

Summary of Consolidated Interim Financial Results
(September 30, 2005/Unaudited)

November 24, 2005
Resona Holdings, Inc.

1. Financial Highlights (April 1, 2005 - September 30, 2005)

(1) Consolidated Operating Results

	Ordinary income		Ordinary profits		Net income	
	<i>Million yen</i>	%	<i>Million yen</i>	%	<i>Million yen</i>	%
September 30, 2005	506,798	(4.9)	179,859	(27.6)	174,300	(17.3)
September 30, 2004	533,029	(13.5)	248,527	-	210,847	-
March 31, 2005	1,076,571	(5.4)	396,467	-	365,592	-

	Net income per share	Net income per share (potential equity adjusted)
	<i>Yen</i>	<i>Yen</i>
September 30, 2005	15,323.70	7,754.66
September 30, 2004	18,539.66	8,627.14
March 31, 2005	30,403.15	14,036.31

Note: (1) Equity in earnings of affiliated companies:

September 30, 2005: 116 million yen
September 30, 2004: 312 million yen
March 31, 2005: 452 million yen

(2) Average number of common stock issued (consolidated):

September 30, 2005: 11,374,561 shares
September 30, 2004: 11,372,769,108 shares
March 31, 2005: 11,366,353,338 shares

(3) There were no changes in accounting policies.

(4) Percentages in ordinary income, ordinary profits and net income show the changes from the previous interim period.

(5) Refer to next page for average number of shares and per share information.

(2) Consolidated Financial Position

	Total assets	Shareholders' equity	Shareholders' equity ratio	Shareholders' equity per share	Consolidated capital assets ratio (Japanese domestic standard)	[Reference] Shareholders' equity per share (*)
	<i>Million yen</i>	<i>Million yen</i>	%	<i>Yen</i>	%	<i>Yen</i>
September 30, 2005	40,055,886	1,375,127	3.4	(102,222.76)	10.20	120,899.62
September 30, 2004	38,909,539	1,014,990	2.6	(133,903.42)	8.84	89,248.56
March 31, 2005	39,563,362	1,186,463	3.0	(120,562.76)	9.74	102,546.13

(*) Not exclude issue amounts of preferred stocks

Note: (1) Issued number of common stock (consolidated):

September 30, 2005: 11,374,123 shares
September 30, 2004: 11,372,623,431 shares
March 31, 2005: 11,374,820,140 shares

(2) Refer to next page for number of issued share at end of year and per share information

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents
	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>
September 30, 2005	(259,952)	(898,141)	174,628	1,760,824
September 30, 2004	(364,576)	(539,073)	18,952	1,798,926
March 31, 2005	(555,407)	544,800	71,263	2,744,227

(4) Principles of consolidation and application of equity method

Number of consolidated subsidiaries: 37

Number of non-consolidated subsidiaries that applied the equity method: None

Number of affiliated companies that applied the equity method: 2

(5) Change in consolidation and application of equity method

Number of consolidated subsidiaries added: 1

Number of consolidated subsidiaries excluded: None

Number of affiliated companies that applied the equity method, added: None

Number of affiliated companies that applied the equity method, excluded: None

2. Forecast of Fiscal Year's Performance (April 1, 2005 - March 31, 2006)

	Ordinary income	Ordinary profits	Net income
	<i>Million yen</i>	<i>Million yen</i>	<i>Million yen</i>
FY 2005 (Full Year)	930,000	270,000	270,000

(Reference) Forecasted net income per share (full year) 21,978.81 yen

Note: Refer to page 12 of appendixes for assumptions and other conditions considered for above forecast.

Appendixes

Average and Issued Number of Preferred Stock (Consolidated)

	Six months ended September 30, 2005		Six months ended September 30, 2004	
	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)
	shares	shares	shares	shares
Class A, No.1 Preferred Stock	5,970	5,970	5,970,000	5,970,000
Class B, No.1 Preferred Stock	680,000	680,000	680,000,000	680,000,000
Class C, No.1 Preferred Stock	120,000	120,000	120,000,000	120,000,000
Class D, No.1 Preferred Stock	145	145	151,245	146,000
Class E, No.1 Preferred Stock	240,000	240,000	240,000,000	240,000,000
Class F, No.1 Preferred Stock	80,000	80,000	80,000,000	80,000,000
Class one, No.1 Preferred Stock	2,750,000	2,750,000	2,750,000,000	2,750,000,000
Class two, No.1 Preferred Stock	2,817,807	2,817,807	2,817,807,861	2,817,807,861
Class three, No.1 Preferred Stock	2,750,000	2,750,000	2,750,000,000	2,750,000,000

	Year ended March 31, 2005	
	Average number of preferred stock (consolidated)	Issued number of preferred stock (consolidated)
	shares	shares
Class A, No.1 Preferred Stock	5,970,000	5,970,000
Class B, No.1 Preferred Stock	680,000,000	680,000,000
Class C, No.1 Preferred Stock	120,000,000	120,000,000
Class D, No.1 Preferred Stock	148,630	146,000
Class E, No.1 Preferred Stock	240,000,000	240,000,000
Class F, No.1 Preferred Stock	80,000,000	80,000,000
Class one, No.1 Preferred Stock	2,750,000,000	2,750,000,000
Class two, No.1 Preferred Stock	2,817,807,861	2,817,807,861
Class three, No.1 Preferred Stock	2,750,000,000	2,750,000,000

Note:

August 2005, a reverse stock split was taken in place. Under the reverse stock split, every 1,000 share was combined into one share for all issued common stocks and preferred stocks. Average number of shares is calculated based on an assumption that the reverse stock split was taken in place on April 1, 2005, beginning of this fiscal year. Per share information is based on an assumption that was taken in place on April 1, 2004, beginning of the previous year.

(Reference)

Formulas for computing ratios for the interim period September 30, 2005

Net Income per Share:

$$\frac{\text{Net income on common Stock}}{\text{Average number of shares of common stock during the term (consolidated)}}$$

Shareholders' Equity per Share:

$$\frac{\text{Total shareholders' equity at term end} - \text{Issued number of shares of preferred stock} \times \text{Amount per share}}{\text{Issued number of shares of common stock at term end (consolidated)}}$$

Formulas for computing ratios for the year ending March 31, 2006

Net Income per Share (Fiscal 2005 Forecast)

$$\frac{\text{Net income on common stock}}{\text{Issued number of shares of common stock at term end (consolidated)}}$$

Consolidated Interim Balance Sheets

(Millions of yen)

Items	Sep 30, 2005 (A)	Sep 30, 2004 (B)	Difference (A) - (B)	Mar 31, 2005 (C)	Difference (A) - (C)
Assets					
Cash and due from banks	¥ 2,056,861	¥ 1,979,925	¥ 76,935	¥ 3,024,231	¥ (967,370)
Call loans and bills bought	947,464	222,660	724,803	667,842	279,621
Deposits paid for bonds borrowing transactions	45,966	36,940	9,025	36,608	9,357
Monetary claims bought	130,130	62,105	68,025	105,089	25,041
Trading assets	812,808	627,187	185,620	708,335	104,472
Money held in trust	-	70,500	(70,500)	-	-
Securities	8,269,927	8,193,590	76,337	7,278,662	991,265
Loans and bills discounted	25,339,452	25,407,110	(67,657)	25,315,798	23,653
Foreign exchange assets	89,507	95,616	(6,109)	80,729	8,777
Other assets	743,752	700,966	42,785	690,929	52,823
Premises and equipment	446,665	474,150	(27,484)	452,994	(6,329)
Deferred tax assets	5,948	54,147	(48,199)	45,554	(39,606)
Consolidation differences	32,293	-	32,293	35,781	(3,488)
Customers' liabilities for acceptances and guarantees	1,746,350	1,781,713	(35,363)	1,762,069	(15,719)
Reserve for possible loan losses	(596,904)	(780,474)	183,569	(627,035)	30,130
Reserve for possible losses on investments	(14,336)	(16,600)	2,264	(14,231)	(104)
Total assets	¥ 40,055,886	¥ 38,909,539	¥ 1,146,347	¥ 39,563,362	¥ 492,523
Liabilities					
Deposits	¥ 31,158,835	¥ 31,694,956	¥ (536,121)	¥ 31,975,170	¥ (816,335)
Negotiable certificates of deposit	1,936,840	995,259	941,580	1,028,390	908,450
Call money and bills sold	736,716	648,596	88,120	823,174	(86,457)
Bills sold under repurchase agreements	256,997	326,990	(69,993)	351,291	(94,294)
Deposits received for bonds lending transactions	245,995	174,470	71,524	65,069	180,926
Trading liabilities	45,670	31,476	14,193	39,073	6,597
Borrowed money	369,292	500,013	(130,721)	498,464	(129,172)
Foreign exchange liabilities	7,360	7,262	97	9,294	(1,934)
Bonds	749,404	433,968	315,435	555,999	193,405
Due to trust account	411,602	434,932	(23,329)	393,166	18,436
Other liabilities	549,264	526,312	22,951	532,661	16,603
Reserve for employees' retirement benefits	5,074	6,949	(1,875)	5,626	(552)
Reserve for specific borrowers under support	-	1,130	(1,130)	-	-
Reserve for business restructuring	211	753	(541)	301	(89)
Reserve for reorganization of branch office channel	2,932	-	2,932	2,932	-
Other reserve	0	0	0	0	0
Deferred tax liabilities	1,393	162	1,230	2,291	(898)
Deferred tax liabilities on land revaluation	44,845	44,886	(41)	45,535	(690)
Consolidation differences	-	807	(807)	-	-
Acceptances and guarantees	1,746,350	1,781,713	(35,363)	1,762,069	(15,719)
Total liabilities	¥ 38,268,786	¥ 37,610,645	¥ 658,140	¥ 38,090,511	¥ 178,274

Consolidated Interim Balance Sheets (Continued)

(Millions of yen)

Items	Sep 30, 2005 (A)	Sep 30, 2004 (B)	Difference (A) - (B)	Mar 31, 2005 (C)	Difference (A) - (C)
Minority interests					
Minority interests in consolidated subsidiaries	¥ 411,972	¥ 283,902	¥ 128,070	¥ 286,387	¥ 125,585
Shareholders' equity					
Capital	327,201	327,201	-	327,201	-
Capital surplus	263,492	263,813	(320)	263,492	(0)
Retained earnings	540,129	229,166	310,962	384,839	155,289
Revaluation reserve for land	62,397	65,617	(3,220)	63,406	(1,009)
Net unrealized gains on available-for-sale securities	184,359	131,756	52,602	149,916	34,443
Foreign currency translation adjustments	(2,244)	(2,311)	66	(2,331)	87
Treasury stock	(208)	(253)	45	(60)	(147)
Total shareholders' equity	1,375,127	1,014,990	360,136	1,186,463	188,663
Total liabilities, minority interests and shareholders' equity	¥ 40,055,886	¥ 38,909,539	¥ 1,146,347	¥ 39,563,362	¥ 492,523

Consolidated Interim Statements of Operations

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (A)	Interim 2004 From Apr 1, 2004 To Sep 30, 2004 (B)	Difference (A) - (B)	FY 2004 From Apr 1, 2004 To Mar 31, 2005
Ordinary income	¥ 506,798	¥ 533,029	¥ (26,231)	¥ 1,076,571
Interest income	294,130	304,568	(10,437)	601,900
(Interest on loans and bills discounted)	248,746	268,357	(19,610)	525,808
(Interest and dividends on securities)	32,470	28,378	4,092	57,514
Trust fees	15,328	14,395	932	35,186
Fees and commissions	95,331	85,871	9,460	184,258
Trading profits	1,170	7,776	(6,605)	20,650
Other operating income	39,151	32,778	6,373	67,258
Other ordinary income	61,685	87,640	(25,954)	167,317
Ordinary expenses	326,938	284,502	42,436	680,103
Interest expenses	29,870	29,757	113	59,523
(Interest on deposits)	14,537	16,822	(2,284)	32,857
Fees and commissions	25,673	25,659	14	63,147
Trading losses	45	4	41	47
Other operating expenses	11,172	14,050	(2,877)	23,402
General and administrative expenses	180,745	185,239	(4,493)	382,081
Other ordinary expenses	79,430	29,792	49,638	151,900
Ordinary profits	179,859	248,527	(68,667)	396,467
Extraordinary profits	26,953	18,939	8,013	49,022
Extraordinary losses	3,170	46,027	(42,856)	55,960
Income before income taxes and minority interests	203,641	221,439	(17,797)	389,530
Income taxes – current	6,784	3,481	3,302	9,035
Income taxes – deferred	14,730	5,041	9,689	2,301
Minority interests in net income	7,825	2,069	5,756	12,600
Net income	¥ 174,300	¥ 210,847	¥ (36,546)	¥365,592

Consolidated Interim Statements of Surplus

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (A)	Interim 2004 From Apr 1, 2004 To Sep 30, 2004 (B)	Difference (A) - (B)	FY 2004 From Apr 1, 2004 To Mar 31, 2005
Capital Surplus				
Balance at beginning of the year	¥ 263,492	¥ 1,026,439	¥ (762,946)	¥ 1,026,439
Increase:	-	40,002	(40,002)	40,000
Transfer from capital to cover deficit	-	40,000	(40,000)	40,000
Profits on sales of treasury stock	-	2	(2)	-
Decrease:	0	802,628	(802,628)	802,946
Transfer of capital surplus to cover deficit	-	802,628	(802,628)	802,628
Loss on sales of treasury stock	0	-	0	317
Balance at end of the period	¥ 263,492	¥ 263,813	¥ (320)	¥ 263,492
Retained earnings/(Accumulated deficits)				
Balance at beginning of the year	¥ 384,839	¥ (1,707,754)	¥ 2,092,594	¥ (1,707,754)
Increase:	175,309	1,937,018	(1,761,708)	2,092,691
Net income	174,300	210,847	(36,546)	365,592
Transfer from capital to cover deficit	-	921,272	(921,272)	921,272
Transfer from capital surplus to cover deficit	-	802,628	(802,628)	802,628
Reduction in the number of consolidated subsidiaries	-	1,975	(1,975)	1,975
Reversal of revaluation reserve for land	1,009	294	714	1,222
Decrease:	20,019	96	19,922	96
Dividends	20,019	-	20,019	-
Reduction in the number of subsidiaries	-	96	(96)	96
Balance at end of the period	¥ 540,129	¥ 229,166	¥ 310,962	¥ 384,839

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

Consolidated Interim Statements of Cash Flows

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (A)	Interim 2004 From Apr 1, 2004 To Sep 30, 2004 (B)	Difference (A) - (B)	FY 2004 From Apr 1, 2004 To Mar 31, 2005
Cash flows from operating activities				
Income before income taxes and minority interests	¥ 203,641	¥ 221,439	¥ (17,797)	¥389,530
Depreciation of premises and equipment	8,211	10,261	(2,050)	20,570
Impairment losses on fixed assets	725	603	122	3,675
Amortization of consolidation differences	3,488	(166)	3,655	(562)
Equity in net (gains)/losses from investments in affiliated companies	(116)	(312)	195	(452)
Increase/(decrease) in reserve for possible loan losses	(30,130)	(239,059)	208,928	(392,485)
Increase/(decrease) in reserve for possible losses on investments	104	2,729	(2,624)	360
Increase/(decrease) in reserve for specific borrowers under support	-	(794)	794	(1,925)
Increase/(decrease) in reserve for business restructuring	(89)	(12,478)	12,389	(12,931)
Increase/(decrease) in reserve for employees' retirement benefits	(552)	(2,007)	1,454	(3,330)
Interest income	(294,130)	(304,568)	10,437	(601,900)
Interest expenses	29,870	29,757	113	59,523
Net (gains)/losses on securities	(38,290)	(53,978)	15,687	(115,981)
Net (gains)/losses on money held in trust	-	(8)	8	(15)
Net foreign exchange (gains)/losses	(29,973)	22,075	(52,049)	(18,366)
Net (gains)/losses on sales of premises and equipment	2,105	(1,451)	3,556	206
Net (increase)/decrease in trading assets	(94,912)	(114,913)	20,000	(169,823)
Net increase/(decrease) in trading liabilities	57,865	(30,035)	87,900	(22,439)
Net (increase)/decrease in loans and bills discounted	(23,653)	593,108	(616,762)	684,407
Net increase/(decrease) in deposits	(816,335)	(857,048)	40,712	(576,833)
Net increase/(decrease) in negotiable certificates of deposit	908,450	202,293	706,156	235,423
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	827	(72,132)	72,960	(80,682)
Net (increase)/decrease in due from banks (excluding those deposited at BOJ)	(16,033)	(40,973)	24,940	(140,869)
Net (increase)/decrease in call loans and other	(304,662)	(8,275)	(296,387)	(496,442)
Net (increase)/decrease in deposits paid for bonds borrowing transactions	(9,357)	(32,289)	22,931	(31,957)
Net increase/(decrease) in call money and other	(180,751)	(265,641)	84,890	(66,763)
Net increase/(decrease) in deposits received for bonds lending transactions	180,926	104,574	76,351	(4,827)
Net (increase)/decrease in foreign exchange assets	(8,777)	10,322	(19,099)	25,208
Net increase/(decrease) in foreign exchange liabilities	(1,934)	(257)	(1,676)	1,774
Net increase/(decrease) on issuance and repayment of bonds	(4,900)	50,000	(54,900)	80,000
Net increase/(decrease) in due to trust account	18,436	31,083	(12,647)	(10,682)
Interest receipts	307,333	316,873	(9,539)	618,962
Interest payments	(25,442)	(31,790)	6,347	(64,488)
Other	(96,253)	115,362	(211,615)	148,067
subtotal	(254,311)	(357,697)	103,386	(546,050)
Income taxes paid	(5,640)	(6,879)	1,238	(9,356)
Net cash provided by/(used in) operating activities	¥ (259,952)	¥ (364,576)	¥ 104,624	¥ (555,407)

Consolidated Interim Statements of Cash Flows (continued)

(Millions of yen)

Items	Interim 2005 From Apr 1, 2005 To Sep 30, 2005 (A)	Interim 2004 From Apr 1, 2004 To Sep 30, 2004 (B)	Difference (A) - (B)	FY 2004 From Apr 1, 2004 To Mar 31, 2005
Cash flows from investing activities				
Purchases of securities	¥ (10,796,288)	¥ (7,201,624)	¥ (3,594,664)	¥ (14,646,059)
Proceeds from sales of securities	8,579,065	5,761,853	2,817,211	13,007,475
Proceeds from maturity of securities	1,321,447	869,382	452,065	2,079,281
Proceeds from decrease in money held in trust	-	-	-	70,500
Purchases of premises and equipment	(3,553)	(5,246)	1,693	(9,233)
Proceeds from sales of premises and equipment	1,188	7,809	(6,621)	13,884
Proceeds from sales of equity investments in subsidiaries	-	28,752	(28,752)	28,951
Net cash provided by/(used in) investing activities	(898,141)	(539,073)	(359,067)	544,800
Cash flows from financing activities				
Proceeds from subordinated borrowed money	-	5,000	(5,000)	12,000
Repayment of subordinated borrowed money	(130,000)	(5,000)	(125,000)	(5,000)
Proceeds from issuance of subordinated bonds	264,274	20,000	244,274	160,030
Repayment of subordinated bonds	(65,700)	-	(65,700)	(51,276)
Proceeds from issuance of common stock to minority shareholders	-	1,100	(1,100)	1,100
Proceeds from issuance of preferred securities	126,246	-	126,246	-
Dividends paid	(20,019)	-	(20,019)	-
Dividends paid to minority shareholders	(24)	(2,088)	2,063	(2,088)
Payments related to acquisition of treasury stock	(162)	(64)	(97)	(10,703)
Payments related to acquisition of stocks from minority shareholders	-	-	-	(32,812)
Proceeds from sales of treasury stock	14	5	9	15
Net cash provided by financing activities	174,628	18,952	155,676	71,263
Effect of exchange rate changes on cash and cash equivalents	61	114	(52)	60
Increase/(decrease) in cash and cash equivalents	(983,403)	(884,583)	(98,819)	60,717
Cash and cash equivalents at beginning of the year	2,744,227	2,683,520	60,707	2,683,520
Decrease in cash and equivalents due to be exclusion of subsidiaries from consolidation	-	(10)	10	(10)
Cash and cash equivalents at end of the period	¥ 1,760,824	¥ 1,798,926	¥ (38,101)	¥ 2,744,227

Preparation Policies for the Consolidated Interim Financial Statements

1. Consolidated subsidiaries

- (1) Consolidated subsidiaries: 37

The principal consolidated subsidiaries: Resona Bank, Ltd.
 Saitama Resona Bank, Ltd.
 The Kinki Osaka Bank, Ltd.
 The Nara Bank, Ltd.
 The Resona Trust & Banking Co., Ltd.

Resona Preferred Global Securities (Cayman) Limited has been consolidated from this interim period due to acquisition of its stocks.

- (2) Non-consolidated subsidiaries:

The principal non-consolidated subsidiary: Asahi Servicos e Representacoes Ltda.

Non-consolidated subsidiaries were immaterial with respect to assets, ordinary income, net income/loss (based on owned interest) and retained earnings (based on the owned interest), etc. They were excluded from the consolidation as reasonable judgement on the group's financial conditions and operating results can still be expected even if they were not consolidated.

2. Affiliated companies applicable for the equity method

- (1) Affiliates that applied the equity method: 2

The principal affiliated companies: Japan Trustee Services Bank, Ltd.

- (2) Non-consolidated subsidiaries and affiliated companies not applied the equity method

The principal affiliated companies not applied the equity method:

Asahi Servicos e Representacoes Ltda.

The affiliates not applied the equity method were not material to the consolidated interim financial statements with respect to net income/loss (based on owned interest) and retained earnings (based on owned interest) etc. and accordingly, the equity method is not applied to them.

3. Interim balance sheet dates of consolidated subsidiaries

(1) Interim balance sheet dates of the consolidated subsidiaries were as follows:

End of June:	5
End of September:	32

(2) All subsidiaries have been consolidated based on their accounts at their respective interim balance sheet date. Appropriate adjustments have been made for significant transactions during the period from the respective interim balance sheet date of the above subsidiaries to the date of the Parent's interim balance sheet date.

Notes to consolidated interim balance sheets:

1. Amounts of less than one million yen have been rounded down.
2. Transactions whose purpose is to earn a profit by taking advantage of short-term fluctuations in the market or discrepancies between interest rates, currency exchange rates, share prices or other indices (hereinafter referred to as “transactions for trading purposes”) on different markets are included in “Trading assets” or “Trading liabilities” in the consolidated interim balance sheets on a trade-date basis.
 “Trading assets” and “Trading liabilities” in the case of securities and monetary claims etc. are stated at market value as of the consolidated interim balance sheet date and, in the case of derivatives including swaps, futures, options etc. at the close-out value calculated assuming the transaction is close-out on the consolidated interim balance sheet date.
3. Bonds held to maturity are stated at amortized cost (straight-line method) by the moving average method.
 Investments in the unconsolidated subsidiaries and affiliates for which the equity method of accounting are not applied are stated at cost determined by the moving average method.
 Available-for-sale equity securities with market value are stated at fair value, based on the average market price in the last month for the year. Available-for-sale securities, except equity securities, with market value are stated at their respective market value and the cost of sales of such securities is determined by the moving average method. Available-for-sale securities without market value are stated at cost determined by the moving average method or at their respective amortized cost.

 Net unrealized gain/loss on available-for-sale securities is included as a component of shareholders’ equity.
4. Securities held as assets in individually managed money trusts, whose principal objective is portfolio management, are stated at market value.
5. Derivative transactions (excluding “transactions for trading purposes”) are stated at market value.
6. Depreciation is calculated mainly by the straight-line method for buildings and by the declining-balance method for equipment. Then it is charged to operations, and is allocated the estimated annual depreciation costs through the year. The useful lives adopted for major premises and equipment are as follows:
 - Buildings: 2 ~ 50 years
 - Equipment: 2 ~ 20 years
7. Software for internal use are amortized by the straight-line method, based on an estimated useful lives (mainly 5 years).
8. Bonds issuance costs are charged to operation as incurred. Debenture issuance costs are amortized over the term of the debentures by straight-line method.
9. Foreign-currency-denominated assets and liabilities of domestic consolidated banking subsidiaries (the “Banks”) are translated into yen, primarily at the exchange rates on the consolidated interim balance sheet date except the stocks of affiliated companies which are translated into yen at the exchange rate on the acquisition date.

Foreign-currency-denominated assets and liabilities of the other consolidated subsidiaries are translated into yen at the exchange rate on the respective interim balance sheet date.

10. The principal consolidated subsidiaries have made provisions for reserve for possible loan losses as follows:

For loans to insolvent customers who are undergoing bankruptcy or special liquidation, etc. (hereinafter, “borrowers under bankruptcy proceedings”) or who are in a similar financial condition, although not yet in bankruptcy (hereinafter “borrowers substantially in bankruptcy”), the reserve for possible loan losses is provided at the full amount of the book value of such loans after deducting the amount of direct write-offs (as defined below) and excluding the amounts deemed collectible from the disposal of the collateral and the guarantees that are deemed recoverable.

For loans to customers not presently in the above circumstances, but in a high probability of becoming insolvent (hereinafter, “customers with high probability of becoming insolvent”) or loans to customers who should be monitored carefully, which exceeds a certain threshold, the Discounted Cash Flows Method (the “DCF Method”) is applied to provide the allowance for doubtful accounts, if cash flows on collection of principals of interests can be reasonably estimated. Under the DCF Method, reserve for possible loan losses is provided as the difference between future cash flows discounted by the original interest rate and carrying value of the loan.

For loans to customers with high probability of becoming insolvent and whose future cash flows cannot be reasonably estimated, the reserve for possible loan losses is provided at the estimated un-recoverable amounts determined based on a valuation of the collateral, recovery from the guarantees and the customer’s overall financial condition.

For other loans, the reserve for possible loan losses is calculated based on the loss rates derived from the historical loss experience for a certain period and others.

The allowance for loans to specific foreign borrowers is provided based on the amount of expected losses determined considering the political and economic situation of their respective countries.

The Credit Review Office, which is independent from the operating divisions, examines the operating divisions’ asset quality reviews of each loan for collectibility in accordance with self-assessment standards. The provision for possible loan losses is based on the results of these reviews.

Regarding the loans with collateral or guarantees, etc. to the borrowers under bankruptcy proceedings and borrowers substantially in bankruptcy, the unrecoverable amount of loans is directly written-off from loan balances. The estimated unrecoverable amount is determined considering a valuation of the collateral and guarantees and is ¥531,899 million.

Other consolidated subsidiaries mainly provide the reserve for possible loan losses at amounts deemed necessary judged by the past write-off experience ratios for general loans and individually determined uncollectible amounts for specific loans, such as those to borrowers under bankruptcy proceedings.

11. The reserve for possible losses on investments in securities is provided for estimated losses from investments in securities, considering the issuers' financial conditions and other factors.
12. Consolidated subsidiaries provide a reserve for severance benefits to prepare for future employees' retirement benefits payments at the amount attributable to the current interim period based on the estimated project benefits obligation and plan assets at the end of this fiscal year.

All past service cost is charged to accrued fiscal year.

The actuarial differences are charged to operations in the next fiscal year by the straight-line method over a certain period (10 ~ 12 years) within the average remaining years of the eligible employees.

In previous years, the excess fair value of the plan assets over the benefit obligation of the pension plan ("unrecognized plan assets"), which is resulted from actuarial gains such as an excess of actual return over expected return on plan assets or a gain on plan amendment due to reduction of plan benefits, had not been recognized as an asset or a gain in accordance with Note 1, 1 to the Accounting Standards for Retirement Benefits (Business Accounting Deliberation Council, June 16, 1998). Effective March 16, 2005, the Accounting Standards for Retirement Benefits was amended and recognition of the former unrecognized plan assets as an asset or a gain was permitted. Adopted the Interpretation of Amendment of Accounting Standard for Retirement Benefits (Guidelines on Implementation of Business Accounting Standard No.7, March 16, 2005) effective this consolidated interim fiscal year prepaid pension cost and the former unrecognized plan assets allocated to actuarial gains and gains on plan amendment were recognized as reduction from expenses. As a result, both prepaid pension cost and income before income taxes and minority interests increased by ¥19,588 million.

13. The reserve for business restructuring is provided based on an amount considered reasonable, taking into account estimated expenses and losses arising from the disposal of information systems due to renewing and the integration of branch offices for the structural reorganization of assets and profit during the intensive revitalization period.

This reserve is that under Article 43 of the Commercial Code Enforcement Regulation.

14. Reserve for reorganization of branch office channel is provided based on an amount considered reasonable, taking into account estimated expenses and losses arising at the certain domestic banking subsidiaries with the movement, integration, and changing its form of branch offices due to reorganization of new branch office channel which enables strengthening profit and low-cost operations.

This reserve is that under Article 43 of the Commercial Code Enforcement Regulation.

15. Noncancelable lease transactions of the domestic consolidated subsidiaries are accounted for as operating leases regardless of whether such leases are classified as operating leases or finance leases except for lease agreements that stipulate the transfer of ownership of the leased property to the lessee, and are accounted for as finance leases.

16. Certain consolidated banking subsidiaries apply the deferred hedge accounting to hedges of interest risk associated with their financial assets and liabilities in accordance with the "Accounting and Auditing Treatments on the Application of Accounting Standards for Financial Instruments in the Banking Industry" (JICPA Industry Audit Committee Report No.

24). In assessment of effectiveness of fair value hedge, the hedged instruments such as loans and deposits and hedging instruments such as interest swaps are specified as a group with similar remaining term. In assessing effectiveness of cashflow hedge the correlation of the interest sensitivities of the hedged instruments and the hedging instruments are examined.

Deferred hedge gains/losses recorded on the interim consolidated balance sheet based on previous macro-hedge approach, under which derivatives are designated to hedge net interest risk of numerous financial assets and liabilities, such as loans and deposits, in accordance with the “Accounting and Auditing Present Treatments on the Application of Accounting Standards for Financial Instruments in the Banking Industry” (JICPA Industry Audit Committee, Report No. 15), are amortized at most 10 years starting from April 1, 2004 as interest income and expenses based on the remaining term and the notional amount of hedging instruments.

Deferred hedge gains and losses base on the macro-hedge approach at the interim consolidated balance sheet date were ¥15,530 million and ¥24,407 million, respectively.

17. Certain consolidated banking subsidiaries apply the deferred hedge accounting to hedge of the foreign currency risk associated with their foreign-currency-dominated financial assets and liabilities in accordance with the “Treatment in Accounting and Auditing Concerning the Accounting Treatment of Foreign Currency Transactions in the Banking Industry” (JICPA Industry Audit Committee Report No.25).

Assessment of the effectiveness of these hedge transactions is conducted by confirming whether notional amount of hedging currency swaps, foreign exchange swaps, etc. is corresponding to hedged foreign-currency-denominated receivables or payables.

In addition, in application of the deferred hedge accounting or the fair value hedge accounting to hedges of foreign exchange risk of foreign-currency-denominated securities other than bonds, at the inception of each hedge, the hedge effectiveness is assessed by confirming whether the foreign currency payable amount of hedging spot or forward exchange contracts exceed the acquisition costs of the hedged foreign-currency-denominated securities.

18. Because internal interest swaps, currency swaps, and other derivatives transactions specified as hedging instruments are strictly processed based the appropriate market pricing and covered by corresponding external transactions as required by the JICPA Industry Audit Committee, Report No. 24 and No. 25, gains and losses on these internal derivative transactions within consolidated banking subsidiaries (the “Banks ”) or with their trading accounts, are not eliminated, and are recognized as profit or deferred.

The hedging of certain assets and liabilities are accounted for by the deferred hedge accounting, fair value hedge accounting and the special treatment of interest rate swaps.

19. The Company and domestic consolidated subsidiaries mainly account for consumption tax and local consumption tax with the tax-exclusion method.
20. Reserve for contingent liabilities from the securities transactions: ¥0 million

This reserve is provided in accordance with Article 51 and Article 65-2-7 of the Securities and Exchange Law and Article 32 of Cabinet Ordinance relating to securities business of financial institutions.

21. The Company and certain consolidated subsidiaries adopt consolidated corporate-tax system, with the Company being a parent company under the system.

22. Accumulated depreciation of premises and equipment: ¥216,434 million.
23. Basis adjustment to the acquisition costs of premises and equipment for tax purposes:
¥63,076 million.
24. Loans to borrowers in legal bankruptcy amounted to ¥15,029 million, and past due loans amounted to ¥427,732 million.

Loans to borrowers in legal bankruptcy are loans for which payment of principals or interests has not been received for a substantial period or, for other reasons, there are no prospects for collection of principals or interests, and accordingly, no interest has been accrued (excluding balance already written off and hereinafter referred to as nonaccrual loans) and also certain specific condition stated in the Implementation Ordinances for the Corporation Tax Law (Government Ordinance No. 97, 1965), Items i through v in Article 96, Section 1, Part 3 or the circumstances stated in Part 4 of the same article exists.

Past due loans are nonaccrual loans, other than loans to borrowers in legal bankruptcy and loans whose interest payments have been rescheduled in order to support the restructuring of the borrowers

25. Loans past due 3 months or more amounted to ¥22,416 million.

Loans past due 3 months or more are loans on which payment of principal or interest is overdue for 3 months or more from the contract payment date. These loans do not include “loans to borrowers in legal bankruptcy” and “past due loans.”

26. Restructured loans amounted to ¥366,364 million.

Restructured loans are those which consolidated subsidiaries have provided special terms and conditions including reduction of the interest rates, reschedule of the interest and principal payments, or waiver of claims on the borrowers, all of which are more favorable to the borrowers than the corresponding terms in the original loan agreements. These loans do not include “loans to borrowers in legal bankruptcy”, “past due loans” and “loans past due 3 months or more.”

27. Loans to borrowers in legal bankruptcy, past due loans, loans past due 3 months or more and restructured loans amounted to ¥831,542 million in the aggregate.

The amounts presented in Notes 24 to 27 are stated before the deduction of the reserve for possible loan losses.

28. Bills discounted are recorded as lending/borrowing transactions in accordance with the JICPA Industry Audit Committee, Report No.24. Consolidated banking subsidiaries have a right to sell or collateralize such bills at their discretion. The total face value of bank acceptance bills, commercial bills and documentary bills obtained as a result of discounting and foreign exchange purchased was ¥360,444 million.

29. Assets pledged as collateral were as follows:
- Call loans and bills bought ¥100,000 million
 - Trading assets ¥256,976 million
 - Securities ¥3,661,792 million
 - Loans and bills discounted ¥262,204 million
 - Other assets ¥63 million

Liabilities corresponding to the assets pledged were as collateral:

- Deposits ¥61,007 million
- Call money and bills sold ¥442,800 million
- Bills sold under repurchase agreements ¥256,997million
- Deposits received for bonds lending transaction ¥245,995 million
- Borrowed money ¥3,360 million
- Other liabilities ¥473 million

Other than the above, “Cash and due from banks”, “Securities” and “Other assets”, in the amount of ¥873 million, ¥774,272 million and ¥19,049 million, respectively, were pledged as collateral for settlement of foreign exchange, derivatives transactions or for futures and others.

“Premises and equipment” include the guarantee deposit of ¥33,343 million.

“Other assets “ include the deposits for future transactions in the amount of ¥1,857 million.

30. Net of deferred realized and unrealized gains or losses on hedging derivatives is included in “Other liabilities”. Gross deferred hedge gains and losses are amounted to ¥34,814 million and ¥26,501 million, respectively.
31. Certain consolidated domestic subsidiaries revalued land used for business purposes based on the Law Concerning Land Revaluation (Law 34, announced on March 31, 1998). “Deferred tax liabilities on land revaluation” is recorded in liabilities and “revaluation reserve for land, net of taxes” is recorded in shareholders’ equity.

Revaluation date: March 31, 1998

The revaluation method as stated in Article 3-3 of the Law Concerning Land Revaluation is as follows:

The value of land is based on the official notice prices stated in the Law of Public Notice of Land Prices (assessed date, January 1, 1998) as stipulated in Article 2-1 of the Ordinance for the Law Concerning Land Revaluation (Government Ordinance No.119, announced on March 31, 1998) after making reasonable adjustments for the location and quality of the sites.

32. Borrowed money include subordinated borrowed money of ¥304,000 million that are subordinated to other debt in repayment by special covenants.
33. Bonds include subordinated bonds of ¥605,604 million.
34. The principal amount of trust with the principal indemnification agreement is ¥529,290 million.
35. Net assets (deficiency in assets) per share: (102,222.76) yen

36. The market value, and the net unrealized gains/losses on securities and others investments are presented below. These investments include negotiable certificates of deposit in “Cash and due from banks”, trading securities, commercial paper and short-term bonds in “Trading assets”, commercial paper in “Monetary claims bought” as well as “Securities”. Information applies through Note 41 is with respect to such investments.

Securities held for trading purposes:

Consolidated interim balance sheet amount	¥743,765 million
Net unrealized gain reported in consolidated interim statement of operations	¥ (73) million

Marketable bonds held to maturity:

	Consolidated Interim balance sheet amount	Market value	Unrealized gain/(loss)	Gain	Loss
<i>(Millions of yen)</i>					
Local government bonds	93,798	93,906	107	415	308

Available-for-sale securities with market values:

	Acquisition costs	Consolidated Interim balance sheet amount	Unrealized gain/(loss)	Gain	Loss
<i>(Millions of yen)</i>					
Stocks	¥ 398,219	¥ 692,399	¥ 294,180	¥ 298,758	¥ 4,578
Bonds	5,620,912	5,602,507	(18,404)	4,302	22,706
National government bonds	4,315,819	4,298,150	(17,669)	1,566	19,235
Local government bonds	274,678	273,990	(688)	1,004	1,693
Corporate bonds	1,030,413	1,030,367	(46)	1,731	1,777
Other	1,047,927	1,092,758	44,831	50,144	5,313
Total	¥ 7,067,058	¥ 7,387,665	¥ 320,606	¥ 353,205	¥ 32,598

Reconciliation of net unrealized gains/(losses) in the above table and that reported in the consolidated balance sheets is as follows:

Unrealized gain		¥ 320,606 million
Fair-value hedge gain charged to operations	minus	8,792
Embodied derivative gain charged to operations	minus	(439)
Deferred tax liabilities	minus	126,694
Minority interests based on owned interest	minus	1,189
Parent company's portion of unrealized losses of affiliates	plus	<u>(9)</u>
		<u>¥ 184,359 million</u>

37. Bonds held to maturity that were sold during the interim period:

<u>Sold</u>	<u>Gain</u>	<u>Loss</u>
<i>(Millions of yen)</i>		
¥1,300	¥1,357	¥57

Resona Bank, Ltd. and The Nara Bank, Ltd., both consolidated subsidiaries, will merge January 2006. The sale of bonds was resulted from change in holding purpose of the bonds held by The Nara Bank.

38. Available-for-sale securities that were sold during the interim period:

<u>Sold</u>	<u>Gain</u>	<u>Loss</u>
<i>(Millions of yen)</i>		
¥8,577,749	¥49,280	¥10,280

39. The major components of securities whose market value was not available and their respective consolidated interim balance sheet amounts:

Bonds held to maturity:

Unlisted domestic bonds ¥ 17,119 million

Available-for-sale securities:

Unlisted domestic bonds ¥571,400 million

Unlisted stocks ¥185,315 million

40. Resona Bank, Ltd. and The Nara Bank, Ltd., both consolidated subsidiaries, will merge January 2006. The holding purpose of the bonds held by The Nara Bank was determined and held-to-maturity bonds of ¥1,099 million were changed to available-for-sale securities during this interim period. There is no influence on ordinary profits and income before income taxes and minority interests due to the change.

41. Redemption schedules for available-for-sale securities with maturities and bonds held to maturity:

	1 year or less	1 to 5 years	5 to 10 years	Over 10 years
	<i>(Millions of yen)</i>			
Bonds	¥ 1,416,604	¥ 3,337,258	¥ 740,119	¥ 790,844
National government bonds	1,143,207	1,842,405	532,431	780,105
Local government bonds	11,306	199,331	156,954	196
Corporate bonds	262,090	1,295,521	50,733	10,543
Other	15,030	191,460	275,622	199,480
Total	<u>¥ 1,431,634</u>	<u>¥ 3,528,719</u>	<u>¥ 1,015,741</u>	<u>¥ 990,325</u>

42. There was no stock lent under consumption agreements.

Securities borrowed with cash collateral included ¥36,148 million of securities collateralized, and ¥5,220 million of securities held by the Company existed at the end of the interim period was not disposed of.

43. Overdrafts and loans commitment agreement is an agreement under which the Banks extend loans to customers up to the certain amount at the request of customer unless the customer violates the conditions of the agreement.

Unused balances of such agreements are amounted to ¥8,969,016 million. The amounts of the agreements expiring within a year or agreements cancelable at any time without penalty totaled ¥8,875,246 million.

The unused commitment does not necessarily impact on the future cash flows of consolidated subsidiaries because most of these agreements will be terminated without used. In addition, most agreements contain provisions, which allow consolidated subsidiaries to refuse making loans or decrease the limit, if there are any reasons such as changes in the financial condition, the credit management policies or for other reasons.

When extending loans to customers, consolidated subsidiaries request collateral such as premises or securities if necessary. After entering into the agreement, consolidated subsidiaries periodically check the financial condition of the customers based on its internal rules and, if necessary, take certain measures from credit risk management perspectives.

44. On October 3, 2005, the Company repaid ¥100,000 million for the subordinated borrowed money from the Resolution and Collection Corporation before maturities. On November 18, 2005, certain consolidated subsidiaries redeemed ¥264,200 million for the preferred securities before maturities. Approximately ¥19,000 million of losses were resulted from these repayments.

Notes to consolidated interim statements of operations:

1. Amounts of less than one million yen have been rounded down.
2. Net income per share: 15,323.70 yen
3. Diluted net income per share: 7,754.66 yen
4. Profit and loss on transactions for trading purposes are included in “Trading income” or “Trading expenses” in the consolidated interim statements of operations on a trade-date basis.

Trading income and trading expenses include interest received or paid during the period, plus changes in fair value of securities, monetary claims and changes in the close-out value of derivatives during this interim period since the end of the preceding year.

5. “Other ordinary income” include:
 - Gains on sales of stocks and other securities ¥28,304 million
 - Profits from amortization of prior service cost ¥17,991 million
6. “Other ordinary expenses” include:
 - Provision for reserve for possible loan losses ¥33,909 million
 - Write-off of loans ¥14,597 million
7. “Extraordinary profits” include:
 - Profits from recoveries of written-off claims ¥26,421 million
8. “Extraordinary losses” include:
 - Losses from sales of premises and equipment ¥2,439 million

Notes to consolidated interim statements of cash flows:

1. Amounts of less than one million yen have been rounded down.
2. In the consolidated interim statements of cash flows, cash represents cash and due from The Bank of Japan in “Cash and due from banks” in the consolidated interim balance sheets.
3. Reconciliation between cash and cash equivalents and cash and due from banks in the consolidated balance sheet as of September 30, 2005 was as follows:

	<i>(Millions of yen)</i>
Cash and due from banks	¥2,056,861
Due from banks other than The Bank of Japan	(296,037)
Cash and cash equivalents	¥ 1,760,824

Segment Information

1. Business Segment Information

Interim 2005 (for the period from April 1, 2005 to September 30, 2005)

Since the ordinary income, ordinary profits and employed assets of "Banking and Trust Banking" segment is more than 90 % of all the other segments combined, business segment information for Interim 2005 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2004 to September 30, 2004) and prior fiscal year (for the period from April 1, 2004 to March 31, 2005) also.

2. Geographical Segment Information

Interim 2005 (for the period from April 1, 2005 to September 30, 2005)

Since the ordinary income and employed assets of "Japan" segment is more than 90 % of all the other segments combined, geographical segment information for Interim 2005 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2004 to September 30, 2004) and prior fiscal year (for the period from April 1, 2004 to March 31, 2005) also.

3. Overseas ordinary income

Interim 2005 (for the period from April 1, 2005 to September 30, 2005)

Since overseas ordinary income of the Company and consolidated subsidiaries is less than 10% of the total, overseas ordinary income for Interim 2005 is omitted.

Such disclosures have been omitted in the prior interim period (for the period from April 1, 2004 to September 30, 2004) and prior fiscal year (for the period from April 1, 2004 to March 31, 2005) also.

Market Value of Securities and Money Held in Trust

1. Securities

“Securities” in the consolidated (interim) balance sheet, negotiable certificates of deposit in “Cash and due from banks”, commercial paper in “Monetary claims bought”, trust beneficiary certificate, trading securities, negotiable certificates of deposit, commercial paper and short-term bonds in “Trading assets” were as follows:

(As of September 30, 2004)

(1) Securities Held for Trading Purposes (Millions of yen)

	As of September 30, 2004	
	Consolidated interim balance sheet amount	Unrealized gain (net) included in profits and losses
Securities held for trading purposes	571,450	57

(2) Marketable bonds held to maturity with market values (Millions of yen)

	As of September 30, 2004				
	Consolidated interim balance sheet amount X	Market Value Y	Unrealized Gains/Losses Y-X	Unrealized Gains/Losses	
				Gain	Loss
National government bonds	9	9	(0)	-	0
Local government bonds	46,192	46,220	28	189	160
Corporate bonds	500	503	3	3	-
Other	1,899	1,909	10	38	27
Total	48,601	48,643	41	230	188

Note: Market values are based on the market prices, etc. on September 30, 2004.

(3) Investment securities in subsidiaries and affiliates with market value (non-consolidated)

None

(4) Available-for-sale securities with market values (Millions of yen)

	As of September 30, 2004				
	Acquisition costs X	Consolidated interim balance sheet amount Y	Unrealized Gains/Losses Y-X	Unrealized Gains/Losses	
				Gain	Loss
Stocks	572,645	786,410	213,764	224,654	10,890
Bonds	6,113,332	6,120,197	6,865	10,911	4,045
National government bonds	5,036,952	5,041,540	4,588	7,049	2,461
Local government bonds	227,828	227,649	(178)	1,095	1,273
Corporate bonds	848,551	851,007	2,455	2,766	310
Other	551,672	556,306	4,634	9,477	4,872
Total	7,237,650	7,462,915	225,264	245,043	19,778

Notes: 1. Market values of stocks are based on the average market prices of the last one-month of the six months ended September 30, 2004.

2. Market values of others are based on the market prices, etc. on September 30, 2004.

(5) No held-to-maturity bonds were sold during the period.

(6) Available-for-sale securities that were sold during the six months ended September 30, 2004
(Millions of yen)

	Interim 2004		
	Sold	Gain	Loss
Available-for-sale securities	5,761,853	57,982	16,410

(7) The major components of securities with which market value was not available and their respective consolidated interim balance sheet amounts
(Millions of yen)

	As of September 30, 2004
Bonds held to maturity	
Unlisted domestic bonds	7,959
Available-for-sale securities	
Unlisted domestic bonds	447,255
Unlisted stocks (except over-the-counter securities)	214,955
Unlisted foreign bonds	19,615

(8) Securities of which the purpose to hold were changed

None

(9) Projected redemption amounts for available-for-sale securities with maturities and bonds held to maturity.
(Millions of yen)

	As of September 30, 2004			
	1 Year or Less	1 to 5 Years	5 to 10 Years	Over 10 years
Bonds	1,615,196	4,161,562	308,645	536,711
National government bonds	1,369,527	2,997,085	145,837	529,100
Local government bonds	3,601	159,650	110,589	-
Corporate bonds	242,067	1,004,826	52,218	7,610
Other	3,253	193,911	79,695	120,114
Total	1,618,450	4,355,474	388,340	656,825

(As of March 31, 2005)

(1) Securities Held for Trading Purposes
(Millions of yen)

	As of March 31, 2005	
	Consolidated balance sheet amount	Unrealized gain (net) included in profits and losses
Securities held for trading purposes	643,078	74

(2) Marketable bonds held to maturity
(Millions of yen)

	As of March 31, 2005				
	Consolidated balance sheet amount X	Market Value Y	Unrealized Gains/Losses Y-X	Unrealized Gains/Losses	
				Gain	Loss
Local government bonds	73,482	74,595	1,113	1,113	-
Corporate bonds	500	505	5	5	-
Other	1,899	1,891	(8)	39	47
Total	75,881	76,991	1,109	1,157	47

Note: Market values are based on the market prices, etc. on March 31, 2005.

(3) Investment securities in subsidiaries and affiliates with market value (non-consolidated)

None

(4) Available-for-sale securities with market values

(Millions of yen)

	As of March 31, 2005				
	Acquisition costs	Consolidated balance sheet amount	Unrealized Gains/Losses		
			Y-X	Gain	Loss
	X	Y			
Stocks	399,664	633,508	233,843	237,929	4,085
Bonds	5,025,985	5,041,174	15,188	16,270	1,081
National government bonds	3,955,852	3,966,592	10,740	11,288	548
Local government bonds	229,040	230,344	1,304	1,708	404
Corporate bonds	841,093	844,237	3,144	3,272	128
Other	784,831	796,058	11,227	15,093	3,865
Total	6,210,482	6,470,741	260,259	269,292	9,032

Notes: 1. Market values of stocks are based on the average market prices of the last one-month of the year ended March 31, 2005.

2. Market values of others are based on the market prices, etc. on March 31, 2005.

(5) No held-to-maturity bonds were sold during the period.

(6) Available-for-sale securities that were sold during the year ended March 31, 2005 *(Millions of yen)*

	FY 2004		
	Sold	Gain	Loss
Other securities	13,007,475	134,571	31,172

(7) The major components of securities with which market value was not available and their respective consolidated balance sheet amounts *(Millions of yen)*

	As of March 31, 2005
Bonds held to maturity	
Unlisted domestic bonds	12,089
Available-for-sale securities	
Unlisted domestic bonds	509,894
Unlisted stocks (except over-the-counter securities)	206,970

(8) Securities of which the purpose to hold were changed

None

(9) Projected redemption amounts for available-for-sale securities with maturities and bonds held to maturity.

(Millions of yen)

	As of March 31, 2005			
	1 Year or Less	1 to 5 Years	5 to 10 Years	Over 10 years
Bonds	846,553	3,688,473	364,182	737,932
National government bonds	539,742	2,510,226	179,954	736,668
Local government bonds	3,114	168,103	132,608	-
Corporate bonds	303,695	1,010,142	51,618	1,264
Other	2,620	204,367	155,529	185,158
Total	849,173	3,892,840	519,711	923,091

2. Money held in trust

(As of September 30, 2004)

(1) Money held in trust for trading purposes
None

(2) Held-to-maturity money held in trust
None

(3) Other money held in trust (excluding trading purposes or held-to-maturity)
None

*Other money held in trust without market value is stated at the acquisition cost of ¥70,500 million.

(As of March 31, 2005)

(1) Money held in trust for trading purposes
None

(2) Held-to-maturity money held in trust
None

(3) Other money held in trust (excluding trading purposes or held-to-maturity)
None

3. Net unrealized gains/(losses) on available-for-sale securities

(As of September 30, 2004)

(Millions of yen)

	As of September 30, 2004
Unrealized gains/(losses) (Market value - Balance sheet amount)	223,222
Available-for-sale securities	223,222
Other money held in trust	-
(Minus) Deferred tax liabilities	90,467
Unrealized gains/(losses) on available-for-sale securities (before adjustment of interest)	132,754
(Minus) Minority interests	986
(Plus) the Company's share of unrealized differences related to available-for-sale securities owned by affiliates accounted for by the equity method	(11)
Net unrealized gains/(losses) of available-for-sale securities	131,756

Note: Unrealized gain/(losses) on available-for-sale securities excluded ¥2,042 million of fair-value hedge gain charged to operations.

(As of March 31, 2005)

(Millions of yen)

	As of March 31, 2005
Unrealized gains/(losses) (Market value - Balance sheet amount)	254,801
Available-for-sale securities	254,801
Other money held in trust	-
(Minus) Deferred tax liabilities	103,405
Unrealized gains/(losses) on available-for-sale securities (before adjustment of interest)	151,396
(Minus) Minority interests	1,471
(Plus) the Company's share of unrealized differences related to available-for-sale securities owned by affiliates accounted for by the equity method	(8)
Net unrealized gains/(losses) of available-for-sale securities	149,916

Note: Unrealized gain/(losses) on available-for-sale securities excluded ¥3,730 million of fair-value hedge gain charged to operations and ¥1,727 million of embodied hedge gain charged to operations

Contract Values, Market Values and Unrealized Gains (Losses) on Derivatives

Contract values, market values and unrealized gains (losses) on derivatives are not presented because of disclosing by EDINET.

Statement of Trust Assets and Liabilities
(As of September 30, 2005)

(Millions of Yen)

Assets		Liabilities	
Loans and bills discounted	¥ 190,963	Money trusts	¥10,998,817
Securities	4,916,174	Pension trusts	4,428,203
Trust beneficiary certificate	22,254,042	Asset formation benefit trusts	1,944
Securities held in custody account	28	Securities investment trusts	11,478,341
Monetary claims	421,959	Pecuniary trusts other than money trusts	126,425
Premises and equipment	369,333	Securities trusts	326,876
Land lease rights	4,030	Monetary claims trusts	444,891
Other claims	10,879	Real estates trusts	168,253
Due from banking account	411,602	Land leases trusts	4,962
Cash and due from banks	34,551	Composite trusts	634,848
Total assets	¥ 28,613,565	Total liabilities	¥ 28,613,565

(Notes)

1. Amounts of less than one million yen have been rounded down.
2. The trust that was re-entrusted for operations was excluded.
3. Trust beneficiary certificates worth of ¥ 22,252,134million were re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to ¥3,270,854million.
5. Loans and bills discounted that were funded by the JOMT account funds, where the Bank guarantees the principal, amounted to ¥187,534million included the following:

(Million of Yen)

Loans to borrowers in legal bankruptcy	¥ 27
Past-due loans	3,017
Loans past due 3 months or more	339
Restructured loans	21,736
Total	¥ 25,119

The trust in the principal indemnification agreement
(including the trust that were re-entrusted for operations)

(As of September 30, 2005)

(Millions of Yen)

Assets		Liabilities	
Loans and bills discounted	¥ 187,534	Principal	¥ 529,290
Securities	-	Special loan loss reserve	567
Other	342,564	Other	241
Total assets	¥ 530,098	Total liabilities	¥ 530,098

(Reference Sheet)
Comparison of Statements of Trust Assets and Liabilities

(Millions of Yen)

	Sep 30, 2005 (A)	Sep 30, 2004 (B)	Difference (A)-(B)	Mar 31, 2005 (C)	Difference (A)-(C)
Assets					
Loans and bills discounted	¥ 190,963	¥ 218,564	¥ (27,601)	¥ 205,527	¥ (14,563)
Securities	4,916,174	4,145,835	770,338	4,775,580	140,593
Trust beneficiary certificate	22,254,042	20,459,043	1,794,998	21,167,280	1,086,761
Securities held in custody account	28	28	0	28	0
Monetary claims	421,959	526,854	(104,894)	490,829	(68,869)
Premises and equipment	369,333	329,850	39,482	348,995	20,338
Land lease rights	4,030	1,857	2,172	1,857	2,172
Other claims	10,879	11,819	(939)	16,555	(5,675)
Due from banking account	411,602	434,932	(23,329)	393,166	18,436
Cash and due from banks	34,551	31,176	3,374	35,603	(1,052)
Total assets	¥ 28,613,565	¥ 26,159,963	¥ 2,453,602	¥ 27,435,424	¥ 1,178,141
Co-managed trust funds under other trust bank's administration	¥ 3,270,854	¥ 3,910,142	¥ (639,287)	¥ 3,438,609	¥ (167,754)

	Sep 30, 2005 (A)	Sep 30, 2004 (B)	Difference (A)-(B)	Mar31, 2005 (C)	Difference (A)-(C)
Liabilities					
Money trusts	¥ 10,998,817	¥ 10,324,555	¥ 674,261	¥ 10,981,673	¥ 17,143
Pension trusts	4,428,203	4,794,393	(366,189)	4,438,919	(10,715)
Asset formation benefit trusts	1,944	1,940	3	1,989	(45)
Securities investment trusts	11,478,341	9,341,588	2,136,752	10,278,317	1,200,024
Pecuniary trusts other than money trusts	126,425	114,911	11,514	117,577	8,848
Securities trusts	326,876	273,649	53,227	312,874	14,001
Monetary claims trusts	444,891	545,396	(100,504)	514,155	(69,263)
Real estate trusts	168,253	201,403	(33,149)	192,486	(24,233)
Land lease trusts	4,962	4,949	12	4,926	35
Composite trusts	634,848	557,175	77,672	592,503	42,345
Total liabilities	¥ 28,613,565	¥ 26,159,963	¥ 2,453,602	¥ 27,435,424	¥ 1,178,141

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