

**Financial Results Report
for Fiscal Year 2006
(Reference Materials)**



RESONA

Resona Holdings, Inc.

Financial Results Report for Fiscal Year 2006 (Reference Materials)

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*[Total of four banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank and Resona Trust & Banking.

*[Total of three banks] Sum of non-consolidated figures for Resona Bank (including the trust account), Saitama Resona Bank, Kinki Osaka Bank.

*Figures for the FY2005 in the following disclosures include the former Nara Bank's 12 months account till the end of December 2005.

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I. Highlights of Financial Results for Fiscal Year 2006

1. Statements of Income

<Consolidated>

(Millions of yen)

		FY 2006 [A]	[A]-[B]	FY 2005 [B]
Consolidated gross operating profit	1	805,219	36,555	768,663
Interest income	2	563,703	13,899	549,803
Trust Fees	3	40,438	3,753	36,684
Fees and commissions	4	157,037	12,600	144,437
Trading income	5	21,539	16,564	4,975
Other operating income	6	22,500	(10,262)	32,763
Provision to general reserve for possible loan losses	7	(1,417)	9,376	(10,794)
General and administrative expenses	8	384,631	581	384,049
Other gains or losses	9	(12,151)	14,915	(27,067)
Gains or losses on stocks	10	72,442	13,897	58,544
Disposal of problem loans	11	95,620	21,330	74,290
Write-off of loans	12	38,287	(7,668)	45,955
Provision to specific reserve for possible loan losses	13	59,884	30,921	28,963
Provision to special reserve for certain overseas loans	14	(19)	(2)	(16)
Losses on sales of other claims	15	(2,531)	(1,918)	(612)
Other disposal of problem loans	16	-	(1)	1
Equity in earnings from investments in affiliated companies	17	497	(34)	531
Ordinary profit	18	409,855	41,513	368,341
Extraordinary profit	19	29,162	(28,797)	57,960
Gains from reversal of credit expenses	20	24,824	(32,462)	57,286
Extraordinary loss	21	12,942	(10,826)	23,769
Income before income taxes and minority interests	22	426,074	23,542	402,531
Income taxes-current	23	12,466	(3,209)	15,676
Income taxes-deferred	24	(263,686)	(254,583)	(9,103)
Minority interests in net income/(loss)	25	12,396	(274)	12,670
Net income	26	664,899	281,610	383,288

<Reference> Scope of consolidation and application of the equity method

		FY 2006 [A]	[A]-[B]	FY 2005 [B]
Number of consolidated subsidiaries	27	21	(15)	36
Number of affiliated companies accounted for by the equity method	28	2	-	2
Total	29	23	(15)	38

<Total of five banks, Non-consolidated results of each bank>

(Millions of yen)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Gross operating profit	1	735,990	42,322	693,668	492,608	27,810	464,798	147,232	11,390	135,841
Gross operating profit from domestic operations	2	679,465	41,140	638,325	439,474	24,854	414,620	145,517	12,131	133,385
Interest income	3	534,412	12,855	521,557	352,818	5,995	346,822	124,135	9,282	114,852
Trust fees (after disposal of problem loans in trust account)	4	40,438	3,753	36,684	8,227	651	7,575	-	-	-
<Disposal of problem loans in the trust account>	5	355	275	80	355	275	80	-	-	-
Fees and commissions	6	103,761	16,063	87,698	73,943	10,291	63,651	25,080	4,021	21,059
Trading income	7	2,023	1,164	858	2,023	1,164	858	-	-	-
Other operating income	8	(1,171)	7,302	(8,474)	2,462	6,750	(4,288)	(3,698)	(1,172)	(2,525)
Gross operating profit from international operations	9	56,524	1,181	55,343	53,134	2,955	50,178	1,715	(740)	2,455
Interest income	10	10,263	3,977	6,285	9,284	5,548	3,736	223	(605)	829
Fees and commissions	11	3,243	(125)	3,369	2,699	(100)	2,800	209	(4)	213
Trading income	12	18,574	16,396	2,177	18,574	16,396	2,177	-	-	-
Other operating income	13	24,443	(19,067)	43,511	22,575	(18,889)	41,465	1,282	(131)	1,413
Expenses (excluding non-recurring items)	14	354,335	5,789	348,545	229,834	4,439	225,394	70,875	1,651	69,223
Personnel expenses	15	120,778	3,533	117,245	73,609	1,533	72,076	25,763	1,728	24,035
Non-personnel expenses	16	212,771	2,532	210,239	142,724	2,933	139,790	40,556	68	40,488
Taxes	17	20,784	(276)	21,061	13,500	(27)	13,528	4,555	(144)	4,699
Provision to general reserve for possible loan losses	18	4,403	8,061	(3,658)	3,396	3,020	376	1,007	5,201	(4,194)
Actual net operating profit*1	19	382,011	36,808	345,202	263,130	23,645	239,484	76,356	9,738	66,617
Core net operating profit*2	20	374,550	17,052	357,497	254,783	7,676	247,106	77,282	7,651	69,631
Net operating profit	21	377,251	28,471	348,780	259,377	20,349	239,027	75,349	4,537	70,811
Other gains or losses	22	9,272	21,381	(12,108)	25,560	10,018	15,542	(10,500)	4,917	(15,417)
Net gains/(losses) on stocks	23	69,128	15,183	53,945	65,740	12,484	53,255	1,256	626	630
Gains on sale	24	103,791	41,492	62,299	99,308	38,257	61,051	1,969	1,264	704
Losses on sale	25	27,036	20,187	6,849	27,004	20,629	6,375	9	(15)	25
Losses on devaluation	26	7,625	6,120	1,505	6,563	5,143	1,419	702	653	48
Expenses related to disposal of problem loans	27	72,139	14,469	57,669	58,355	26,469	31,886	8,297	(6,338)	14,635
Write-off of loans	28	33,003	(7,855)	40,859	23,542	(593)	24,135	2,585	(6,280)	8,866
Provision to specific reserve for possible loan losses	29	43,073	25,079	17,994	36,977	27,089	9,888	6,095	(1,956)	8,052
Provision to special reserve for certain overseas loans	30	(4)	(32)	28	(4)	(32)	28	-	-	-
Other disposal of problem loans	31	(3,932)	(2,720)	(1,212)	(2,159)	6	(2,166)	(383)	1,899	(2,283)
Other	32	12,283	20,672	(8,388)	18,175	24,002	(5,826)	(3,460)	(2,047)	(1,412)
Ordinary profit/(loss)	33	386,524	49,852	336,672	284,937	30,367	254,570	64,848	9,455	55,393
Extraordinary profit/ (loss), net	34	21,433	(43,348)	64,781	16,042	(29,643)	45,685	(244)	(2,611)	2,367
Gains from reversal of credit-related expenses	35	30,061	(38,556)	68,617	19,900	(28,524)	48,424	939	(2,448)	3,387
Gains from reversal of loan loss reserves	36	5,326	(6,113)	11,439	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	24,734	(32,443)	57,177	19,900	(28,524)	48,424	939	(2,448)	3,387
Gains/(losses) on sales of premises and equipment	38	(1,083)	1,876	(2,959)	(647)	1,350	(1,998)	(248)	732	(981)
Losses on impairment on fixed assets	39	7,718	6,723	994	5,937	5,196	740	934	895	39
Other	40	172	54	118	2,726	2,726	(0)	-	-	-
Income/(loss) before income taxes	41	407,957	6,503	401,453	300,980	724	300,256	64,604	6,843	57,761
Income taxes-current	42	18,354	8,827	9,526	(12,357)	(1,430)	(10,927)	20,431	(6,458)	26,890
Income taxes-deferred	43	(225,000)	(226,144)	1,144	(233,532)	(227,388)	(6,144)	8,520	10,670	(2,150)
Net income/(loss)	44	614,604	223,820	390,783	546,871	229,542	317,328	35,653	2,632	33,021
Credit-related expenses (5, 18, 27, 35)	45	46,837	61,363	(14,525)	42,207	58,290	(16,082)	8,365	1,311	7,053

*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

*2 Core net operating profit: Actual net operating profit less bond-related income

*3 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

*4 From this fiscal year, income from certain trust assets is recognized on an accrual basis for the sake of more appropriate accounting of periodic profit and loss.

(Millions of yen)

		Kinki Osaka Bank			Resona Trust & Banking		
		FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Gross operating profit	1	66,881	2,319	64,561	29,267	3,536	25,731
Gross operating profit from domestic operations	2	65,205	3,352	61,853	29,267	3,536	25,731
Interest income	3	57,395	(148)	57,544	63	63	(0)
Trust fees (after disposal of problem loans in trust account)	4	-	-	-	32,211	3,101	29,109
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	7,745	1,713	6,032	(3,007)	371	(3,378)
Trading income	7	-	-	-	-	-	-
Other operating income	8	65	1,788	(1,723)	-	-	-
Gross operating profit from international operations	9	1,675	(1,032)	2,708	-	-	-
Interest income	10	754	(965)	1,720	-	-	-
Fees and commissions	11	335	(20)	355	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	586	(46)	632	-	-	-
Expenses (excluding non-recurring items)	14	42,322	1,425	40,897	11,302	557	10,744
Personnel expenses	15	16,866	943	15,923	4,537	225	4,312
Non-personnel expenses	16	22,868	487	22,381	6,621	320	6,301
Taxes	17	2,586	(5)	2,592	142	11	130
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit*1	19	24,559	894	23,664	17,965	2,978	14,986
Core net operating profit*2	20	24,518	(866)	25,385	17,965	2,978	14,986
Net operating profit	21	24,559	894	23,664	17,965	2,978	14,986
Other gains or losses	22	(5,779)	5,656	(11,436)	(7)	(21)	14
Net gains/(losses) on stocks	23	2,131	2,086	44	-	-	-
Gains on sale	24	2,513	1,984	529	-	-	-
Losses on sale	25	22	(425)	448	-	-	-
Losses on devaluation	26	359	323	36	-	-	-
Expenses related to disposal of problem loans	27	5,486	(4,867)	10,353	-	-	-
Write-off of loans	28	6,875	(246)	7,122	-	-	-
Provision to specific reserve for possible loan losses	29	-	-	-	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	(1,389)	(4,621)	3,231	-	-	-
Other	32	(2,424)	(1,297)	(1,127)	(7)	(21)	14
Ordinary profit/(loss)	33	18,779	6,551	12,228	17,958	2,957	15,001
Extraordinary profit/ (loss), net	34	5,636	(10,880)	16,516	(1)	(63)	62
Gains from reversal of credit-related expenses	35	9,222	(7,375)	16,597	-	-	-
Gains from reversal of loan loss reserves	36	5,326	(6,113)	11,439	-	-	-
Gains from recoveries of written-off claims	37	3,895	(1,262)	5,157	-	-	-
Gains/(losses) on sales of premises and equipment	38	(185)	(205)	19	(1)	(1)	(0)
Losses on impairment on fixed assets	39	846	736	110	-	-	-
Other	40	(2,553)	(2,563)	9	-	(62)	62
Income/(loss) before income taxes	41	24,416	(4,328)	28,744	17,956	2,893	15,063
Income taxes-current	42	2,916	15,484	(12,567)	7,364	1,239	6,124
Income taxes-deferred	43	60	(9,371)	9,431	(47)	(54)	7
Net income/(loss)	44	21,439	(10,441)	31,880	10,640	1,708	8,932
Credit-related expenses (5, 18, 27, 35)	45	(3,735)	2,508	(6,243)	-	-	-

*1 Actual net operating profit: Net operating profit before transfer to general reserve for possible loan losses and expenses related to problem loan disposal in the trust account.

*2 Core net operating profit: Actual net operating profit less bond-related income

*3 As for the total of general reserve for possible loan losses, specific reserve for possible loan losses and special reserve for certain overseas loans, if the amount of reversal exceeds the amount of addition during each period, the amount of such difference is accounted for as extraordinary gains.

*4 From this fiscal year, income from certain trust assets is recognized on an accrual basis for the sake of more appropriate accounting of periodic profit and loss.

2. Net operating profit per employee

<Total of four banks, Non-consolidated results of each bank>

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Actual net operating profit	382,011	36,808	345,202	263,130	23,645	239,484	76,356	9,738	66,617
Actual net operating profit per employee (thousands of yen)	26,116	2,417	23,699	29,752	3,039	26,713	26,876	2,555	24,321
Net operating profit	377,251	28,471	348,780	259,377	20,349	239,027	75,349	4,537	70,811
Net operating profit per employee (thousands of yen)	25,791	1,847	23,944	29,328	2,666	26,662	26,522	669	25,853

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Actual net operating profit	24,559	894	23,664	17,965	2,978	14,986
Actual net operating profit per employee (thousands of yen)	10,040	143	9,897	36,221	4,736	31,485
Net operating profit	24,559	894	23,664	17,965	2,978	14,986
Net operating profit per employee (thousands of yen)	10,040	143	9,897	36,221	4,736	31,485

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

3. R O E

<Consolidated>

(%)

	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Net income ROE	38.33	11.38	26.95

<Total of four banks, Non-consolidated results of each bank>

(%)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Net operating profit ROE	20.72	(1.11)	21.83	18.91	(1.51)	20.42	26.37	(1.07)	27.44
Net income ROE	33.77	9.31	24.46	39.88	12.77	27.11	12.47	(0.32)	12.79

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Net operating profit ROE	19.29	1.71	17.58	50.36	6.78	43.58
Net income ROE	16.84	(6.85)	23.69	29.83	3.86	25.97

Note: ROE (FY 2005) = $\frac{\text{Net operating profit (or net income)}}{(\text{Shareholders' equity at the beginning of the fiscal period} + \text{Shareholders' equity at the fiscal period-end}) / 2}$

Note: ROE (FY 2006) = $\frac{\text{Net operating profit (or net income)}}{\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end} / 2}$
 (Consolidated ROE): Excluding minority interests

4. Interest rate spreads (domestic operations)

<Total of three banks, Non-consolidated results of each bank>

(%)

	Total of three banks			Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Average interest rate on funds invested (A)	1.65	0.08	1.57	1.68	0.06	1.62
Average interest rate of loans and bills discounted (C)	1.93	0.00	1.93	1.86	0.00	1.86
Average interest rate on securities	1.10	0.19	0.91	1.14	0.19	0.94
Average interest rate on procured funds (B)	1.07	0.12	0.94	1.09	0.14	0.94
Average interest rate of deposits and negotiable CDs (D)	0.13	0.07	0.06	0.13	0.07	0.05
Average interest rate on external debt	0.43	0.15	0.28	0.32	0.11	0.20
Gross interest margin (A) - (B)	0.57	(0.04)	0.62	0.59	(0.08)	0.67
Average loan/deposit margin (C) - (D)	1.80	(0.06)	1.87	1.73	(0.07)	1.80

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Average interest rate on funds invested (A)	1.51	0.14	1.36	1.85	0.06	1.78
Average interest rate of loans and bills discounted (C)	2.03	0.02	2.01	2.20	(0.04)	2.24
Average interest rate on securities	1.09	0.16	0.92	0.90	0.18	0.72
Average interest rate on procured funds (B)	0.91	0.08	0.83	1.40	0.16	1.24
Average interest rate of deposits and negotiable CDs (D)	0.11	0.05	0.06	0.14	0.05	0.09
Average interest rate on external debt	1.02	0.32	0.70	2.19	0.20	1.98
Gross interest margin (A) - (B)	0.60	0.06	0.53	0.44	(0.09)	0.54
Average loan/deposit margin (C) - (D)	1.91	(0.03)	1.95	2.06	(0.09)	2.15

Average interest on procured funds and "gross interest margin" of "Total of three banks" and "Resona Bank" reflect expenses related to the trust banking operation of Resona Bank.

5. Retirement benefit liabilities and expenses

<Total of four banks, Non-consolidated results of each bank>

(1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Retirement benefit obligation	344,434	5,568	338,865	278,707	2,981	275,725	36,020	2,480	33,539
Pension plan assets at fair value	601,754	67,725	534,028	539,118	67,242	471,875	38,838	1,066	37,771
Prepaid pension cost	131,148	3,348	127,800	122,181	4,808	117,372	8,404	(1,226)	9,630
Reserve for employee's retirement benefits	2,624	192	2,432	-	-	-	-	-	-
Amount to be amortized	(128,796)	(59,001)	(69,795)	(138,229)	(59,452)	(78,777)	5,586	187	5,398

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Retirement benefit obligation	29,706	106	29,600	-	-	-
Pension plan assets at fair value	23,797	(583)	24,381	-	-	-
Prepaid pension cost	562	(233)	796	-	-	-
Reserve for employee's retirement benefits	2,624	192	2,432	-	-	-
Amount to be amortized	3,846	263	3,583	-	-	-

(2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Retirement benefit expenses	7,160	3,036	4,124	2,445	3,753	(1,308)	2,875	(406)	3,281
Service cost	8,655	(1,490)	10,145	5,872	(1,254)	7,127	1,601	(107)	1,709
Interest cost	6,777	(157)	6,934	5,514	(149)	5,664	670	(0)	670
Expected return on pension plan assets	6,515	1,541	4,974	5,462	1,396	4,065	443	69	374
Amortization of past service cost	25	18,086	(18,060)	25	18,030	(18,004)	-	72	(72)
Amortization of actuarial differences	(1,782)	(11,842)	10,060	(3,504)	(11,475)	7,970	1,046	(302)	1,348
Other	-	(17)	17	-	-	-	-	-	-

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Retirement benefit expenses	1,602	(293)	1,895	236	23	213
Service cost	944	(126)	1,070	236	23	213
Interest cost	592	1	590	-	-	-
Expected return on pension plan assets	609	78	531	-	-	-
Amortization of past service cost	-	(16)	16	-	-	-
Amortization of actuarial differences	675	(73)	749	-	-	-
Other	-	-	-	-	-	-

6. Gains or losses on bonds and stocks

<Total of four banks, Non-consolidated results of each bank>

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Net gains/(losses) on bonds	7,461	19,756	(12,294)	8,346	15,969	(7,622)	(925)	2,087	(3,013)
Gains on sale	39,578	11,577	28,000	30,698	12,055	18,643	6,830	(224)	7,054
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	32,042	(8,077)	40,119	22,284	(3,804)	26,089	7,756	(2,312)	10,068
Losses on redemption	8	8	-	-	-	-	-	-	-
Losses on devaluation	66	(109)	176	66	(109)	176	-	-	-
Net gains/(losses) on stocks	69,128	15,183	53,945	65,740	12,484	53,255	1,256	626	630
Gains on sale	103,791	41,492	62,299	99,308	38,257	61,051	1,969	1,264	704
Losses on sale	27,036	20,187	6,849	27,004	20,629	6,375	9	(15)	25
Losses on devaluation	7,625	6,120	1,505	6,563	5,143	1,419	702	653	48
Provision to reserve for possible losses on investments	-	-	-	-	-	-	-	-	-

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2006 [A]	[A]-[B]	FY 2005 [B]	FY 2006 [A]	[A]-[B]	FY 2005 [B]
Net gains/(losses) on bonds	40	1,761	(1,721)	-	-	-
Gains on sale	2,049	(64)	2,113	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	2,001	(1,833)	3,835	-	-	-
Losses on redemption	8	8	-	-	-	-
Losses on devaluation	-	-	-	-	-	-
Net gains/(losses) on stocks	2,131	2,086	44	-	-	-
Gains on sale	2,513	1,984	529	-	-	-
Losses on sale	22	(425)	448	-	-	-
Losses on devaluation	359	323	36	-	-	-
Provision to reserve for possible losses on investments	-	-	-	-	-	-

7. Revaluation gains or losses on securities

<Consolidated>

(Millions of yen)

	FY 2006 [A]				FY 2005 [B]		
	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss
Bonds held to maturity	(377)	588	966	2,179	(2,557)	9	2,567
Available-for-sale securities	432,921	502,523	69,601	(12,573)	445,495	541,768	96,272
Total	432,544	503,111	70,567	(10,393)	442,938	541,778	98,840
Bonds	(38,571)	2,057	40,628	39,352	(77,924)	1,152	79,076
Stocks	448,944	451,428	2,483	(11,003)	459,948	463,577	3,628
Other	22,171	49,626	27,455	(38,742)	60,913	77,049	16,135

*1. In addition to "Securities," NCDs in "Cash and due from banks," CPs and trust beneficiary rights in "Monetary claims bought," are also included.

<Total of four banks, Non-consolidated figures of each bank>

(Millions of yen)

	Total of Four Banks								Resona Bank					
	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss
Bonds held to maturity	(377)	588	966	2,179	(2,557)	9	2,567	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	430,625	499,640	69,015	(6,202)	436,827	533,094	96,266	305,034	358,329	53,295	(32,964)	337,998	404,829	66,831
Total	430,247	500,229	69,981	(4,022)	434,269	533,104	98,834	305,034	358,329	53,295	(32,964)	337,998	404,829	66,831
Bonds	(38,571)	2,057	40,628	39,352	(77,924)	1,152	79,076	(26,403)	92	26,496	22,791	(49,195)	44	49,240
Stocks	446,651	448,549	1,897	(4,604)	451,256	454,878	3,622	326,147	327,184	1,037	(13,661)	339,808	343,265	3,456
Other	22,167	49,623	27,455	(38,770)	60,937	77,073	16,135	5,290	31,052	25,761	(42,095)	47,385	61,520	14,134

	Saitama Resona Bank								Kinki Osaka Bank					
	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss
Bonds held to maturity	(377)	588	966	2,179	(2,557)	9	2,567	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	116,579	126,325	9,746	25,504	91,075	108,903	17,828	9,015	14,985	5,970	1,256	7,758	19,361	11,602
Total	116,202	126,914	10,712	27,684	88,517	108,912	20,395	9,015	14,985	5,970	1,256	7,758	19,361	11,602
Bonds	(7,971)	1,561	9,533	11,176	(19,148)	505	19,654	(4,192)	402	4,595	5,383	(9,575)	601	10,177
Stocks	111,380	112,148	767	10,641	100,739	100,739	-	9,123	9,216	92	(1,584)	10,708	10,874	165
Other	12,793	13,204	411	5,866	6,926	7,667	741	4,084	5,366	1,282	(2,541)	6,625	7,885	1,259

	Resona Trust & Banking						
	FY 2006 [A]	Gain	Loss	[A]-[B]	FY 2005 [B]	Gain	Loss
Bonds held to maturity	-	-	-	-	-	-	-
Stocks of subsidiaries and affiliates	-	-	-	-	-	-	-
Available-for-sale securities	(3)	-	3	1	(5)	-	5
Total	(3)	-	3	1	(5)	-	5
Bonds	(3)	-	3	1	(5)	-	5
Stocks	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-

*1. In addition to "Securities," NCDs in "Cash and due from banks," CPs and trust beneficiary rights in "Monetary claims bought," are also included.

8. Capital adequacy ratio (Domestic Standards, provisional)

	End of March 2007 (provisional)		Change	End of March 2006
Capital adequacy ratio	10.56	-	-	-
Tier I ratio	6.51	-	-	-
Total qualifying capital	2,515.8	-	-	-
Tier I	1,551.7	-	-	-
Tier II	1,001.7	-	-	-
Deducted items	37.5	-	-	-
Risk-adjusted assets	23,803.3	-	-	-

*1. Deducted items: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

<Reference> Japanese domestic standard (provisional)

	End of March 2007 (provisional)		Change	End of March 2006
Capital adequacy ratio	10.31	0.34	9.97	
Tier I ratio	6.30	0.35	5.95	
Total qualifying capital	2,561.8	175.8	2,386.0	
Tier I	1,564.5	138.8	1,425.7	
Tier II	1,008.1	36.9	971.1	
Deducted items	10.8	(0.0)	10.9	
Risk-adjusted assets	24,831.2	900.5	23,930.7	

*1. Deducted items: Value of funding instruments issued by other financial institutions held for specific reasons, etc.

<Reference> Capital adequacy ratio of subsidiary banks (provisional) (Billions of yen, %)

	Resona (Consolidated)	Saitama Resona (Non-consolidated)	Kinki Osaka (Consolidated)	Resona Trust (Non-consolidated)
Capital adequacy ratio	9.65	9.01	9.40	41.53
Tier I ratio	5.72	5.07	5.45	41.53
Total qualifying capital	1,688.5	388.5	183.8	29.9
Tier I	1,001.5	218.7	106.6	29.9
Tier II	782.0	175.7	77.2	-
Deducted items	95.0	6.0	-	-
Risk-adjusted assets	17,497.2	4,309.1	1,954.8	72.2

<Reference> Capital adequacy ratio of subsidiary banks (provisional) (Billions of yen, %)

	Resona (Consolidated)	Saitama Resona (Non-consolidated)	Kinki Osaka (Consolidated)	Resona Trust (Non-consolidated)
Capital adequacy ratio	9.62	8.43	8.60	131.42
Tier I ratio	5.65	4.73	4.95	131.42
Total qualifying capital	1,717.7	400.9	185.0	29.9
Tier I	1,007.9	225.1	106.6	29.9
Tier II	784.1	175.7	78.4	-
Deducted items	74.3	-	-	-
Risk-adjusted assets	17,838.2	4,753.6	2,150.5	22.8

9. Stock holdings**<Total of four banks, Non-consolidated figures of each bank>**

(Billions of yen)

	End of March 2007	End of March 2007				Change	End of March 2006
		Resona	Saitama Resona	Kinki Osaka	Resona Trust		
Acquisition cost	387.3	292.1	85.4	9.7	-	397.5	
Market value	833.9	618.3	196.8	18.8	-	848.7	
Book value of stocks sold outright	15.4	13.3	1.8	2.0	-	3.1	
Tier I	1,356.9	1,001.5	218.7	106.6	29.9	1,425.7	
Acquisition cost/Tier I <Reference>	28.5	29.1	39.0	9.1	-	27.8	

*1 These figures exclude stocks which are not subject to Tier I capital regulation (those of subsidiaries, affiliated companies, and unlisted stocks)

10. Number of employees and offices**<Non-consolidated>**

(People)

	End of March 2007	Change	End of March 2006
Directors	25	1	24
Executive officers	15	0	15

*1 Above figures include four directors who concurrently serve as directors for subsidiary banks

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

<Total of four banks, Non-consolidated figures of each bank>

(People)

	End of March 2007	End of March 2007				Change	End of March 2006
		Resona	Saitama Resona	Kinki Osaka	Resona Trust		
Directors	39	13	10	10	9	33	
Non-board executive officers	42	24	7	7	4	45	
Employees	14,579	8,820	2,834	2,439	486	14,521	
Manned domestic offices	601	334	127	136	4	623	
Non-manned domestic offices	855	511	317	27	0	851	
Total domestic offices	1,456	845	444	163	4	1,473	

*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 do not include those officers who concurrently serve as directors.

*3 The number of employees is based on the Business Revitalization Plan. (including the seconded employees) The number of employees for Resona Bank does not include employees who are seconded to Resona Trust & Banking.

*4 The number of domestic manned offices is the sum of domestic head and branch offices and representative offices.

II. Loans and Bills Outstanding and Other

1. Risk-managed loans

<Total of three banks, Non-consolidated figures of each bank>

Risk-managed loans

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Loans to borrowers in legal bankruptcy	19,020	2,623	7,448	16,396	11,571	13,422	858	6,300	12,564	7,121
Past due loans	386,424	18,918	50,351	367,505	336,073	267,371	18,024	45,457	249,346	221,913
Loans past due 3 months or more	12,004	(4,712)	(3,525)	16,716	15,530	5,646	(2,068)	(2,863)	7,715	8,509
Restructured loans	254,901	(37,633)	(84,342)	292,534	339,244	206,242	(20,487)	(68,657)	226,730	274,900
Risk-managed loans, total	672,351	(20,802)	(30,068)	693,153	702,420	492,682	(3,673)	(19,762)	496,356	512,445
Partial direct write-offs	282,935	(75,084)	(120,238)	358,020	403,174	242,047	(64,218)	(96,826)	306,265	338,873
Balance of loans (Term-end)	26,566,795	23,786	160,618	26,543,008	26,406,176	17,969,454	(167,480)	(198,065)	18,136,934	18,167,519

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Loans to borrowers in legal bankruptcy	3,028	859	1,194	2,169	1,834	2,569	906	(46)	1,663	2,615
Past due loans	57,535	5,869	6,383	51,665	51,151	61,517	(4,975)	(1,490)	66,493	63,008
Loans past due 3 months or more	4,382	(2,797)	(658)	7,180	5,040	1,975	154	(4)	1,821	1,979
Restructured loans	22,023	(12,496)	(6,505)	34,520	28,529	26,635	(4,648)	(9,179)	31,283	35,814
Risk-managed loans, total	86,970	(8,565)	414	95,535	86,555	92,697	(8,563)	(10,720)	101,261	103,418
Partial direct write-offs	18,267	(8,366)	(5,748)	26,633	24,015	22,620	(2,500)	(17,663)	25,120	40,284
Balance of loans (Term-end)	5,921,348	127,542	237,844	5,793,805	5,683,503	2,675,992	63,724	120,839	2,612,268	2,555,153

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Loans to borrowers in legal bankruptcy	0.07	0.01	0.03	0.06	0.04	0.07	0.01	0.04	0.06	0.03
Past due loans	1.45	0.07	0.18	1.38	1.27	1.48	0.11	0.26	1.37	1.22
Loans past due 3 months or more	0.04	(0.02)	(0.01)	0.06	0.05	0.03	(0.01)	(0.01)	0.04	0.04
Restructured loans	0.95	(0.15)	(0.33)	1.10	1.28	1.14	(0.11)	(0.37)	1.25	1.51
Risk-managed loans, total	2.53	(0.08)	(0.13)	2.61	2.66	2.74	0.01	(0.08)	2.73	2.82

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Loans to borrowers in legal bankruptcy	0.05	0.02	0.02	0.03	0.03	0.09	0.03	(0.01)	0.06	0.10
Past due loans	0.97	0.08	0.08	0.89	0.89	2.29	(0.25)	(0.17)	2.54	2.46
Loans past due 3 months or more	0.07	(0.05)	(0.01)	0.12	0.08	0.07	0.01	0.00	0.06	0.07
Restructured loans	0.37	(0.22)	(0.13)	0.59	0.50	0.99	(0.20)	(0.41)	1.19	1.40
Risk-managed loans, total	1.46	(0.18)	(0.06)	1.64	1.52	3.46	(0.41)	(0.58)	3.87	4.04

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

<Total of three banks, Non-consolidated figures for each bank>

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Before partial direct write-off	76.15	(0.04)	(0.20)	76.19	76.35	83.47	(0.04)	1.74	83.51	81.73
After partial direct write-off	66.11	2.21	3.33	63.90	62.78	75.35	2.01	5.69	73.34	69.66

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Before partial direct write-off	51.26	1.82	(2.44)	49.44	53.70	52.20	(3.39)	(9.70)	55.59	61.90
After partial direct write-off	41.02	5.67	0.16	35.35	40.86	40.53	(4.04)	(6.53)	44.57	47.06

*1. Percentage of reserves = (Total reserve for possible loan losses + Reserve for specific borrowers under support + Reserve for write-off of loans in the trust account)/ Total risk-managed loans

3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
General reserve for possible loan losses	350,714	(2,561)	(3,398)	353,276	354,112
Specific reserve for possible loan losses	192,380	3,700	8,101	188,680	184,279
Special reserve for certain overseas loans	42	(13)	(19)	56	62
Total reserve for possible loan losses	543,137	1,124	4,683	542,012	538,454
Reserve for write-off of loans in the trust account	456	(33)	(72)	489	528

<Total of three banks, Non-consolidated figures of each bank> (Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
General reserve for possible loan losses	259,933	(3,081)	(3,978)	263,015	263,912	220,394	990	1,470	219,404	218,924
Specific reserve for possible loan losses	183,966	4,676	7,557	179,290	176,409	150,253	6,269	12,900	143,983	137,352
Special reserve for certain overseas loans	178	9	(4)	168	183	178	9	(4)	168	183
Total reserve for possible loan losses	444,079	1,604	3,574	442,474	440,504	370,825	7,269	14,365	363,555	356,459
Reserve for write-off of loans in the trust account	456	(33)	(72)	489	528	456	(33)	(72)	489	528

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
General reserve for possible loan losses	18,788	(2,157)	1,007	20,945	17,781	20,751	(1,914)	(6,455)	22,666	27,207
Specific reserve for possible loan losses	16,889	4,057	(697)	12,831	17,587	16,824	(5,651)	(4,645)	22,475	21,469
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	35,677	1,900	309	33,776	35,368	37,576	(7,565)	(11,100)	45,141	48,676
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

<Total of three banks, Non-consolidated figures of each bank> (Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Unrecoverable or valueless claims	63,490	10,841	61	52,648	63,429	37,066	5,906	1,237	31,159	35,828
Risk claims	356,427	13,923	63,822	342,504	292,604	256,089	15,793	55,811	240,295	200,278
Special attention loans	266,906	(42,345)	(87,868)	309,251	354,775	211,889	(22,556)	(71,521)	234,445	283,410
Financial Reconstruction Law subtotal	686,824	(17,579)	(23,984)	704,404	710,809	505,044	(856)	(14,472)	505,901	519,517
Normal claims	27,140,833	(54,073)	52,291	27,194,906	27,088,541	18,564,663	(264,360)	(322,031)	18,829,023	18,886,694
Financial Reconstruction Law total	27,827,658	(71,653)	28,307	27,899,311	27,799,351	19,069,708	(265,216)	(336,503)	19,334,924	19,406,212
Partial direct write-offs	298,009	(72,899)	(115,320)	370,909	413,330	255,159	(61,762)	(92,198)	316,921	347,358

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]	End of Mar. 2007 [A]	[A] - [B]	[A] - [C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Unrecoverable or valueless claims	12,640	3,106	1,344	9,534	11,296	13,783	1,828	(2,520)	11,954	16,303
Risk claims	48,221	3,619	6,355	44,602	41,866	52,116	(5,489)	1,656	57,606	50,460
Special attention loans	26,406	(15,294)	(7,163)	41,701	33,570	28,610	(4,493)	(9,183)	33,104	37,794
Financial Reconstruction Law subtotal	87,268	(8,569)	535	95,838	86,733	94,511	(8,154)	(10,047)	102,665	104,558
Normal claims	5,926,778	142,636	246,616	5,784,142	5,680,162	2,649,391	67,650	127,707	2,581,740	2,521,684
Financial Reconstruction Law total	6,014,047	134,066	247,151	5,879,980	5,766,895	2,743,902	59,496	117,659	2,684,406	2,626,243
Partial direct write-offs	18,375	(8,334)	(5,720)	26,710	24,095	24,475	(2,802)	(17,401)	27,278	41,876

5. Coverage ratios by type of borrower

<Total of three banks, Non-consolidated figures of each bank>

(%)

	Total of three banks			Resona Bank		
	End of Mar. 2007 [A]	[A] -[B]	End of Mar. 2006 [B]	End of Mar. 2007 [A]	[A] -[B]	End of Mar. 2006 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.16	2.75	92.41	94.41	3.97	90.44
Covered by reserves	4.83	(2.75)	7.58	5.58	(3.97)	9.55
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	97.61	(0.22)	97.83	97.12	(0.47)	97.59
Covered by collateral, guarantees, etc.	54.59	3.68	50.91	48.50	3.27	45.23
Covered by reserves	43.02	(3.89)	46.91	48.61	(3.75)	52.36
Reserve ratio against the portion not covered by collateral, guarantees, etc.	94.74	(0.83)	95.57	94.40	(1.21)	95.61
Special Attention Obligors	65.77	(5.38)	71.15	65.47	(5.13)	70.60
Covered by collateral, guarantees, etc.	32.19	(9.26)	41.45	30.32	(9.32)	39.64
Covered by reserves	33.58	3.89	29.69	35.14	4.18	30.96
Reserve ratio against the portion not covered by collateral, guarantees, etc.	49.52	(1.21)	50.73	50.43	(0.87)	51.30
Other Watch Obligors	62.86	4.11	58.75	59.33	4.09	55.24
Covered by collateral, guarantees, etc.	58.86	5.13	53.73	54.61	4.89	49.72
Covered by reserves	3.99	(1.02)	5.01	4.71	(0.80)	5.51
Reserve ratio against the portion not covered by collateral, guarantees, etc.	9.71	(1.13)	10.84	10.39	(0.58)	10.97
Normal Obligors	0.50	0.35	0.15	0.23	0.04	0.19

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2007 [A]	[A] -[B]	End of Mar. 2006 [B]	End of Mar. 2007 [A]	[A] -[B]	End of Mar. 2006 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.86	1.02	96.84	94.72	1.06	93.66
Covered by reserves	2.13	(1.02)	3.15	5.27	(1.06)	6.33
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	99.82	0.64	99.18	98.00	0.38	97.62
Covered by collateral, guarantees, etc.	67.87	7.27	60.60	72.22	6.79	65.43
Covered by reserves	31.94	(6.63)	38.57	25.78	(6.40)	32.18
Reserve ratio against the portion not covered by collateral, guarantees, etc.	99.44	1.52	97.92	92.82	(0.31)	93.13
Special Attention Obligors	62.71	(4.23)	66.94	71.33	(8.78)	80.11
Covered by collateral, guarantees, etc.	38.78	(6.11)	44.89	42.20	(12.01)	54.21
Covered by reserves	23.93	1.88	22.05	29.13	3.24	25.89
Reserve ratio against the portion not covered by collateral, guarantees, etc.	39.09	(0.93)	40.02	50.40	(6.16)	56.56
Other Watch Obligors	76.60	16.27	60.33	67.49	(5.76)	73.25
Covered by collateral, guarantees, etc.	73.78	16.81	56.97	65.91	(3.29)	69.20
Covered by reserves	2.82	(0.53)	3.35	1.58	(2.47)	4.05
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.77	2.97	7.80	4.64	(8.51)	13.15
Normal Obligors	0.05	0.02	0.03	0.22	(0.01)	0.24

6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	22.6	40.8	Reserve Ratio 100%	Direct Write-offs	Reserves (3.0) Collateral /Guarantee (60.4)	Unrecoverable or Valueless Claims 100.00%
63.4	63.4						
Doubtful Obligors	Risk Claims	213.6	134.3	8.4		Reserves (153.3) Collateral /Guarantee (194.5)	Risk Claims 97.61%
356.4	356.4			Reserve Ratio 94.74%			
Watch Obligors	Claims in Need of Special Attention	53.5	337.6			Reserves (87.0) Collateral /Guarantee (90.6)	Claims in Need of Special Attention 66.55%
	Special Attention Obligors						
	Subtotal						
	686.8						
	Non-classified Claims	646.9	1,387.4				
	27,140.8						
Normal Obligors		24,982.1					
24,982.1							
Total Exposures	Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio	85.76%
27,827.6	27,827.6	25,918.9	1,900.2	8.4	-		

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	B) 11.5 T) - Total) 11.5	B) 24.8 T) 0.6 Total) 25.5	Reserve Ratio 100%	Direct Write-offs	Reserves (2.0) Collateral /Guarantee (34.9)	Unrecoverable or Valueless Claims 100.00%
37.0	37.0						
Doubtful Obligors	Risk Claims	B) 159.9 T) 0.1 Total) 160.0	B) 85.1 T) 3.4 Total) 88.6	B) 7.2 T) 0.0 Total) 7.3		Reserves (124.4) Collateral /Guarantee (124.2)	Risk Claims 97.12%
256.0	256.0			Reserve Ratio 94.40%			
Watch Obligors	Claims in Need of Special Attention	B) 24.3 T) 19.8 Total) 44.2	B) 272.7 T) 2.8 Total) 275.5			Reserves (72.3) Collateral /Guarantee (68.3)	Claims in Need of Special Attention 66.38%
	Special Attention Obligors	211.8					
	Subtotal						
	505.0						
	Non-classified Claims	B) 408.7 T) 3.6 Total) 412.4	B) 1,035.8 T) 10.3 Total) 1,046.2			Claims in Need of Special Attention B) 191.2 T) 20.5 Total) 211.8	
	18,564.6						
Normal Obligors		B) 16,888.1 T) 109.9 Total) 16,998.1					
16,998.1							
Total Exposures	Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio	84.43%
19,069.7	19,069.7	17,626.3	1,435.9	7.3	-		

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	3.3	9.2	100%		Reserves (0.2) Collateral /Guarantee (12.3)	Unrecoverable or Valueless Claims 100.00%
12.6	12.6						
Doubtful Obligors	Risk Claims	22.4	25.7	0.0		Reserves (15.4) Collateral /Guarantee (32.7)	Risk Claims 99.82%
48.2	48.2						
Watch Obligors	Claims in Need of Special Attention	3.7	31.0			Reserves (6.3) Collateral /Guarantee (10.2)	Claims in Need of Special Attention 62.71%
	Special Attention Obligors						
34.7	26.4						
	Subtotal						
	87.2						
	Other Watch Obligors	110.4	161.0				
271.5	Non-classified Claims 5,926.7						
Normal Obligors		5,646.9					
5,646.9							
Total Exposures	Total	Normal	Category II	Category III	Category IV		
6,014.0	6,014.0	5,786.8	227.1	0.0	-		

Total
Coverage
Ratio
88.61%

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	Unrecoverable or Valueless Claims	7.7	6.0	100%		Reserves (0.7) Collateral /Guarantee (13.0)	Unrecoverable or Valueless Claims 100.00%
13.7	13.7						
Doubtful Obligors	Risk Claims	31.1	19.9	1.0		Reserves (13.4) Collateral /Guarantee (37.6)	Risk Claims 98.00%
52.1	52.1						
Watch Obligors	Claims in Need of Special Attention	5.6	31.0			Reserves (8.3) Collateral /Guarantee (12.0)	Claims in Need of Special Attention 71.33%
	Special Attention Obligors						
36.6	28.6						
	Subtotal						
	94.5						
	Other Watch Obligors	124.1	180.1				
304.2	Non-classified Claims 2,649.3						
Normal Obligors		2,337.0					
2,337.0							
Total Exposures	Total	Normal	Category II	Category III	Category IV		
2,743.9	2,743.9	2,505.7	237.1	1	-		

Total Coverage
Ratio
90.22%

7. Placement of loans off the balance sheets under the criteria of the Financial Reconstruction Law (Banking and trust accounts)

<Total of three banks>

(1) Portion in or prior to the first half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	24.2	11.9	7.7	4.1	3.6	2.0	(1.5)
Risk claims	18.2	10.3	5.8	4.7	3.5	2.7	(0.8)
Total	42.5	22.3	13.6	8.8	7.1	4.8	(2.3)
			(A)		(B)		

(2) Portion in the latter half of fiscal 2000

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	6.3	2.9	2.1	0.9	0.9	0.5	(0.3)
Risk claims	7.9	4.9	3.4	2.5	2.4	1.5	(0.8)
Total	14.2	7.9	5.5	3.4	3.3	2.1	(1.2)
			(C)		(D)		

(3) Portion in the first half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	3.5	1.2	0.8	0.4	0.3	2.0	(0.0)
Risk claims	5.0	4.0	2.6	1.3	1.2	1.2	(0.0)
Total	8.6	5.3	3.4	1.7	1.5	1.4	(0.1)
			(E)		(F)		

(4) Portion in the latter half of fiscal 2001

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	31.2	8.6	4.9	2.9	2.6	1.5	(1.1)
Risk claims	23.5	10.2	7.7	5.6	4.6	4.4	(0.2)
Total	54.7	16.9	12.6	8.6	7.3	5.9	(1.4)
			(G)		(H)		

(5) Portion in the first half of fiscal 2002

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	10.9	4.3	2.3	2.2	1.0	0.7	(0.2)
Risk claims	12.7	5.7	4.2	3.5	3.1	2.8	(0.2)
Total	23.6	10.1	6.6	5.7	4.1	3.6	(0.5)
			(I)		(J)		

(6) Portion in the latter half of fiscal 2002

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	14.3	7.2	4.2	2.7	1.9	2.6	0.6
Risk claims	34.7	19.5	14.0	11.3	8.9	5.7	(3.1)
Total	49.0	26.7	18.2	14.0	10.9	8.4	(2.4)
			(K)		(L)		

(7) Portion in the first half of fiscal 2003

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	27.6	16.1	12.8	10.4	7.6	6.0	(1.6)
Risk claims	206.7	121.8	76.9	16.2	12.6	7.9	(4.7)
Total	234.4	137.9	89.8	26.6	20.3	13.9	(6.3)
			(M)		(N)		

(8) Portion in the latter half of fiscal 2003

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	17.1	9.0	5.3	6.2	1.9	1.6	(0.3)
Risk claims	110.5	43.0	32.1	19.1	17.1	15.5	(1.6)
Total	127.7	52.1	37.4	25.3	19.0	17.1	(1.9)
			(O)		(P)		

(9) Portion in the first half of fiscal 2004

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)							
	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	18.6	14.2	7.5	3.5	2.3	2.9	0.5
Risk claims	219.7	48.4	34.4	19.4	15.1	10.5	(4.5)
Total	238.4	62.6	42.0	23.0	17.5	13.5	(3.9)
			(Q)		(R)		

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.3	-	(3.3)
Restructuring type disposal	-	Other	2.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.0
Sales of claims	3.1	Improvement in borrowers' conditions	0.1
Total		Total	2.3
		(B)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.1	-	(1.0)
Restructuring type disposal	0.2	Other	1.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.5
Sales of claims	0.6	Improvement in borrowers' conditions	0.6
Total		Total	1.2
		(D)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	-	-	(0.4)
Restructuring type disposal	-	Other	0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.1
Sales of claims	0.3	Improvement in borrowers' conditions	0.0
Total		Total	0.1
		(F)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.2	-	(0.6)
Restructuring type disposal	0.0	Other	1.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.1
Sales of claims	0.2	Improvement in borrowers' conditions	0.0
Total		Total	1.4
		(H)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.0	-	(0.4)
Restructuring type disposal	0.0	Other	0.3
Improvement in operating conditions, etc.	0.0	Collection, repayment, etc.	0.1
Sales of claims	0.5	Improvement in borrowers' conditions	0.2
Total		Total	0.5
		(J)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	-	-	(0.0)
Restructuring type disposal	-	Other	2.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.6
Sales of claims	0.3	Improvement in borrowers' conditions	0.5
Total		Total	2.4
		(L)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	-	-	(14.9)
Restructuring type disposal	13.0	Other	5.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	3.9
Sales of claims	2.4	Improvement in borrowers' conditions	1.9
Total		Total	6.3
		(N)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.0	-	(3.6)
Restructuring type disposal	1.6	Other	1.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.4
Sales of claims	2.0	Improvement in borrowers' conditions	0.3
Total		Total	1.9
		(P)	

2) Loans placed off the balance sheets

	2H of FY 2006	Direct write-offs	2H of FY 2006
Liquidation type disposal	0.1	-	(1.4)
Restructuring type disposal	0.1	Other	2.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.6
Sales of claims	2.6	Improvement in borrowers' conditions	0.8
Total		Total	3.9
		(R)	

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.3
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	1.4
Entrustment of claims to RCC	-
Total	1.7

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.5

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.2

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	0.2
Partition into good and bad portions	1.4
Partial direct write-off of small claims	0.9
Entrustment of claims to RCC	-
Total	1.2

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.6

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.1
Entrustment of claims to RCC	-
Total	2.3

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	2.7
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	3.9
Entrustment of claims to RCC	1.8
Total	6.4

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.3
Measures similar to legal liquidation	1.7
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	1.6

3) Of the claims reported in (Q), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.3
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	2.6
Entrustment of claims to RCC	-
Total	2.9

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A) - (I)	3.0

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(C) - (II)	1.5

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(E) - (III)	1.1

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(G) - (IV)	4.6

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(I) - (V)	2.9

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(K) - (VI)	6.0

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(M) - (VII)	7.5

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(O) - (VIII)	15.4

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Q) - (IX)	10.5

(IX)

(10) Portion in the latter half of fiscal 20041) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims						(1.0)
Risk claims	23.6	9.7	6.2	4.6	3.5	(9.4)
Total	156.9	87.7	50.6	38.3	24.2	(10.4)
					(S)	(T)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.3	Direct write-offs	(3.9)
Restructuring type disposal	0.8	Other	6.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.8
Sales of claims	6.2	Improvement in borrowers' conditions	1.9
		Total	10.4
			(T)

3) Of the claims reported in (S), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.1
Entrustment of claims to RCC	-
Total	3.5

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(S) - (X)	24.2

(11) Portion in the first half of fiscal 20051) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	12.9	9.9	5.0	3.8	(1.1)	
Risk claims	106.2	49.2	37.0	23.8	(13.1)	
Total	119.2	59.1	42.0	27.7	(14.3)	
					(U)	(V)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	4.1	Direct write-offs	(2.4)
Restructuring type disposal	0.8	Other	10.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	7.6
Sales of claims	1.6	Improvement in borrowers' conditions	2.4
		Total	14.3
			(V)

3) Of the claims reported in (U), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.8
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	2.9
Entrustment of claims to RCC	-
Total	3.8

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(U) - (X I)	23.8

(12) Portion in the latter half of fiscal 20051) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	13.6	6.3	6.2	(0.0)	
Risk claims	114.9	71.9	50.8	(21.1)	
Total	128.5	78.2	57.0	(21.2)	
				(W)	(X)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	2.9
Restructuring type disposal	1.2	Other	15.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	9.7
Sales of claims	1.7	Improvement in borrowers' conditions	5.5
		Total	21.2
			(X)

3) Of the claims reported in (W), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	1.2
Measures similar to legal liquidation	1.3
Partition into good and bad portions	-
Partial direct write-off of small claims	4.4
Entrustment of claims to RCC	-
Total	7.0

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(W) - (X II)	49.9

(13) Portion in the first half of fiscal 20061) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	14.2	13.3	(0.8)	
Risk claims	130.7	69.4	(61.2)	
Total	144.9	82.8	(62.1)	
			(Y)	(Z)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	5.7
Restructuring type disposal	0.5	Other	51.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	39.3
Sales of claims	4.0	Improvement in borrowers' conditions	12.4
		Total	62.1
			(Z)

3) Of the claims reported in (Y), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	3.8
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	9.4
Entrustment of claims to RCC	-
Total	13.3

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Y) - (X III)	69.4

(14) Portion in the latter half of fiscal 20061) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2007
Unrecoverable or valueless claims	17.9
Risk claims	135.3
Total	153.3
	(A1)

2) Loans placed off the balance sheets

	2H of FY 2006
Legal liquidation	9.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	8.9
Entrustment of claims to RCC	-
Total	17.9

3) Of the claims reported in (A1), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
(A1) - (X IV)	135.3

4) Of the claims reported in (A1), claims for which certain preparatory arrangements have not been made for off-balancing

Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

Total of the figures reported in (1) to (14) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	154.1	97.5	70.8	83.4	52.6	63.4	10.8
Risk claims	639.3	401.4	365.7	292.5	342.5	356.4	13.9
Total	793.4	499.0	436.5	356.0	395.1	419.9	24.7

<Resona Bank > (Banking and trust accounts)

(Billions of yen)

(1) Portion in or prior to the first half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	12.6	5.4	3.2	1.5	1.6	1.1	(0.5)
Risk claims	5.9	0.9	0.8	0.8	0.7	0.1	(0.6)
Total	18.6	6.3	4.1	2.4	2.4	1.2	(1.1)

(A) (B)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.1)
Restructuring type disposal	-	Other	1.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.2
Sales of claims	-	Improvement in borrowers' conditions	0.0
Total	-	Total	1.1

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.3
Measures similar to legal liquidation	-
Partition into good and bad portions	1.2
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.8

(I)

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A) - (I)	0.4

(2) Portion in the latter half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.7	0.9	0.7	0.3	0.3	0.1	(0.1)
Risk claims	3.9	1.4	1.3	1.2	1.2	1.0	(0.1)
Total	6.6	2.3	2.0	1.5	1.5	1.1	(0.3)

(C) (D)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.1	Direct write-offs	(0.4)
Restructuring type disposal	0.2	Other	0.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.4
Sales of claims	-	Improvement in borrowers' conditions	-
Total	0.3	Total	0.3

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.4
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.1

(II)

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(C) - (II)	1.0

(3) Portion in the first half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.2	0.4	0.3	0.2	0.1	0.1	(0.0)
Risk claims	1.8	0.7	0.7	0.6	0.6	0.6	(0.0)
Total	4.0	1.1	1.0	0.8	0.8	0.7	(0.0)

(E) (F)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	-	Improvement in borrowers' conditions	-
Total	-	Total	0.0

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

(III)

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(E) - (III)	0.6

(4) Portion in the latter half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	29.0	4.7	3.7	2.2	2.1	1.2	(0.8)
Risk claims	16.0	6.5	5.6	4.2	3.6	3.5	(0.1)
Total	45.1	11.2	9.3	6.5	5.7	4.7	(0.9)

(G) (H)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.1	Direct write-offs	(0.3)
Restructuring type disposal	0.0	Other	1.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	1.1
Sales of claims	-	Improvement in borrowers' conditions	0.0
Total	0.9	Total	0.9

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	0.2
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.9

(IV)

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(G) - (IV)	3.7

(5) Portion in the first half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	3.9	1.5	1.0	1.6	0.6	0.5	(0.1)
Risk claims	7.6	1.8	1.2	1.0	0.8	0.8	(0.0)
Total	11.5	3.3	2.3	2.6	1.5	1.4	(0.1)

(I) (J)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	0.0
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	0.0	Improvement in borrowers' conditions	-
Total	0.0	Total	0.1

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.4

(V)

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(I) - (V)	0.9

(6) Portion in the latter half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	7.8	3.2	1.6	0.8	0.4	0.8	0.4
Risk claims	19.1	8.1	5.5	4.5	3.6	2.6	(0.9)
Total	26.9	11.3	7.2	5.3	4.0	3.5	(0.5)

(K) (L)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	-	Other	0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.3
Sales of claims	0.0	Improvement in borrowers' conditions	0.2
Total	0.0	Total	0.5

(L)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.5
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.6

(VI)

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(K) - (VI)	2.9

(7) Portion in the first half of fiscal 20031) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	19.5	10.0	8.9	7.9	5.9	3.9	(2.0)
Risk claims	162.6	96.1	60.0	5.6	3.6	2.7	(0.9)
Total	182.1	106.2	68.9	13.6	9.6	6.7	(2.9)

(M) (N)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(13.4)
Restructuring type disposal	13.0	Other	3.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	2.8
Sales of claims	0.2	Improvement in borrowers' conditions	0.3
Total	0.2	Total	2.9

(N)

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	2.7
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	3.9

(VII)

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(M) - (VII)	2.7

(8) Portion in the latter half of fiscal 20031) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	11.8	5.5	3.4	2.4	1.0	0.7	(0.2)
Risk claims	80.6	23.6	19.6	13.7	12.6	11.7	(0.9)
Total	92.4	29.2	23.1	16.1	13.7	12.5	(1.2)
					(O)	(P)	

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(3.1)
Restructuring type disposal	1.6	Other	-
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.9
Sales of claims	1.6	Improvement in borrowers' conditions	0.1
		Total	1.2
		(P)	

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.2
Measures similar to legal liquidation	1.1
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.7

4) Of the claims reported in(O), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(O) - (VIII)	11.7

(9) Portion in the first half of fiscal 20041) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	11.1	8.4	4.0	1.6	0.7	1.2	0.4
Risk claims	185.2	28.3	21.4	10.3	8.8	6.3	(2.5)
Total	196.3	36.7	25.5	12.0	9.6	7.6	(2.0)
					(Q)	(R)	

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	(0.0)
Restructuring type disposal	0.1	Other	1.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.9
Sales of claims	0.5	Improvement in borrowers' conditions	0.4
		Total	2.0
		(R)	

3) Of the claims reported in (Q), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.2

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Q) - (IX)	6.3

(10) Portion in the latter half of fiscal 20041) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	16.8	5.0	3.1	2.6	1.9	(0.6)
Risk claims	101.7	62.4	35.4	25.6	17.1	(8.4)
Total	118.6	67.4	38.6	28.2	19.0	(9.1)
					(S)	(T)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.6)
Restructuring type disposal	0.8	Other	5.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.2
Sales of claims	3.4	Improvement in borrowers' conditions	1.4
		Total	9.1
		(T)	

3) Of the claims reported in (S), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.2
Measures similar to legal liquidation	5.7
Partition into good and bad portions	-
Partial direct write-off of small claims	1.6
Entrustment of claims to RCC	-
Total	1.9

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(S) - (X)	17.1

(11) Portion in the first half of fiscal 20051) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	6.7	5.5	2.2	2.5	0.2	
Risk claims	67.6	34.5	25.1	17.7	(7.3)	
Total	74.4	40.1	27.4	20.2	(7.1)	
					(U)	(V)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	0.0
Restructuring type disposal	0.8	Other	5.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	4.7
Sales of claims	0.3	Improvement in borrowers' conditions	1.0
		Total	7.1
		(V)	

3) Of the claims reported in (U), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.6
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	1.8
Entrustment of claims to RCC	-
Total	2.5

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(U) - (X I)	17.7

(12) Portion in the latter half of fiscal 20051) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	8.2	4.0	4.1	0.0	
Risk claims	87.8	56.9	40.2	(16.6)	
Total	96.0	60.9	44.3	(16.6)	
				(W)	(X)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	3.3
Restructuring type disposal	0.3	Other	12.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	7.6
Sales of claims	0.6	Improvement in borrowers' conditions	4.6
		Total	16.6
		(X)	

3) Of the claims reported in (W), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	1.1
Measures similar to legal liquidation	1.3
Partition into good and bad portions	-
Partial direct write-off of small claims	2.9
Entrustment of claims to RCC	-
Total	5.4

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(W) - (X II)	38.8

(13) Portion in the first half of fiscal 20061) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2006	Mar. 31, 2007	Change	
Unrecoverable or valueless claims	8.9	7.5	(1.3)	
Risk claims	96.4	52.6	(43.8)	
Total	105.4	60.2	(45.1)	
			(Y)	(Z)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	4.6
Restructuring type disposal	0.5	Other	38.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	30.1
Sales of claims	1.5	Improvement in borrowers' conditions	8.2
		Total	45.1
		(Z)	

3) Of the claims reported in (Y), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	1.9
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	5.5
Entrustment of claims to RCC	-
Total	7.5

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Y) - (X III)	52.6

(14) Portion in the latter half of fiscal 20061) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Mar. 31, 2007
Unrecoverable or valueless claims	10.8
Risk claims	98.5
Total	109.3
	(A1)

2) Of the claims reported in (A1), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	5.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	4.8
Entrustment of claims to RCC	-
Total	10.8

3) Of the claims reported in (A1), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A1) - (X IV)	98.5

Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

Total of the figures reported in (1) to (14) above.

(Billions of yen)

	Mar. 31, 2004	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Change
Unrecoverable or valueless claims	100.9	57.4	39.0	35.8	31.1	37.0	5.9
Risk claims	483.0	269.4	246.7	200.2	240.2	256.0	15.7
Total	584.0	326.8	285.7	236.1	271.4	293.1	21.7

<Saitama Resona Bank>

(1) Portion in or prior to the first half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	4.3	2.3	0.8	0.2	0.4	0.0	(0.3)
Risk claims	2.8	1.8	1.8	1.5	0.4	0.4	(0.0)
Total	7.2	4.2	2.6	1.8	0.8	0.5	(0.3)

(A) (B)

(2) Portion in the latter half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.2	1.0	0.7	0.4	0.4	0.3	(0.1)
Risk claims	2.3	2.0	0.9	0.9	0.7	0.1	(0.6)
Total	4.5	3.0	1.7	1.3	1.2	0.5	(0.7)

(C) (D)

(3) Portion in the first half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.1	0.1	0.0	0.0	0.0	-	(0.0)
Risk claims	1.3	1.3	1.0	0.2	0.2	0.1	(0.0)
Total	1.5	1.4	1.1	0.2	0.2	0.1	(0.0)

(E) (F)

(4) Portion in the latter half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.8	0.8	0.3	0.3	0.3	0.0	(0.2)
Risk claims	5.1	1.7	1.0	0.5	0.3	0.2	(0.1)
Total	6.0	2.6	1.4	0.9	0.6	0.2	(0.3)

(G) (H)

(5) Portion in the first half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.7	0.1	0.1	0.0	0.0	0.0	(0.0)
Risk claims	1.7	1.5	1.2	1.2	1.1	1.0	(0.0)
Total	2.5	1.7	1.4	1.2	1.1	1.0	(0.0)

(I) (J)

(6) Portion in the latter half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	1.3	0.9	0.4	0.5	0.6	1.0	0.4
Risk claims	9.3	6.1	4.9	4.1	2.9	1.2	(1.7)
Total	10.6	7.0	5.4	4.6	3.5	2.3	(1.2)

(K) (L)

(7) Portion in the first half of fiscal 20031) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.9	1.3	0.9	0.7	0.8	0.9	0.1
Risk claims	10.4	5.8	4.4	3.0	2.0	0.6	(1.3)
Total	11.3	7.1	5.3	3.8	2.9	1.6	(1.2)

(M) (N)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	(0.9)
Restructuring type disposal	-	Other	0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.1
Sales of claims	1.0	Improvement in borrowers' conditions	0.0
Total		Total	0.3

(B)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.3)
Restructuring type disposal	-	Other	0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	0.4	Improvement in borrowers' conditions	0.5
Total		Total	0.7

(D)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	-	Improvement in borrowers' conditions	-
Total		Total	0.0

(F)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.1)
Restructuring type disposal	-	Other	-
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.3
Sales of claims	0.1	Improvement in borrowers' conditions	0.0
Total		Total	0.3

(H)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.0)
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	-
Sales of claims	0.0	Improvement in borrowers' conditions	0.0
Total		Total	0.0

(J)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	0.2
Restructuring type disposal	-	Other	0.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.7
Sales of claims	-	Improvement in borrowers' conditions	0.2
Total		Total	1.2

(L)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.2)
Restructuring type disposal	-	Other	0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.5
Sales of claims	0.7	Improvement in borrowers' conditions	0.1
Total		Total	1.2

(N)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.0

(I)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3

(II)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	-
Entrustment of claims to RCC	-
Total	-

(III)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.0

(IV)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.0

(V)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.9
Entrustment of claims to RCC	-
Total	1.0

(VI)

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.1
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	0.9

(VII)

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A) - (I)	0.4

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(C) - (II)	0.1

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(E) - (III)	0.1

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(G) - (IV)	0.2

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(I) - (V)	1.0

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(K) - (VI)	1.2

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(M) - (VII)	0.6

(Billions of yen)

(8) Portion in the latter half of fiscal 2003

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.4	0.5	0.1	2.7	0.1	0.3	0.2
Risk claims	8.2	5.7	4.5	1.3	1.1	0.7	(0.4)
Total	8.7	6.3	4.6	4.1	1.2	1.0	(0.1)

(O) (P)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs (0.2)
Restructuring type disposal	-	Other 0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.1
Sales of claims	0.1	Improvement in borrowers' conditions 0.0
Total		0.1 (P)

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3 (VIII)

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(O) - (VIII)	0.7

(9) Portion in the first half of fiscal 2004

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.9	2.7	1.0	0.7	0.6	1.1	0.4
Risk claims	16.1	6.2	5.1	3.9	2.7	1.1	(1.6)
Total	19.1	8.9	6.1	4.7	3.4	2.2	(1.1)

(Q) (R)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs (1.2)
Restructuring type disposal	-	Other 0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.3
Sales of claims	1.8	Improvement in borrowers' conditions 0.1
Total		1.1 (R)

3) Of the claims reported in (Q), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.1 (IX)

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Q) - (IX)	1.1

(10) Portion in the latter half of fiscal 2004

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.2	1.8	1.4	0.9	0.7	(0.2)
Risk claims	11.9	5.1	3.0	2.6	2.0	(0.5)
Total	14.2	7.0	4.5	3.6	2.8	(0.8)

(S) (T)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	0.3	Direct write-offs (2.3)
Restructuring type disposal	-	Other 0.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.5
Sales of claims	2.1	Improvement in borrowers' conditions 0.0
Total		0.8 (T)

3) Of the claims reported in (S), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.7 (X)

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(S) - (X)	2.0

(11) Portion in the first half of fiscal 2005

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.3	1.3	1.3	0.4	(0.9)
Risk claims	17.4	5.2	3.5	1.2	(2.3)
Total	19.7	6.5	4.9	1.7	(3.2)

(U) (V)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	4.1	Direct write-offs (4.7)
Restructuring type disposal	-	Other 3.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 2.0
Sales of claims	0.7	Improvement in borrowers' conditions 1.0
Total		3.2 (V)

3) Of the claims reported in (U), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	3.1
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.4 (X I)

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(U) - (X I)	1.2

(12) Portion in the latter half of fiscal 2005

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.6	1.0	1.3	0.2
Risk claims	16.5	7.9	4.7	(3.1)
Total	19.1	9.0	6.1	(2.9)

(W) (X)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	0.8	Other 1.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.9
Sales of claims	0.5	Improvement in borrowers' conditions 0.7
Total		2.9 (X)

3) Of the claims reported in (W), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.7 (X II)

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(W) - (X II)	5.3

(13) Portion in the first half of fiscal 2006

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.6	3.1	0.5
Risk claims	18.5	9.1	(9.3)
Total	21.1	12.3	(8.8)

(Y) (Z)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs 1.2
Restructuring type disposal	-	Other 7.3
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 4.9
Sales of claims	0.1	Improvement in borrowers' conditions 2.4
Total		8.8 (Z)

3) Of the claims reported in (Y), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.5
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.5
Entrustment of claims to RCC	-
Total	3.1 (X III)

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Y) - (X III)	9.1

(14) Portion in the latter half of fiscal 2006

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2007
Unrecoverable or valueless claims	2.9
Risk claims	24.9
Total	27.9

(A1)

3) Of the claims reported in (A1), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	2.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.9
Entrustment of claims to RCC	-
Total	2.9 (X IV)

4) Of the claims reported in (A1), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A1) - (X IV)	24.9

Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

Total of the figures reported in (1) to (14) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	14.2	12.4	8.8	11.2	9.5	12.6	3.1
Risk claims	57.6	44.3	48.0	41.8	44.6	48.2	3.6
Total	71.8	56.8	56.8	53.1	54.1	60.8	6.7

<Kinki Osaka Bank >

(1) Portion in or prior to the first half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	6.3	3.6	3.2	2.2	1.5	0.8	(0.3)
Risk claims	9.0	7.2	2.9	2.3	2.3	2.1	(0.1)
Total	15.4	10.9	6.2	4.6	3.8	2.9	(0.8)
				(A)		(B)	

(2) Portion in the latter half of fiscal 20001) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.9	0.7	0.4	0.1	0.1	0.1	(0.0)
Risk claims	1.1	0.9	0.5	0.3	0.4	0.3	(0.0)
Total	2.1	1.7	1.0	0.5	0.6	0.4	(0.1)
				(C)		(D)	

(3) Portion in the first half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	0.9	0.4	0.2	0.1	0.1	0.1	(0.0)
Risk claims	1.6	1.7	0.6	0.4	0.3	0.3	(0.0)
Total	2.5	2.2	0.8	0.6	0.5	0.4	(0.0)
				(E)		(F)	

(4) Portion in the latter half of fiscal 20011) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	1.1	0.9	0.8	0.2	0.2	0.2	0.0
Risk claims	2.3	2.0	0.9	0.8	0.6	0.6	(0.0)
Total	3.4	2.9	1.8	1.1	0.9	0.8	(0.0)
				(G)		(H)	

(5) Portion in the first half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	6.1	2.5	1.1	0.5	0.3	0.1	(0.1)
Risk claims	3.3	2.3	1.6	1.2	1.1	0.9	(0.2)
Total	9.4	4.9	2.7	1.8	1.4	1.1	(0.3)
				(I)		(J)	

(6) Portion in the latter half of fiscal 20021) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	5.0	2.8	2.0	1.4	0.8	0.6	(0.2)
Risk claims	5.8	5.0	3.3	2.6	2.3	1.8	(0.5)
Total	10.9	7.9	5.3	4.0	3.2	2.5	(0.7)
				(K)		(L)	

(7) Portion in the first half of fiscal 20031) Claims to obligors classified as "doubtful" or lower obligor categories
(Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	7.0	4.6	2.9	1.7	0.8	1.1	0.2
Risk claims	32.9	19.0	11.7	7.4	6.8	4.4	(2.4)
Total	39.9	23.7	14.7	9.2	7.7	5.5	(2.1)
				(M)		(N)	

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.3	Direct write-offs	(2.2)
Restructuring type disposal	-	Other	0.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.6
Sales of claims	2.0	Improvement in borrowers' conditions	0.0
Total		Total	(B)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.1)
Restructuring type disposal	-	Other	0.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	0.1	Improvement in borrowers' conditions	0.0
Total		Total	(D)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.3)
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.0
Sales of claims	0.3	Improvement in borrowers' conditions	0.0
Total		Total	(F)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	(0.1)
Restructuring type disposal	-	Other	0.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	(0.0)
Sales of claims	0.0	Improvement in borrowers' conditions	0.0
Total		Total	(H)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs	(0.4)
Restructuring type disposal	0.0	Other	0.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.1
Sales of claims	0.4	Improvement in borrowers' conditions	0.1
Total		Total	(J)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(0.3)
Restructuring type disposal	-	Other	0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.4
Sales of claims	0.3	Improvement in borrowers' conditions	0.1
Total		Total	(L)

2) Loans placed off the balance sheets

	2H of FY 2006		2H of FY 2006
Liquidation type disposal	-	Direct write-offs	(1.2)
Restructuring type disposal	0.0	Other	1.9
Improvement in operating conditions, etc.	-	Collection, repayment, etc.	0.6
Sales of claims	1.4	Improvement in borrowers' conditions	1.3
Total		Total	(N)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	0.8

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.2

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.1
Entrustment of claims to RCC	-
Total	0.1

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.7

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.4
Entrustment of claims to RCC	-
Total	1.5

4) Of the claims reported in (A), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A) - (I)	2.1

4) Of the claims reported in (C), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(C) - (II)	0.3

4) Of the claims reported in (E), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(E) - (III)	0.3

4) Of the claims reported in (G), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(G) - (IV)	0.6

4) Of the claims reported in (I), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(I) - (V)	0.9

4) Of the claims reported in (K), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(K) - (VI)	1.8

4) Of the claims reported in (M), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(M) - (VII)	4.0

(VII)

(8) Portion in the latter half of fiscal 2003

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	4.7	2.8	1.7	1.0	0.7	0.4	(0.2)
Risk claims	21.1	13.2	7.6	4.0	3.3	3.0	(0.2)
Total	25.8	16.0	9.3	5.0	4.0	3.5	(0.5)

(O) (P)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs (0.2)
Restructuring type disposal	-	Other 0.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.3
Sales of claims	0.2	Improvement in borrowers' conditions 0.1
Total	0.2	0.5

(P)

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.5

(V)

4) Of the claims reported in (O), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(O) - (V)	2.9

(9) Portion in the first half of fiscal 2004

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	4.5	2.9	2.3	1.0	0.8	0.5	(0.3)
Risk claims	16.8	12.7	7.2	5.1	3.5	3.0	(0.4)
Total	21.3	15.6	9.5	6.2	4.3	3.6	(0.7)

(Q) (R)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs (0.2)
Restructuring type disposal	-	Other 0.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.3
Sales of claims	0.2	Improvement in borrowers' conditions 0.2
Total	0.2	0.7

(R)

3) Of the claims reported in (Q), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	0.5

(S)

4) Of the claims reported in (Q), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Q) - (S)	3.0

(10) Portion in the latter half of fiscal 2004

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	4.0	2.8	1.5	1.0	0.8	(0.1)
Risk claims	18.9	9.9	5.9	5.3	5.0	(0.3)
Total	23.0	12.7	7.5	6.4	5.9	(0.5)

(S) (T)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs (0.6)
Restructuring type disposal	-	Other 0.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.0
Sales of claims	0.6	Improvement in borrowers' conditions 0.3
Total	0.6	0.5

(T)

3) Of the claims reported in (S), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	0.4
Partition into good and bad portions	-
Partial direct write-off of small claims	0.8
Entrustment of claims to RCC	-
Total	0.9

(U)

4) Of the claims reported in (S), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(S) - (U)	5.0

(11) Portion in the first half of fiscal 2005

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	3.4	3.0	1.3	0.8	(0.4)
Risk claims	20.2	9.4	8.3	4.8	(3.4)
Total	23.7	12.4	9.6	5.7	(3.9)

(U) (V)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs 2.2
Restructuring type disposal	-	Other 1.1
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 0.7
Sales of claims	0.5	Improvement in borrowers' conditions 0.3
Total	0.5	3.9

(V)

3) Of the claims reported in (U), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.8

(W)

4) Of the claims reported in (U), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(U) - (W)	4.8

(12) Portion in the latter half of fiscal 2005

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.7	1.1	0.8	(0.3)
Risk claims	10.5	7.1	5.8	(1.2)
Total	13.3	8.2	6.6	(1.6)

(W) (X)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	0.0	Direct write-offs (0.2)
Restructuring type disposal	-	Other 1.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.1
Sales of claims	0.5	Improvement in borrowers' conditions 0.1
Total	0.5	1.6

(X)

3) Of the claims reported in (W), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.7
Entrustment of claims to RCC	-
Total	0.8

(Y)

4) Of the claims reported in (W), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(W) - (Y)	5.8

(13) Portion in the first half of fiscal 2006

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	2.6	2.6	(0.0)
Risk claims	15.7	7.6	(8.0)
Total	18.3	10.2	(8.1)

(Y) (Z)

2) Loans placed off the balance sheets

	2H of FY 2006	2H of FY 2006
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	0.0	Other 6.0
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 4.3
Sales of claims	2.2	Improvement in borrowers' conditions 1.6
Total	2.2	8.1

(Z)

3) Of the claims reported in (Y), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	1.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	2.6

(A1)

4) Of the claims reported in (Y), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(Y) - (A1)	7.6

(14) Portion in the latter half of fiscal 2006

1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

	Mar. 31, 2007
Unrecoverable or valueless claims	4.1
Risk claims	11.9
Total	16.1

(A1)

2) Of the claims reported in (A1), claims for which certain preparatory arrangements have been made for off-balancing

	2H of FY 2006
Legal liquidation	1.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.1
Entrustment of claims to RCC	-
Total	4.1

(A1)

3) Of the claims reported in (A1), claims for which certain preparatory arrangements have not been made for off-balancing

	2H of FY 2006
(A1) - (A1)	11.9

Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)

Total of the figures reported in (1) to (14) above.

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Change
Unrecoverable or valueless claims	36.9	25.8	21.4	16.3	11.9	13.7	1.8
Risk claims	94.3	83.4	66.8	50.4	57.6	52.1	(5.4)
Total	131.2	109.3	88.3	66.7	69.5	65.9	(3.6)

8. Loans and bills discounted by industry

<Total of three banks, Non-consolidated figures of each bank>

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2007	Change	End of Mar. 2006	End of Mar. 2007	Change	End of Mar. 2006
Manufacturing	2,689.1	(1.2)	2,690.3	1,958.1	(45.5)	2,003.7
Agriculture	19.1	1.3	17.8	8.9	0.6	8.2
Forestry	3.9	0.1	3.7	3.3	0.2	3.1
Fishery	8.4	(0.1)	8.6	7.9	(0.1)	8.0
Mining	22.9	(1.3)	24.2	20.1	(0.7)	20.9
Construction	835.0	(56.8)	891.9	510.3	(67.8)	578.2
Electricity, gas, heating, water	67.1	(7.7)	74.8	50.9	(9.4)	60.3
	270.1	(30.8)	300.9	244.7	(34.5)	279.2
Transportation	613.9	(71.7)	685.6	433.0	(47.1)	480.2
Wholesale and retail	2,687.4	(138.5)	2,825.9	1,994.1	(191.4)	2,185.6
Financial and insurance services	1,102.5	(67.7)	1,170.2	1,019.3	(58.5)	1,077.9
Real estate	2,776.7	182.9	2,593.7	1,985.6	93.2	1,892.4
Services	2,376.6	(79.8)	2,456.4	1,720.1	(123.3)	1,843.4
Local governments	741.2	(33.7)	775.0	317.6	(36.0)	353.6
Others	12,352.5	465.7	11,886.8	7,695.0	322.5	7,372.5
Domestic total	26,567.0	160.5	26,406.5	17,969.7	(198.1)	18,167.9
Japan offshore banking account	-	-	-	-	-	-
Total	26,567.0	160.5	26,406.5	17,969.7	(198.1)	18,167.9

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2007	Change	End of Mar. 2006	End of Mar. 2007	Change	End of Mar. 2006
Manufacturing	395.5	25.0	370.4	335.3	19.2	316.1
Agriculture	9.8	0.8	9.0	0.3	(0.1)	0.4
Forestry	0.4	-	0.4	0.0	(0.1)	0.1
Fishery	-	-	-	0.5	(0.0)	0.5
Mining	2.3	(0.5)	2.9	0.4	0.0	0.4
Construction	189.5	0.1	189.4	135.1	10.8	124.2
Electricity, gas, heating, water	11.1	1.7	9.4	4.9	0.0	4.9
Information and communication	11.3	1.3	9.9	14.0	2.2	11.7
Transportation	125.1	(25.3)	150.4	55.7	0.7	55.0
Wholesale and retail	360.1	18.6	341.5	333.0	34.3	298.7
Financial and insurance services	22.5	(1.6)	24.2	60.6	(7.5)	68.1
Real estate	510.1	50.9	459.2	280.9	38.8	242.1
Services	461.4	52.2	409.2	195.0	(8.7)	203.8
Local governments	367.6	(26.9)	394.6	55.9	29.3	26.6
Others	3,453.7	141.4	3,312.3	1,203.6	1.7	1,201.9
Domestic total	5,921.3	237.8	5,683.5	2,675.9	120.8	2,555.1
Japan offshore banking account	-	-	-	-	-	-
Total	5,921.3	237.8	5,683.5	2,675.9	120.8	2,555.1

Note: The figures of Resona Bank include all loans in the trust account.

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2007	Change	End of Mar. 2006	End of Mar. 2007	Change	End of Mar. 2006
Manufacturing	126.7	15.2	111.4	107.7	16.6	91.1
Agriculture	1.2	(0.5)	1.8	1.0	(0.3)	1.3
Forestry	0.3	(0.1)	0.4	0.0	(0.1)	0.1
Fishery	0.5	(0.0)	0.6	0.2	-	0.2
Mining	2.7	0.6	2.0	2.7	0.6	2.0
Construction	33.7	(7.4)	41.2	21.9	(5.1)	27.1
Electricity, gas, heating, water	0.0	0.0	0.0	0.0	(0.0)	0.0
Information and communication	7.1	(2.7)	9.9	5.7	(2.9)	8.7
Transportation	20.3	(2.9)	23.2	15.6	(5.6)	21.3
Wholesale and retail	132.4	(24.6)	157.0	107.7	(22.8)	130.5
Financial and insurance services	22.6	1.0	21.5	21.5	0.2	21.2
Real estate	91.5	(35.8)	127.4	53.1	(20.0)	73.1
Services	107.7	22.1	85.5	69.9	14.8	55.1
Local governments	0.8	0.8	-	0.8	0.8	-
Others	124.2	4.5	119.7	84.2	4.2	80.0
Domestic total	672.3	(30.0)	702.4	492.6	(19.7)	512.4
Japan offshore banking account	-	-	-	-	-	-
Total	672.3	(30.0)	702.4	492.6	(19.7)	512.4

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2007	Change	End of Mar. 2006	End of Mar. 2007	Change	End of Mar. 2006
Manufacturing	5.1	0.8	4.3	13.7	(2.2)	15.9
Agriculture	0.1	(0.2)	0.3	0.0	(0.0)	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.3	(0.0)	0.4
Mining	-	-	-	0.0	-	0.0
Construction	3.8	(1.9)	5.8	7.9	(0.3)	8.2
Electricity, gas, heating, water	0.0	0.0	0.0	0.0	(0.0)	0.0
Information and communication	0.7	(0.0)	0.7	0.7	0.2	0.5
Transportation	2.6	1.5	1.0	2.0	1.1	0.8
Wholesale and retail	8.5	(1.6)	10.2	16.1	(0.1)	16.2
Financial and insurance services	0.0	(0.0)	0.0	1.0	0.8	0.2
Real estate	22.0	(5.4)	27.4	16.3	(10.3)	26.7
Services	17.1	7.5	9.6	20.6	(0.1)	20.8
Local governments	-	-	-	-	-	-
Others	26.3	(0.1)	26.5	13.6	0.4	13.1
Domestic total	86.9	0.4	86.5	92.6	(10.7)	103.4
Japan offshore banking account	-	-	-	-	-	-
Total	86.9	0.4	86.5	92.6	(10.7)	103.4

Note: The figures of Resona Bank include the Jointly Operated Designated Money Trust for which the principal is guaranteed by the bank.

(3) Loans to consumers

(Millions of yen)

	Total of three banks					Resona Bank				
	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]
Housing loans	11,419,768	368,173	555,496	11,051,595	10,864,272	7,042,123	257,552	389,366	6,784,570	6,652,756
Before securitization	11,906,116	334,559	483,655	11,571,556	11,422,460	7,371,749	235,589	340,985	7,136,159	7,030,764
Residential housing loans	8,462,596	257,903	383,928	8,204,693	8,078,668	4,992,243	164,643	234,430	4,827,600	4,757,813
Before securitization	8,889,116	229,283	323,441	8,659,832	8,565,675	5,262,041	147,673	197,402	5,114,367	5,064,639
Other consumer loans	381,504	(2,836)	(8,982)	384,341	390,487	224,772	(2,374)	(6,160)	227,147	230,932
Total loans to consumers	11,801,273	365,336	546,514	11,435,936	11,254,759	7,266,895	255,178	383,206	7,011,717	6,883,689
Before securitization of housing loans	12,287,620	331,722	474,673	11,955,898	11,812,947	7,596,521	233,214	334,825	7,363,307	7,261,696

	Saitama Resona Bank					Kinki Osaka Bank				
	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]
Housing loans	3,260,325	95,874	150,535	3,164,450	3,109,789	1,117,320	14,746	15,594	1,102,574	1,101,726
Before securitization	3,417,046	84,223	127,076	3,332,822	3,289,970	1,117,320	14,746	15,594	1,102,574	1,101,726
Residential housing loans	2,498,039	80,472	131,206	2,417,567	2,366,833	972,314	12,788	18,292	959,525	954,021
Before securitization	2,654,760	68,821	107,746	2,585,939	2,547,014	972,314	12,788	18,292	959,525	954,021
Other consumer loans	92,462	3,192	5,862	89,269	86,599	64,269	(3,655)	(8,684)	67,924	72,954
Total loans to consumers	3,352,787	99,067	156,398	3,253,720	3,196,389	1,181,590	11,090	6,909	1,170,499	1,174,680
Before securitization of housing loans	3,509,508	87,416	132,938	3,422,092	3,376,569	1,181,590	11,090	6,909	1,170,499	1,174,680

(4) Loans to small and medium-sized corporations and individuals

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]
Loans to SMEs and individuals	22,441,530	331,788	475,237	22,109,741	21,966,292	14,722,801	132,215	98,898	14,590,586	14,623,903
Ratio of loans to SMEs and individuals	84.47	1.18	1.29	83.29	83.18	81.93	1.49	1.44	80.44	80.49

	Saitama Resona Bank					Kinki Osaka Bank				
	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]	End of March 2007 [A]	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of March 2006 [C]
Loans to SMEs and individuals	5,255,345	156,066	264,123	5,099,278	4,991,221	2,463,384	43,507	112,216	2,419,877	2,351,168
Ratio of loans to SMEs and individuals	88.75	0.74	0.94	88.01	87.81	92.05	(0.58)	0.04	92.63	92.01

Note: Based on the figures reported to Bank of Japan (excluding overseas loans and loans in Japan offshore banking account)

9. Balance of deposits and loans

<Total of four banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of Mar. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Deposits (Term-end)	31,803,229	19,493,511	8,941,264	3,365,331	3,121	949,733	143,703	30,853,495	31,659,525
Deposits (average balance)	30,645,453	18,711,098	8,640,877	3,290,232	3,245	(96,447)	(93,158)	30,741,901	30,738,612
Trust principal (Term-end)	516,755	516,755	-	-	-	28,328	(11,466)	488,427	528,222
Trust principal (average balance)	504,909	504,909	-	-	-	2,650	(17,835)	502,259	522,745
Loans and bills discounted (Term-end)	26,566,795	17,969,454	5,921,348	2,675,992	-	23,786	160,618	26,543,008	26,406,176
Banking account	26,415,733	17,818,392	5,921,348	2,675,992	-	34,822	183,575	26,380,910	26,232,157
Trust account	151,062	151,062	-	-	-	(11,035)	(22,956)	162,097	174,018
Loans and bills discounted (average balance)	26,182,327	17,882,266	5,750,157	2,549,904	-	143,326	856,819	26,039,001	25,325,508
Banking account	26,019,407	17,719,346	5,750,157	2,549,904	-	148,935	882,583	25,870,472	25,136,824
Trust account	162,919	162,919	-	-	-	(5,608)	(25,763)	168,528	188,683

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

(Millions of yen)

	End of Mar. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Domestic consumer deposits (Term-end)	20,346,422	10,844,028	6,836,640	2,665,753	-	359,787	280,687	19,986,634	20,065,735
Liquid deposits	10,754,062	5,839,691	3,868,483	1,045,887	-	346,192	461,937	10,407,869	10,292,124
Time deposits	9,463,347	4,901,132	2,946,249	1,615,965	-	39,030	(149,597)	9,424,316	9,612,945
Domestic corporate deposits (Term-end)	9,727,735	7,429,820	1,625,407	669,386	3,121	(116,161)	(179,202)	9,843,896	9,906,938
Liquid deposits	7,115,294	5,365,361	1,273,415	476,517	-	37,547	(235,900)	7,077,747	7,351,195
Time deposits	2,191,634	1,760,890	251,001	179,741	-	(59,680)	66,880	2,251,314	2,124,753

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 + periodic time deposits

<Reference> Investment trust and other investment products for individual customers

(Millions of yen)

	End of Mar. 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2006 [B]	End of Mar. 2006 [C]
Investment trust	2,418,450	1,250,355	807,967	360,128	368,326	623,007	2,050,123	1,795,443
Public bond	664,540	274,349	358,769	31,421	78,260	189,282	586,279	475,257
Insurance policy	580,658	279,609	217,203	83,845	85,598	207,481	495,060	373,176

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

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

Insurance policy: based on insurance premiums paid (yen equivalent)

10. Disposal of problem loans

<Total of three banks, Non-consolidated figures of each bank>

(1) Sales of nonperforming claims

(Millions of yen)

	FY 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2005
Principal of loans sold	116,925	79,310	10,216	27,399	(29,278)	146,204

1 Presented figures include trust account.

(2) Claims abandoned

(Companies, Millions of yen)

	FY 2007 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	FY 2005
Number of debt-forgiven borrowers	1	1	-	-	(6)	7
Amount of claims abandoned	210	210	-	-	(7,343)	7,553

1 Claims abandoned in accordance with legal proceedings such as corporate reorganization are not included.