 118.8		Risk Claims 118.8	73.1	34.2	11.4		Reserves 25.0 Collateral /Guarantee 82.2	Risk Claims 90.30%
Watch Obligor	Special Attention Obligor 42.4	Special Attention Loans 31.9	6.6	35.7			Reserves 4.6 Collateral /Guarantee 16.1	Special Attention Loans 65.06%
	Other Watch Obligor 712.6	Subtotal 177.7						
Normal Obligor 9,038.6		Normal Claims 9,761.8	187.0	525.6				
			9,038.6					
								<b>Total Coverage Ratio 87.22%</b>
Total Exposures 9,939.5		Total 9,939.5	Normal 9,317.4	Category II 610.5	Category III 11.4	Category IV -		

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

(5) Kansai Mirai Bank

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 Obligors 12.0		Unrecoverable or Valueless Claims 12.0	2.5	9.4	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 0.6 Collateral /Guarantee 11.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 78.6		Risk Claims 78.6	46.1	25.1	7.3 <b>Reserve Ratio</b> 71.63%		Reserves 18.6 Collateral /Guarantee 52.6	Risk Claims 90.62%
Watch Obligors	Special Attention Obligors 36.6	Special Attention Loans 27.2	5.1	31.5			Reserves 3.9 Collateral /Guarantee 13.7	Special Attention Loans 64.92%
	Other Watch Obligors 487.5	Normal Claims 6,689.3	109.5	377.9				
Normal Obligors 6,192.4			6,192.4					
Total Exposures 6,807.3		Total 6,807.3	Normal 6,355.8	Category II 444.1	Category III 7.3	Category IV -		Total Coverage Ratio 85.63%

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 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 Obligors 14.8		Unrecoverable or Valueless Claims 14.8	9.3	5.4	<b>Reserve Ratio</b> 100.00%	<b>Direct Write-offs</b>	Reserves 4.7 Collateral /Guarantee 10.0	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 40.2		Risk Claims 40.2	27.0	9.0	4.1 <b>Reserve Ratio</b> 60.86%		Reserves 6.4 Collateral /Guarantee 29.6	Risk Claims 89.66%
Watch Obligors	Special Attention Obligors 5.7	Special Attention Loans 4.6	1.5	4.2			Reserves 0.6 Collateral /Guarantee 2.4	Special Attention Loans 65.84%
	Other Watch Obligors 225.1	Normal Claims 3,072.4	77.5	147.6				
Normal Obligors 2,846.1			2,846.1					
Total Exposures 3,132.2		Total 3,132.2	Normal 2,961.6	Category II 166.4	Category III 4.1	Category IV -		Total Coverage Ratio 90.36%

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.

## 7. Progress in off-balancing of claims (Banking and trust accounts)

### (1) Performance of 1st half of FY2021

(Billions of yen)

<Total of two banks>	End of Sep. 2021 (A)	(A) - (B)			End of Mar. 2021 (B)
	Claims newly classified		Amount of off-balancing		
Unrecoverable or valueless claims	30.0	(0.3)	8.4	(8.8)	30.4
Risk claims	189.4	5.9	38.2	(32.3)	183.5
Total	219.5	5.5	46.6	(41.1)	213.9
Result of measures connected to off-balancing	23.2				27.8

#### <Resona Bank>

Unrecoverable or valueless claims	15.2	(0.9)	5.3	(6.2)	16.1
Risk claims	135.6	7.2	29.2	(21.9)	128.3
Total	150.8	6.3	34.5	(28.2)	144.5
Result of measures connected to off-balancing	9.2				15.1

#### <Saitama Resona Bank>

Unrecoverable or valueless claims	14.8	0.5	3.0	(2.5)	14.3
Risk claims	53.8	(1.3)	9.0	(10.3)	55.1
Total	68.6	(0.8)	12.1	(12.9)	69.4
Result of measures connected to off-balancing	13.9				12.7

### (2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
Disposition by borrowers' liquidation	(1.0)	(1.0)	-
Reconstructive disposition	(2.8)	(2.8)	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.4)	(0.0)	(0.3)
Direct write-offs	(3.6)	(1.6)	(2.0)
Others	(33.2)	(22.6)	(10.5)
Collection/repayment, etc.	(19.4)	(14.7)	(4.6)
Improvement in debtors' performance	(13.7)	(7.8)	(5.8)
Total	(41.1)	(28.2)	(12.9)

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.

## 8. Loans and bills discounted by industry

### (1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
	Manufacturing	3,138.5	(34.3)	3,172.8	2,155.0	(20.4)
Agriculture, forestry	20.3	1.3	18.9	8.8	(0.0)	8.9
Fishery	0.7	(0.7)	1.4	0.5	(0.1)	0.6
Mining, quarrying of stone, gravel extraction	12.9	(0.0)	13.0	10.1	0.3	9.8
Construction	960.1	(14.8)	975.0	455.2	(2.9)	458.1
Electricity, gas, heating, water	391.1	11.4	379.6	305.7	6.3	299.3
Information and communication	411.7	7.2	404.5	337.2	8.4	328.8
Transportation, postal service	919.9	2.4	917.4	515.2	6.4	508.7
Wholesale and retail trade	3,058.0	(14.1)	3,072.1	2,019.5	5.8	2,013.7
Finance and insurance	916.7	35.6	881.0	689.0	39.0	649.9
Real estate	9,243.0	(70.6)	9,313.6	5,116.5	(53.5)	5,170.0
Apartment loans	3,231.0	(58.1)	3,289.1	1,672.1	(33.3)	1,705.4
Real estate brokerage	4,706.5	(10.0)	4,716.5	2,933.6	(11.8)	2,945.4
Goods rental and leasing	478.8	13.4	465.3	287.8	6.3	281.4
Services	2,767.5	32.3	2,735.1	1,575.9	31.5	1,544.3
Government, local government	2,682.6	302.4	2,380.1	832.9	46.1	786.8
Others	14,305.0	94.7	14,210.2	6,958.6	7.9	6,950.6
Residential housing loans	13,455.0	133.4	13,321.5	6,492.1	41.9	6,450.2
Domestic total	39,307.2	366.4	38,940.8	21,268.5	81.2	21,187.2
Japan offshore banking account	-	-	-	-	-	-
Total	39,307.2	366.4	38,940.8	21,268.5	81.2	21,187.2

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
	Manufacturing	415.6	(12.5)	428.1	567.8	(1.3)
Agriculture, forestry	6.0	0.6	5.3	5.4	0.8	4.6
Fishery	-	-	-	0.2	(0.6)	0.8
Mining, quarrying of stone, gravel extraction	1.6	0.1	1.4	1.1	(0.4)	1.6
Construction	167.5	(9.6)	177.2	337.2	(2.3)	339.5
Electricity, gas, heating, water	26.6	(0.0)	26.6	58.7	5.1	53.6
Information and communication	23.0	(1.0)	24.1	51.4	(0.1)	51.5
Transportation, postal service	117.3	(2.8)	120.1	287.4	(1.1)	288.5
Wholesale and retail trade	344.3	(20.3)	364.6	694.1	0.3	693.7
Finance and insurance	53.9	2.9	50.9	173.7	(6.3)	180.1
Real estate	1,545.6	(18.2)	1,563.9	2,580.8	1.1	2,579.6
Apartment loans	873.1	(13.6)	886.7	685.7	(11.1)	696.9
Real estate brokerage	448.8	(5.8)	454.6	1,324.0	7.5	1,316.4
Goods rental and leasing	47.9	4.6	43.3	142.9	2.4	140.5
Services	386.5	(5.9)	392.5	805.0	6.7	798.2
Government, local government	1,407.4	94.3	1,313.0	442.2	161.9	280.2
Others	3,687.0	29.4	3,657.6	3,659.3	57.3	3,602.0
Residential housing loans	3,486.2	36.1	3,450.1	3,476.6	55.4	3,421.2
Domestic total	8,230.8	61.5	8,169.2	9,807.9	223.5	9,584.3
Japan offshore banking account	-	-	-	-	-	-
Total	8,230.8	61.5	8,169.2	9,807.9	223.5	9,584.3

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
	Manufacturing	324.1	(5.8)	330.0	243.6	4.5
Agriculture, forestry	3.3	0.5	2.7	2.1	0.2	1.9
Fishery	0.1	(0.6)	0.7	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	1.0	0.0	1.0	0.1	(0.4)	0.6
Construction	230.0	(3.3)	233.4	107.1	1.0	106.1
Electricity, gas, heating, water	31.4	1.9	29.5	27.2	3.2	24.0
Information and communication	24.9	(0.3)	25.2	26.4	0.1	26.2
Transportation, postal service	137.6	1.9	135.6	149.8	(3.0)	152.8
Wholesale and retail trade	433.3	2.3	430.9	260.8	(2.0)	262.8
Finance and insurance	61.1	4.4	56.6	112.5	(10.8)	123.4
Real estate	1,938.9	1.5	1,937.3	641.9	(0.3)	642.3
Apartment loans	481.9	(7.6)	489.6	203.7	(3.4)	207.2
Real estate brokerage	1,050.4	8.7	1,041.6	273.5	(1.2)	274.7
Goods rental and leasing	72.6	1.2	71.4	70.3	1.2	69.0
Services	535.2	2.2	532.9	269.7	4.4	265.3
Government, local government	78.3	9.6	68.7	363.8	152.3	211.5
Others	2,859.8	39.6	2,820.2	799.4	17.7	781.7
Residential housing loans	2,722.0	38.8	2,683.1	754.6	16.5	738.0
Domestic total	6,732.3	55.4	6,676.9	3,075.5	168.1	2,907.4
Japan offshore banking account	-	-	-	-	-	-
Total	6,732.3	55.4	6,676.9	3,075.5	168.1	2,907.4

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) Risk-managed loans by industry**

(Billions of yen)

	Total of group banks under Resona HD			Resona Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Manufacturing	76.8	4.0	72.8	27.6	2.9	24.6
Agriculture, forestry	2.1	0.3	1.7	1.3	0.2	1.1
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.5	(0.5)	1.0	0.0	-	0.0
Construction	18.1	1.3	16.7	5.7	0.3	5.4
Electricity, gas, heating, water	0.1	0.1	0.0	-	(0.0)	0.0
Information and communication	8.3	0.7	7.6	6.2	0.6	5.5
Transportation, postal service	19.0	0.9	18.1	6.0	0.3	5.7
Wholesale and retail trade	101.4	(1.9)	103.4	49.4	(2.3)	51.7
Finance and insurance	1.0	(0.1)	1.1	0.1	(0.0)	0.2
Real estate	61.3	4.6	56.6	27.7	4.0	23.6
Apartment loans	14.2	0.0	14.2	5.0	(0.1)	5.1
Real estate brokerage	36.9	3.3	33.5	17.5	2.3	15.1
Goods rental and leasing	1.9	0.4	1.4	1.2	0.3	0.9
Services	99.5	12.9	86.5	48.9	7.9	40.9
Government, local government	-	-	-	-	-	-
Others	76.1	(0.5)	76.6	27.2	(0.6)	27.9
Residential housing loans	58.4	(0.0)	58.5	13.2	(0.2)	13.4
Domestic total	466.7	22.5	444.1	201.8	13.7	188.0
Japan offshore banking account	-	-	-	-	-	-
Total	466.7	22.5	444.1	201.8	13.7	188.0

	Saitama Resona Bank			Total of banks under KMFG		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Manufacturing	22.9	(1.9)	24.8	26.3	3.0	23.2
Agriculture, forestry	0.0	(0.0)	0.1	0.6	0.1	0.5
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	0.4	(0.5)	0.9
Construction	3.5	0.3	3.2	8.7	0.6	8.0
Electricity, gas, heating, water	-	-	-	0.1	0.1	-
Information and communication	0.4	(0.1)	0.5	1.6	0.2	1.4
Transportation, postal service	4.2	0.0	4.2	8.7	0.6	8.1
Wholesale and retail trade	17.3	(0.4)	17.8	34.6	0.7	33.8
Finance and insurance	0.0	-	0.0	0.8	(0.0)	0.8
Real estate	9.5	(0.4)	10.0	24.0	0.9	23.0
Apartment loans	5.4	(0.3)	5.7	3.8	0.4	3.3
Real estate brokerage	3.5	0.1	3.3	15.8	0.8	15.0
Goods rental and leasing	0.3	(0.0)	0.3	0.3	0.1	0.2
Services	11.6	1.6	10.0	38.9	3.3	35.6
Government, local government	-	-	-	-	-	-
Others	17.6	0.1	17.5	31.2	0.0	31.1
Residential housing loans	16.8	0.2	16.6	28.4	(0.0)	28.4
Domestic total	87.9	(0.8)	88.8	176.9	9.6	167.3
Japan offshore banking account	-	-	-	-	-	-
Total	87.9	(0.8)	88.8	176.9	9.6	167.3

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

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

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Manufacturing	15.9	0.5	15.4	10.3	2.5	7.8
Agriculture, forestry	0.6	0.0	0.5	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	0.4	(0.0)	0.4	-	(0.5)	0.5
Construction	5.1	0.3	4.7	3.5	0.3	3.2
Electricity, gas, heating, water	-	-	-	0.1	0.1	-
Information and communication	1.1	0.1	1.0	0.5	0.0	0.4
Transportation, postal service	6.9	0.1	6.8	1.8	0.5	1.3
Wholesale and retail trade	19.4	0.2	19.2	15.2	0.5	14.6
Finance and insurance	0.3	(0.0)	0.3	0.4	(0.0)	0.4
Real estate	18.9	0.8	18.0	5.1	0.1	5.0
Apartment loans	3.0	0.4	2.6	0.7	0.0	0.6
Real estate brokerage	12.7	0.7	12.0	3.1	0.1	3.0
Goods rental and leasing	0.3	0.1	0.1	0.0	-	0.0
Services	23.7	2.1	21.6	15.2	1.2	13.9
Government, local government	-	-	-	-	-	-
Others	24.5	(0.1)	24.7	6.6	0.2	6.4
Residential housing loans	22.5	(0.2)	22.7	5.8	0.1	5.6
Domestic total	117.6	4.3	113.3	59.2	5.2	53.9
Japan offshore banking account	-	-	-	-	-	-
Total	117.6	4.3	113.3	59.2	5.2	53.9

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



**(3) Loans to consumers**

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep. 2021 (A)			End of Mar. 2021 (B)	End of Sep. 2020 (C)
	(A) - (B)	(A) - (C)			
Housing loans	16,686,116	75,333	246,699	16,610,782	16,439,416
Before securitization	16,806,834	68,545	233,314	16,738,289	16,573,520
Residential housing loans	13,455,079	133,495	373,673	13,321,583	13,081,406
Before securitization	13,565,115	127,641	362,165	13,437,474	13,202,949
Other consumer loans	405,584	8,263	8,621	397,321	396,962
Total loans to consumers	17,091,700	83,596	255,320	17,008,103	16,836,379
Before securitization of housing loans	17,212,419	76,808	241,936	17,135,611	16,970,483

<Resona Bank>

Housing loans	8,164,329	8,602	82,452	8,155,727	8,081,877
Before securitization	8,266,469	3,316	71,944	8,263,152	8,194,525
Residential housing loans	6,492,137	41,905	153,951	6,450,231	6,338,186
Before securitization	6,583,594	37,554	145,320	6,546,040	6,438,274
Other consumer loans	142,712	112	(214)	142,600	142,927
Total loans to consumers	8,307,042	8,714	82,237	8,298,328	8,224,805
Before securitization of housing loans	8,409,182	3,429	71,729	8,405,753	8,337,452

<Saitama Resona Bank>

Housing loans	4,359,385	22,494	59,444	4,336,891	4,299,941
Before securitization	4,377,965	20,990	56,567	4,356,974	4,321,397
Residential housing loans	3,486,270	36,166	92,480	3,450,104	3,393,789
Before securitization	3,504,849	34,662	89,604	3,470,186	3,415,245
Other consumer loans	126,418	581	244	125,836	126,174
Total loans to consumers	4,485,803	23,075	59,688	4,462,728	4,426,115
Before securitization of housing loans	4,504,383	21,572	56,811	4,482,810	4,447,571

<Total of banks under KMFG>

Housing loans	4,162,400	44,237	104,802	4,118,163	4,057,597
Before securitization	4,162,400	44,237	104,802	4,118,163	4,057,597
Residential housing loans	3,476,670	55,424	127,241	3,421,246	3,349,429
Before securitization	3,476,670	55,424	127,241	3,421,246	3,349,429
Other consumer loans	136,453	7,569	8,592	128,884	127,861
Total loans to consumers	4,298,853	51,806	113,394	4,247,047	4,185,458
Before securitization of housing loans	4,298,853	51,806	113,394	4,247,047	4,185,458

<Kansai Mirai Bank>

Housing loans	3,204,030	31,187	71,017	3,172,842	3,133,012
Before securitization	3,204,030	31,187	71,017	3,172,842	3,133,012
Residential housing loans	2,722,035	38,881	86,961	2,683,154	2,635,074
Before securitization	2,722,035	38,881	86,961	2,683,154	2,635,074
Other consumer loans	95,792	5,112	6,297	90,679	89,495
Total loans to consumers	3,299,822	36,299	77,314	3,263,522	3,222,508
Before securitization of housing loans	3,299,822	36,299	77,314	3,263,522	3,222,508

<Minato Bank>

Housing loans	958,370	13,049	33,785	945,320	924,584
Before securitization	958,370	13,049	33,785	945,320	924,584
Residential housing loans	754,635	16,542	40,280	738,092	714,355
Before securitization	754,635	16,542	40,280	738,092	714,355
Other consumer loans	40,661	2,456	2,294	38,204	38,366
Total loans to consumers	999,031	15,506	36,080	983,524	962,950
Before securitization of housing loans	999,031	15,506	36,080	983,524	962,950

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

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

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2021 (A)	(A) - (B)	(A) - (C)	2021 (B)	2020 (C)
Loans to SMEs and consumers	32,418,516	10,788	401,642	32,407,727	32,016,873
Ratio of loans to SMEs and consumers	82.47	(0.74)	0.00	83.22	82.46

<Resona Bank>

Loans to SMEs and consumers	17,355,313	(3,131)	224,605	17,358,445	17,130,707
Ratio of loans to SMEs and consumers	81.60	(0.32)	1.18	81.92	80.41

<Saitama Resona Bank>

Loans to SMEs and consumers	6,419,456	(35,939)	19,253	6,455,396	6,400,202
Ratio of loans to SMEs and consumers	77.99	(1.02)	(1.36)	79.02	79.35

<Total of banks under KMFG>

Loans to SMEs and consumers	8,643,746	49,860	157,782	8,593,885	8,485,963
Ratio of loans to SMEs and consumers	88.13	(1.53)	(1.62)	89.66	89.75

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,299,747	38,109	116,978	6,261,638	6,182,769
Ratio of loans to SMEs and consumers	93.57	(0.20)	(0.34)	93.78	93.91

<Minato Bank>

Loans to SMEs and consumers	2,343,998	11,750	40,804	2,332,247	2,303,193
Ratio of loans to SMEs and consumers	76.21	(4.00)	(3.98)	80.21	80.20

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.

## 9. Balance of deposits and loans

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep. 2021 (A)	(A) - (B)	(A) - (C)	End of Mar. 2021 (B)	End of Sep. 2020 (C)
Deposits (Term-end)	58,682,847	(147,046)	2,673,574	58,829,893	56,009,272
Deposits (Average balance)	58,443,553	2,882,582	3,799,410	55,560,970	54,644,142
Trust principal (Term-end)	1,147,430	(169,334)	(167,757)	1,316,764	1,315,188
Trust principal (Average balance)	1,075,274	(183,463)	(120,275)	1,258,738	1,195,550
Loans and bills discounted (Term-end)	39,308,732	366,347	484,248	38,942,384	38,824,483
Banking account	39,294,201	368,012	487,796	38,926,189	38,806,405
Trust account	14,530	(1,664)	(3,548)	16,195	18,078
Loans and bills discounted (Average balance)	38,950,299	731,948	1,243,390	38,218,351	37,706,909
Banking account	38,934,855	734,715	1,247,165	38,200,139	37,687,689
Trust account	15,444	(2,766)	(3,775)	18,211	19,220

### <Resona Bank>

Deposits (Term-end)	31,567,650	(522,006)	1,692,897	32,089,656	29,874,753
Deposits (Average balance)	31,330,294	1,730,351	2,280,714	29,599,943	29,049,579
Trust principal (Term-end)	1,147,430	(169,334)	(167,757)	1,316,764	1,315,188
Trust principal (Average balance)	1,075,274	(183,463)	(120,275)	1,258,738	1,195,550
Loans and bills discounted (Term-end)	21,268,517	81,255	(34,200)	21,187,262	21,302,717
Banking account	21,253,987	82,920	(30,651)	21,171,067	21,284,639
Trust account	14,530	(1,664)	(3,548)	16,195	18,078
Loans and bills discounted (Average balance)	21,037,126	222,109	469,103	20,815,017	20,568,023
Banking account	21,021,682	224,876	472,879	20,796,805	20,548,803
Trust account	15,444	(2,766)	(3,775)	18,211	19,220

### <Saitama Resona Bank>

Deposits (Term-end)	15,785,830	153,158	738,867	15,632,671	15,046,963
Deposits (Average balance)	15,778,404	800,007	948,058	14,978,396	14,830,345
Loans and bills discounted (Term-end)	8,230,846	61,558	165,592	8,169,288	8,065,254
Loans and bills discounted (Average balance)	8,232,361	235,248	385,815	7,997,112	7,846,545

### <Total of banks under KMFG>

Deposits (Term-end)	11,329,365	221,801	241,808	11,107,564	11,087,556
Deposits (Average balance)	11,334,854	352,223	570,637	10,982,630	10,764,217
Loans and bills discounted (Term-end)	9,809,367	223,534	352,856	9,585,833	9,456,511
Loans and bills discounted (Average balance)	9,680,811	274,590	388,470	9,406,221	9,292,340

### <Kansai Mirai Bank>

Deposits (Term-end)	7,520,841	108,475	55,440	7,412,365	7,465,401
Deposits (Average balance)	7,534,946	161,031	298,072	7,373,915	7,236,874
Loans and bills discounted (Term-end)	6,733,824	55,403	149,111	6,678,420	6,584,713
Loans and bills discounted (Average balance)	6,697,039	133,834	193,410	6,563,205	6,503,628

### <Minato Bank>

Deposits (Term-end)	3,808,523	113,325	186,368	3,695,198	3,622,154
Deposits (Average balance)	3,799,907	191,191	272,564	3,608,715	3,527,343
Loans and bills discounted (Term-end)	3,075,543	168,130	203,745	2,907,413	2,871,798
Loans and bills discounted (Average balance)	2,983,772	140,756	195,060	2,843,015	2,788,711

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2021 (A)	(A) - (B)	(A) - (C)	2021 (B)	2020 (C)
Domestic individual deposits (Term-end)	36,354,496	698,113	1,548,292	35,656,383	34,806,204
Liquid deposits	26,566,395	864,342	1,853,729	25,702,052	24,712,665
Time deposits	9,581,965	(146,846)	(282,144)	9,728,811	9,864,109
Domestic corporate deposits (Term-end)	19,057,602	144,691	1,113,480	18,912,911	17,944,121
Liquid deposits	15,259,167	218,154	966,399	15,041,012	14,292,767
Time deposits	3,045,325	(131,415)	64,781	3,176,741	2,980,543

<Resona Bank>

Domestic individual deposits (Term-end)	16,320,604	358,045	809,586	15,962,558	15,511,017
Liquid deposits	12,585,803	397,717	880,447	12,188,085	11,705,355
Time deposits	3,580,424	(26,641)	(52,737)	3,607,066	3,633,161
Domestic corporate deposits (Term-end)	13,090,433	(5,508)	803,424	13,095,942	12,287,009
Liquid deposits	10,744,704	(9,356)	695,921	10,754,060	10,048,782
Time deposits	1,727,238	(46,129)	25,562	1,773,367	1,701,676

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	11,770,428	296,246	603,484	11,474,182	11,166,944
Liquid deposits	8,967,943	308,865	624,603	8,659,078	8,343,339
Time deposits	2,772,286	(10,001)	(19,502)	2,782,288	2,791,789
Domestic corporate deposits (Term-end)	3,148,424	73,100	202,386	3,075,323	2,946,038
Liquid deposits	2,426,520	146,931	146,923	2,279,588	2,279,596
Time deposits	665,104	(76,857)	59,810	741,962	605,294

<Total of banks under KMFG>

Domestic individual deposits (Term-end)	8,263,463	43,821	135,221	8,219,641	8,128,242
Liquid deposits	5,012,648	157,759	348,678	4,854,889	4,663,970
Time deposits	3,229,254	(110,202)	(209,903)	3,339,456	3,439,158
Domestic corporate deposits (Term-end)	2,818,744	77,099	107,670	2,741,645	2,711,073
Liquid deposits	2,087,942	80,579	123,554	2,007,362	1,964,387
Time deposits	652,983	(8,428)	(20,590)	661,411	673,573

<Kansai Mirai Bank>

Domestic individual deposits (Term-end)	5,430,989	912	37,179	5,430,076	5,393,809
Liquid deposits	3,003,852	97,351	214,316	2,906,500	2,789,535
Time deposits	2,417,444	(95,561)	(176,660)	2,513,006	2,594,104
Domestic corporate deposits (Term-end)	1,904,651	(935)	37,354	1,905,586	1,867,297
Liquid deposits	1,351,503	4,133	50,318	1,347,370	1,301,185
Time deposits	502,209	(6,729)	(15,631)	508,938	517,840

<Minato Bank>

Domestic individual deposits (Term-end)	2,832,474	42,908	98,042	2,789,565	2,734,432
Liquid deposits	2,008,796	60,407	134,362	1,948,388	1,874,434
Time deposits	811,809	(14,640)	(33,243)	826,450	845,053
Domestic corporate deposits (Term-end)	914,093	78,034	70,316	836,058	843,776
Liquid deposits	736,438	76,445	73,236	659,992	663,201
Time deposits	150,774	(1,699)	(4,959)	152,473	155,733

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

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

Time deposits = time deposits + installment savings

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

(Millions of yen)

<Total of group banks under Resona HD>	End of Sep.			End of Mar.	End of Sep.
	2021 (A)	(A) - (B)	(A) - (C)	2021 (B)	2020 (C)
Investment trust (Including fund wrap)	2,710,956	177,850	463,405	2,533,106	2,247,551
Public bond	288,756	(5,306)	(7,160)	294,062	295,916
Insurance	2,621,053	25,394	51,461	2,595,658	2,569,591

<Resona Bank>

Investment trust (Including fund wrap)	1,230,558	72,284	196,717	1,158,273	1,033,840
Public bond	101,084	(2,014)	(3,524)	103,098	104,609
Insurance	994,974	7,778	6,494	987,195	988,479

<Saitama Resona Bank>

Investment trust (Including fund wrap)	665,269	54,470	125,924	610,799	539,344
Public bond	179,392	(2,585)	(2,527)	181,978	181,920
Insurance	740,003	8,325	9,515	731,677	730,487

<Total of banks under KMFG>

Investment trust (Including fund wrap)	815,128	51,095	140,762	764,033	674,366
Public bond	8,278	(706)	(1,107)	8,985	9,386
Insurance	886,075	9,290	35,451	876,785	850,624

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	573,593	36,638	97,759	536,955	475,833
Public bond	3,727	(278)	(247)	4,005	3,974
Insurance	669,390	4,668	27,651	664,721	641,738

<Minato Bank>

Investment trust (Including fund wrap)	241,534	14,456	43,002	227,077	198,532
Public bond	4,551	(428)	(860)	4,979	5,411
Insurance	216,685	4,621	7,799	212,063	208,885

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 March 28, 2016)

#### 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)

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020(Fixed)
Resona Bank	98.5	68.6	119.7	129.9	126.6
Saitama Resona Bank	39.4	33.4	30.1	30.1	42.3

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)	End of Sep. 2021 (A)	(A) - (B)	End of Mar. 2021 (B)
Reserve for loan losses	38.9	1.2	37.7	11.3	0.2	11.0
Write-down on securities	31.1	0.2	30.9	4.9	(0.0)	5.0
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	13.0	(0.2)	13.3	4.1	0.1	3.9
Net loss carry forward	-	-	-	-	-	-
Others	37.0	(0.2)	37.3	11.6	(0.1)	11.8
Subtotal of deferred tax assets	120.2	0.9	119.2	32.0	0.1	31.8
Valuation allowance	(49.7)	(0.3)	(49.3)	(8.2)	0.0	(8.3)
Deferred tax assets	70.5	0.6	69.9	23.8	0.2	23.5
Gains on placing trust for retirement benefits	2.8	-	2.8	-	-	-
Unrealized gains on available-for-sale securities	144.2	11.2	132.9	24.6	4.1	20.4
Deferred gains on hedges	3.7	(1.3)	5.0	-	-	-
Others	3.2	(0.7)	3.9	5.1	0.0	5.1
Deferred tax liabilities	153.9	9.1	144.7	29.7	4.2	25.5
Net deferred tax assets	(83.4)	(8.5)	(74.8)	(5.9)	(3.9)	(1.9)

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

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

	Ordinary Income	Ordinary Profits	Net Income Attributable to Owners of Parent
1H of FY2021	92,830 million yen (4.0%)	15,720 million yen (131.5%)	10,676 million yen (99.9%)
1H of FY2020	89,229 million yen (-4.9%)	6,791 million yen (-31.1%)	5,342 million yen (-31.8%)

	Total Assets	Net Assets
September 30, 2021	15,383,369 million yen	488,127 million yen
March 31, 2021	14,602,919 million yen	477,696 million yen

	Net Income per Share of Common Stock
1H of FY2021	28.66 yen
1H of FY2020	14.34 yen

**【Consolidated Balance Sheets】**

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Assets</b>		
Cash and due from banks	¥ 3,470,799	¥ 3,981,037
Monetary claims bought	679	341
Trading account securities	35	31
Securities	1,285,757	1,346,512
Loans and bills discounted	9,523,190	9,743,486
Foreign exchange assets	19,408	19,588
Lease receivables and investment in leases	34,007	32,856
Other assets	146,295	140,898
Tangible fixed assets	99,047	97,769
Intangible fixed assets	4,736	4,881
Net defined benefit asset	22,261	22,780
Deferred tax assets	27,756	24,472
Customers' liabilities for acceptances and guarantees	26,096	28,243
Reserve for possible loan losses	(57,155)	(59,533)
<b>Total Assets</b>	<b>¥ 14,602,919</b>	<b>¥ 15,383,369</b>

**【Consolidated Balance Sheets- Continued】**

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	¥ 11,087,191	¥ 11,308,612
Negotiable certificates of deposit	231,460	228,540
Call money and bills sold	1,032,030	1,222,880
Payable under securities lending transactions	20,109	74,716
Borrowed money	1,606,374	1,916,701
Foreign exchange liabilities	456	375
Other liabilities	100,724	95,746
Reserve for employees' bonuses	4,749	4,154
Net defined benefit liability	9,622	9,366
Other reserves	5,887	5,582
Deferred tax liabilities	520	321
Acceptances and guarantees	26,096	28,243
<b>Total Liabilities</b>	<b>14,125,222</b>	<b>14,895,241</b>
<b>Net Assets</b>		
Capital stock	29,589	29,589
Capital surplus	309,389	309,050
Retained earnings	135,806	142,391
Treasury stock	(339)	-
Total stockholders' equity	474,446	481,032
Net unrealized gains on available-for-sale securities	5,795	9,545
Net deferred gains on hedges	(15)	(12)
Remeasurements of defined benefit plans	(3,967)	(3,603)
Total accumulated other comprehensive income	1,812	5,929
Stock acquisition rights	279	-
Non-controlling interests	1,157	1,165
<b>Total Net Assets</b>	<b>477,696</b>	<b>488,127</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 14,602,919</b>	<b>¥ 15,383,369</b>



**【Consolidated Statements of Income】**

(Millions of yen)

	First Half of FY2020 From April 1, 2020 to September 30, 2020	First Half of FY2021 From April 1, 2021 to September 30, 2021
<b>Ordinary income</b>	¥ 89,229	¥ 92,830
Interest income	54,923	54,383
Interest on loans and bills discounted	50,333	49,415
Interest and dividends on securities	3,349	2,840
Trust fees	-	6
Fees and commissions	21,249	25,489
Other operating income	9,878	11,023
Other ordinary income	3,178	1,928
<b>Ordinary expenses</b>	82,438	77,110
Interest expenses	1,834	1,501
Interest on deposits	1,724	1,499
Fees and commissions	7,764	7,457
Other operating expenses	7,312	8,282
General and administrative expenses	56,144	53,079
Other ordinary expenses	9,384	6,789
<b>Ordinary profits</b>	6,791	15,720
<b>Extraordinary gains</b>	793	595
<b>Extraordinary losses</b>	320	445
<b>Income before income taxes</b>	7,263	15,869
Income taxes – current	1,980	3,785
Income taxes – deferred	(69)	1,396
Total income taxes	1,911	5,182
<b>Net income</b>	5,352	10,687
<b>Net income attributable to non-controlling interests</b>	10	10
<b>Net income attributable to owners of parent</b>	¥ 5,342	¥ 10,676

**【Consolidated Statements of Comprehensive Income】**

(Millions of yen)

	First Half of FY2020 From April 1, 2020 to September 30, 2020	First Half of FY2021 From April 1, 2021 to September 30, 2021
<b>Net income</b>	¥ 5,352	¥ 10,687
<b>Other comprehensive income</b>	9,335	4,116
Net unrealized gains /(losses) on available-for-sale securities	8,766	3,749
Net deferred gains /(losses) on hedges	1	3
Remeasurements of defined benefit plans	567	363
<b>Total comprehensive income</b>	¥ 14,688	¥ 14,804
<b>Total comprehensive income attributable to:</b>		
Owners of parent	¥ 14,647	¥ 14,793
Non-controlling interests	¥ 40	¥ 10

**【Consolidated Statements of Changes in Net Assets】**

For the first half of fiscal year 2020 (April 1, 2020 - September 30, 2020)

(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	¥ 309,351	¥ 128,268	¥ (359)	¥ 466,851
Changes during the term					
Dividends paid			(3,724)		(3,724)
Net income attributable to owners of parent			5,342		5,342
Purchase of treasury stock				(0)	(0)
Disposal of treasury stock		(1)		6	5
Change in ownership interest of parent due to transactions with non-controlling interests		92			92
Net changes except for stockholders' equity during the term					
Total changes during the term	-	91	1,617	5	1,714
Balance at the end of the term	¥ 29,589	¥ 309,443	¥ 129,886	¥ (353)	¥ 468,565

	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	¥ (6,159)	¥ (25)	¥ (8,350)	¥ (14,536)	¥ 297	¥ 2,738	¥ 455,350
Changes during the term							
Dividends paid							(3,724)
Net income attributable to owners of parent							5,342
Purchase of treasury stock							(0)
Disposal of treasury stock							5
Change in ownership interest of parent due to transactions with non-controlling interests							92
Net changes except for stockholders' equity during the term	8,739	1	564	9,305	(5)	(78)	9,222
Total changes during the term	8,739	1	564	9,305	(5)	(78)	10,936
Balance at the end of the term	¥ 2,579	¥ (24)	¥ (7,785)	¥ (5,230)	¥ 292	¥ 2,660	¥ 466,287

**【Consolidated Statements of Changes in Net Assets- Continued】**

For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)

(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 term					
Dividends paid			(3,725)		(3,725)
Net income attributable to owners of parent			10,676		10,676
Cancellation of treasury stock		(339)		339	-
Net changes except for stockholders' equity during the term					
Total changes during the term	-	(339)	6,951	339	6,951
Balance at the end of the term	¥ 29,589	¥ 309,050	¥ 142,391	-	¥ 481,032

	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 term							
Dividends paid							(3,725)
Net income attributable to owners of parent							10,676
Cancellation of treasury stock							-
Net changes except for stockholders' equity during the term	3,749	3	363	4,116	(279)	8	3,845
Total changes during the term	3,749	3	363	4,116	(279)	8	10,797
Balance at the end of the term	¥ 9,545	¥ (12)	¥ (3,603)	¥ 5,929	-	¥ 1,165	¥ 488,127

## V. Reference Materials (Group Banks' Financial Statements)

### [Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Assets</b>		
Cash and due from banks	¥ 13,046,941	¥ 12,824,392
Call loans	540,825	498,968
Monetary claims bought	69,580	63,693
Trading assets	226,619	200,548
Securities	3,976,847	4,544,241
Loans and bills discounted	21,171,067	21,253,987
Foreign exchange assets	108,825	123,683
Other assets	661,214	674,872
Other	661,214	674,872
Tangible fixed assets	208,158	207,570
Intangible fixed assets	43,989	44,983
Prepaid pension cost	46,889	45,880
Customers' liabilities for acceptances and guarantees	228,541	232,620
Reserve for possible loan losses	(81,836)	(83,796)
<b>Total Assets</b>	<b>40,247,665</b>	<b>40,631,646</b>
<b>Liabilities</b>		
Deposits	32,089,656	31,567,650
Negotiable certificates of deposit	667,930	942,370
Call money	62,120	408,369
Payables under repurchase agreements	3,000	5,000
Payables under securities lending transactions	631,245	988,078
Trading liabilities	40,456	37,059
Borrowed money	3,159,016	3,220,974
Foreign exchange liabilities	14,879	14,232
Bonds	96,000	71,000
Due to trust account	1,304,346	1,135,937
Other liabilities	283,773	286,072
Accrued income taxes	7,480	6,831
Lease obligation	49,630	50,860
Asset retirement obligations	1,464	1,513
Other	225,197	226,868
Reserve for employees' bonuses	8,789	7,130
Other reserves	17,917	16,889
Deferred tax liabilities	74,877	83,431
Deferred tax liabilities for land revaluation	18,216	18,206
Acceptances and guarantees	228,541	232,620
<b>Total Liabilities</b>	<b>38,700,767</b>	<b>39,035,022</b>
<b>Net Assets</b>		
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	460,543	487,571
Other retained earnings	460,543	487,571
Retained earnings carried forward	460,543	487,571
Total stockholders' equity	1,117,650	1,144,679
Net unrealized gains on available-for-sale securities	378,028	403,818
Net deferred gains on hedges	11,557	8,486
Revaluation reserve for land	39,661	39,638
Total valuation and translation differences	429,247	451,944
<b>Total Net Assets</b>	<b>1,546,898</b>	<b>1,596,624</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 40,247,665</b>	<b>¥ 40,631,646</b>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	For the six months ended September 30, 2020	For the six months ended September 30, 2021
<b>Ordinary income</b>	¥ 208,271	¥ 231,739
Interest income	112,545	117,363
Interest on loans and bills discounted	89,824	89,898
Interest and dividends on securities	14,740	18,393
Trust fees	9,271	10,179
Fees and commissions	61,676	69,684
Trading income	3,118	1,476
Other operating income	11,430	5,613
Other ordinary income	10,228	27,421
<b>Ordinary expenses</b>	160,446	163,002
Interest expenses	5,893	3,194
Interest on deposits	2,049	1,071
Fees and commissions	24,421	27,344
Trading expenses	31	37
Other operating expenses	576	7,522
General and administrative expenses	107,248	108,567
Other ordinary expenses	22,274	16,335
<b>Ordinary profits</b>	47,824	68,737
<b>Extraordinary gains</b>	2	0
<b>Extraordinary losses</b>	575	923
<b>Net income before income taxes</b>	47,251	67,813
Income taxes – current	19,617	21,133
Income taxes – deferred	(5,617)	(999)
Total income taxes	13,999	20,133
<b>Net income</b>	¥ 33,251	¥ 47,679

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the six months ended September 30, 2020**

(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	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 404,803	¥ 1,061,910
Changes during the term						
Dividends paid					(11,986)	(11,986)
Net income					33,251	33,251
Reversal of revaluation reserve for land					135	135
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	21,401	21,401
Balance at the end of the term	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 426,204	¥ 1,083,312

	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	¥ 257,759	¥ 17,593	¥ 40,168	¥ 315,521	¥ 1,377,432
Changes during the term					
Dividends paid					(11,986)
Net income					33,251
Reversal of revaluation reserve for land					135
Net changes except for stockholders' equity during the term	97,831	(2,475)	(135)	95,219	95,219
Total changes during the term	97,831	(2,475)	(135)	95,219	116,621
Balance at the end of the term	¥ 355,590	¥ 15,118	¥ 40,032	¥ 410,741	¥ 1,494,053

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the six months ended September 30, 2021**

(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	¥ 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 term						
Dividends paid					(19,787)	(19,787)
Net income					47,679	47,679
Reversal of revaluation reserve for land					22	22
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	27,914	27,914
Balance at the end of the term	¥ 279,928	¥ 279,928	¥ 97,250	¥ 377,178	¥ 487,571	¥ 1,144,679

	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 term					
Dividends paid					(19,787)
Net income					47,679
Reversal of revaluation reserve for land					22
Net changes except for stockholders' equity during the term	25,790	(3,070)	(22)	22,697	22,697
Total changes during the term	25,790	(3,070)	(22)	22,697	50,611
Balance at the end of the term	¥ 403,818	¥ 8,486	¥ 39,638	¥ 451,944	¥ 1,596,624



**[Non-Consolidated Balance Sheet]**

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Assets</b>		
Cash and due from banks	¥ 8,696,867	¥ 8,648,553
Call loans	8,791	12,868
Monetary claims bought	1,334	885
Trading account securities	5,820	6,215
Securities	1,888,762	2,123,921
Loans and bills discounted	8,169,288	8,230,846
Foreign exchange assets	12,795	10,417
Other assets	237,697	213,787
Other	237,697	213,787
Tangible fixed assets	51,821	51,867
Intangible fixed assets	2,666	2,654
Prepaid pension cost	11,112	10,632
Customers' liabilities for acceptances and guarantees	23,104	22,587
Reserve for possible loan losses	(24,606)	(22,902)
<b>Total Assets</b>	<u>19,085,454</u>	<u>19,312,336</u>
<b>Liabilities</b>		
Deposits	15,632,671	15,785,830
Negotiable certificates of deposit	39,880	326,920
Payables under securities lending transactions	413,126	143,044
Borrowed money	2,461,262	2,499,957
Foreign exchange liabilities	272	452
Other liabilities	76,270	73,142
Accrued income taxes	2,770	2,190
Asset retirement obligations	308	268
Other	73,191	70,684
Reserve for employees' bonuses	2,896	2,426
Other reserves	8,923	9,075
Deferred tax liabilities	1,967	5,966
Acceptances and guarantees	23,104	22,587
<b>Total Liabilities</b>	<u>18,660,375</u>	<u>18,869,404</u>
<b>Net Assets</b>		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	194,809	204,027
Legal reserve	20,012	20,012
Other retained earnings	174,796	184,015
Retained earnings carried forward	174,796	184,015
Total stockholders' equity	<u>364,809</u>	<u>374,027</u>
Net unrealized gains on available-for-sale securities	61,144	70,716
Net deferred gains/losses on hedges	(875)	(1,812)
Total valuation and translation differences	<u>60,269</u>	<u>68,903</u>
<b>Total Net Assets</b>	<u>425,078</u>	<u>442,931</u>
<b>Total Liabilities and Net Assets</b>	<u>¥ 19,085,454</u>	<u>¥ 19,312,336</u>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	For the six months ended September 30, 2020	For the six months ended September 30, 2021
<b>Ordinary income</b>	¥ 71,053	¥ 76,455
Interest income	42,974	44,442
Interest on loans and bills discounted	35,659	35,180
Interest and dividends on securities	5,262	5,855
Trust fees	20	25
Fees and commissions	21,813	23,704
Other operating income	2,746	2,849
Other ordinary income	3,499	5,433
<b>Ordinary expenses</b>	51,587	53,425
Interest expenses	1,071	539
Interest on deposits	378	368
Fees and commissions	8,132	9,147
Other operating expenses	348	1,787
General and administrative expenses	38,839	39,470
Other ordinary expenses	3,194	2,481
<b>Ordinary profits</b>	<u>19,465</u>	<u>23,029</u>
<b>Extraordinary gains</b>	26	29
<b>Extraordinary losses</b>	178	181
<b>Net income before income taxes</b>	<u>19,314</u>	<u>22,877</u>
Income taxes—current	5,658	6,449
Income taxes – deferred	40	373
Total income taxes	5,698	6,823
<b>Net income</b>	<u>¥ 13,616</u>	<u>¥ 16,054</u>

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the six months ended September 30, 2020**

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
Balance at the beginning of the fiscal year	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 161,350	¥ 181,363	¥ 351,363
Changes during the term							
Dividends paid					(6,460)	(6,460)	(6,460)
Net income					13,616	13,616	13,616
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	7,156	7,156	7,156
Balance at the end of the term	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 168,506	¥ 188,519	¥ 358,519

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥ 51,491	¥ (960)	¥ 50,530	¥ 401,893
Changes during the term				
Dividends paid				(6,460)
Net income				13,616
Net changes except for stockholders' equity during the term	18,433	(718)	17,714	17,714
Total changes during the term	18,433	(718)	17,714	24,871
Balance at the end of the term	¥ 69,925	¥ (1,679)	¥ 68,245	¥ 426,764

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the six months ended September 30, 2021**

(Millions of yen)

	Stockholders' equity						
	Capital stock	Capital surplus		Legal reserve	Retained earnings		Total stockholders' equity
		Capital reserve	Total capital surplus		Other retained earnings	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 term							
Dividends paid					(6,460)	(6,460)	(6,460)
Net income					16,054	16,054	16,054
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	9,594	9,594	9,594
Balance at the end of the term	¥ 70,000	¥ 100,000	¥ 100,000	¥ 20,012	¥ 184,015	¥ 204,027	¥ 374,027

	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 term				
Dividends paid				(6,460)
Net income				16,054
Net changes except for stockholders' equity during the term	9,571	(936)	8,634	8,634
Total changes during the term	9,571	(936)	8,634	18,228
Balance at the end of the term	¥ 70,716	¥ (1,812)	¥ 68,903	¥ 442,931

## [Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2021		September 30, 2021	
<b>Assets</b>				
Cash and due from banks	¥	2,336,397	¥	3,092,417
Monetary claims bought		128		72
Securities		931,707		963,739
Loans and bills discounted		6,678,420		6,733,824
Foreign exchange assets		11,638		10,468
Other assets		64,191		63,258
Other		64,191		63,258
Tangible fixed assets		72,578		71,842
Intangible fixed assets		8,417		7,848
Prepaid pension cost		24,520		24,261
Deferred tax assets		20,140		17,837
Customers' liabilities for acceptances and guarantees		15,122		16,454
Reserve for possible loan losses		(32,423)		(33,764)
<b>Total Assets</b>		<u>10,130,840</u>		<u>10,968,260</u>
<b>Liabilities and Net Assets</b>				
<b>Liabilities</b>				
Deposits		7,412,365		7,520,841
Negotiable certificates of deposit		276,670		270,900
Call money		801,476		1,222,880
Payables under securities lending transactions		—		55,771
Borrowed money		1,234,664		1,484,371
Foreign exchange liabilities		162		79
Other liabilities		47,271		47,097
Accrued income taxes		2,860		2,346
Lease obligation		1,449		1,174
Asset retirement obligations		1,844		1,233
Other		41,116		42,343
Reserve for employees' bonuses		3,492		3,024
Reserve for employees' retirement benefits		8,208		8,100
Other reserves		4,363		3,991
Deferred tax liabilities for land revaluation		215		215
Acceptances and guarantees		15,122		16,454
<b>Total Liabilities</b>		<u>9,804,012</u>		<u>10,633,727</u>
<b>Net Assets</b>				
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		111,334		117,628
Other retained earnings		111,334		117,628
Retained earnings carried forward		111,334		117,628
Total stockholders' equity		<u>321,304</u>		<u>327,598</u>
Net unrealized gains on available-for-sale securities		5,233		6,609
Net deferred gains on hedges		(167)		(132)
Revaluation reserve for land		458		458
Total valuation and translation differences		<u>5,524</u>		<u>6,934</u>
<b>Total Net Assets</b>		<u>326,828</u>		<u>334,533</u>
<b>Total Liabilities and Net Assets</b>	¥	<u>10,130,840</u>	¥	<u>10,968,260</u>

**[Non-Consolidated Statement of Income]**

(Millions of yen)

	First Half of FY2020		First Half of FY2021	
	From April 1, 2020		From April 1, 2021	
	to September 30, 2020		to September 30, 2021	
<b>Ordinary income</b>	¥	56,956	¥	57,758
Interest income		39,382		39,129
Interest on loans and bills discounted		36,862		36,210
Interest and dividends on securities		2,168		1,900
Trust fees		—		6
Fees and commissions		12,799		15,972
Other operating income		1,487		1,631
Other ordinary income		3,287		1,019
<b>Ordinary expenses</b>		51,662		47,864
Interest expenses		1,376		1,136
Interest on deposits		1,347		1,136
Fees and commissions		6,662		6,268
Other operating expenses		377		176
General and administrative expenses		38,982		36,476
Other ordinary expenses		4,264		3,806
<b>Ordinary profits</b>		5,294		9,893
<b>Extraordinary gains</b>		989		245
<b>Extraordinary losses</b>		286		370
<b>Income before income taxes</b>		5,997		9,768
Income taxes – current		981		1,569
Income taxes – deferred		680		1,730
Total income taxes		1,661		3,299
<b>Net income</b>	¥	4,335	¥	6,469

**[Non-Consolidated Statement of Changes in Net Assets]**  
**For the first half of fiscal year 2020 (April 1, 2020 - September 30, 2020)**

(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	¥ 104,682	¥ 314,652
Changes during the term						
Net income					4,335	4,335
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	4,335	4,335
Balance at the end of the term	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 109,017	¥ 318,987

	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	¥ 111	¥ (249)	¥ 464	¥ 326	¥ 314,978
Changes during the term					
Net income					4,335
Net changes except for stockholders' equity during the term	4,280	19	—	4,299	4,299
Total changes during the term	4,280	19	—	4,299	8,634
Balance at the end of the term	¥ 4,391	¥ (230)	¥ 464	¥ 4,625	¥ 323,613

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**  
**For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)**

(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 term						
Net income					6,469	6,469
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	6,469	6,469
Balance at the end of the term	¥ 38,971	¥ 38,971	¥ 132,026	¥ 170,998	¥ 117,628	¥ 327,598

	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 term					
Net income					6,469
Net changes except for stockholders' equity during the term	1,375	34	—	1,410	1,410
Total changes during the term	1,375	34	—	1,410	7,880
Balance at the end of the term	¥ 6,609	¥ (132)	¥ 458	¥ 6,934	¥ 334,533



## [Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2021	September 30, 2021
<b>Assets</b>		
Cash and due from banks	¥ 1,133,869	¥ 887,265
Trading account securities	35	31
Securities	380,032	409,293
Loans and bills discounted	2,907,413	3,075,543
Foreign exchange assets	7,769	9,119
Other assets	48,501	45,066
Other	48,501	45,066
Tangible fixed assets	30,372	29,812
Intangible fixed assets	3,080	3,344
Prepaid pension cost	3,686	4,026
Deferred tax assets	3,264	2,452
Customers' liabilities for acceptances and guarantees	10,719	11,563
Reserve for possible loan losses	(17,241)	(18,244)
<b>Total Assets</b>	<b>4,511,503</b>	<b>4,459,273</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Deposits	3,695,198	3,808,523
Negotiable certificates of deposit	9,440	10,940
Call money	230,553	—
Payables under securities lending transactions	20,109	18,944
Borrowed money	362,400	425,500
Foreign exchange liabilities	293	296
Other liabilities	18,040	14,392
Accrued income taxes	853	1,443
Lease obligation	1,095	967
Asset retirement obligations	378	420
Other	15,713	11,561
Reserve for employees' bonuses	936	844
Other reserves	1,334	1,417
Acceptances and guarantees	10,719	11,563
<b>Total Liabilities</b>	<b>4,349,025</b>	<b>4,292,422</b>
<b>Net Assets</b>		
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	54,297	56,205
Legal reserve	53	53
Other retained earnings	54,244	56,152
General reserve	2,325	2,325
Retained earnings carried forward	51,919	53,827
Total stockholders' equity	156,391	158,299
Net unrealized gains on available-for-sale securities	6,086	8,552
Total valuation and translation differences	6,086	8,552
<b>Total Net Assets</b>	<b>162,477</b>	<b>166,851</b>
<b>Total Liabilities and Net Assets</b>	<b>¥ 4,511,503</b>	<b>¥ 4,459,273</b>

## [Non-Consolidated Statement of Income]

(Millions of yen)

	First Half of FY2020 From April 1, 2020 to September 30, 2020	First Half of FY2021 From April 1, 2021 to September 30, 2021
<b>Ordinary income</b>	¥ 23,358	¥ 23,812
Interest income	14,793	14,707
Interest on loans and bills discounted	13,540	13,273
Interest and dividends on securities	1,001	958
Fees and commissions	6,113	7,250
Other operating income	987	1,127
Other ordinary income	1,464	726
<b>Ordinary expenses</b>	22,124	20,869
Interest expenses	442	379
Interest on deposits	376	363
Fees and commissions	2,570	2,721
Other operating expenses	6	276
General and administrative expenses	15,867	15,134
Other ordinary expenses	3,237	2,358
<b>Ordinary profits</b>	1,233	2,942
<b>Extraordinary gains</b>	—	72
<b>Extraordinary losses</b>	29	64
<b>Income before income taxes</b>	1,204	2,951
Income taxes – current	119	1,174
Income taxes – deferred	193	(235)
Total income taxes	312	938
<b>Net income</b>	¥ 891	¥ 2,012

**[Non-Consolidated Statement of Changes in Net Assets]**

For the first half of fiscal year 2020 (April 1, 2020 - September 30, 2020)

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Legal reserve	Retained earnings			Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus		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	¥ 49,770	¥ 52,149	¥ 154,243
Changes during the term									
Net income							891	891	891
Net changes except for stockholders' equity during the term									
Total changes during the term	—	—	—	—	—	—	891	891	891
Balance at the end of the term	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 50,662	¥ 53,040	¥ 155,134

	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	¥ 1,826	¥ 1,826	¥ 156,069
Changes during the term			
Net income			891
Net changes except for stockholders' equity during the term	3,571	3,571	3,571
Total changes during the term	3,571	3,571	4,462
Balance at the end of the term	¥ 5,397	¥ 5,397	¥ 160,532

**[Non-Consolidated Statement of Changes in Net Assets - Continued]**

For the first half of fiscal year 2021 (April 1, 2021 - September 30, 2021)

(Millions of yen)

	Stockholders' equity								
	Capital stock	Capital surplus			Legal reserve	Retained earnings			Total stockholders' equity
		Capital reserve	Other capital surplus	Total capital surplus		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 term									
Net income							2,012	2,012	2,012
Net changes except for stockholders' equity during the term									
Total changes during the term	—	—	—	—	—	—	2,012	2,012	2,012
Balance at the end of the term	¥ 39,984	¥ 39,931	¥ 22,177	¥ 62,109	¥ 53	¥ 2,325	¥ 53,827	¥ 56,205	¥ 158,299

	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 term			
Net income			2,012
Net changes except for stockholders' equity during the term	2,466	2,466	2,466
Total changes during the term	2,466	2,466	4,478
Balance at the end of the term	¥ 8,552	¥ 8,552	¥ 166,851