

Financial Results Report

for the First Half of FY 2010
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2010 (Reference Materials)

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I. Highlights of Financial Results for the First Half of Fiscal Year 2010

1. Statements of Income

<Consolidated>		(Millions of yen)		
		1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Ordinary income	1	460,402	(932)	461,335
Consolidated gross operating profit	2	344,717	(2,214)	346,932
Interest income	3	243,361	(11,406)	254,768
Trust fees (after disposal of problem loans in the trust account)	4	13,252	(1,215)	14,467
<Disposal of problem loans in the trust account>	5	14	7	6
Fees and commissions	6	60,258	3,054	57,203
Trading income	7	25,543	(1,068)	26,612
Other operating income	8	2,302	8,421	(6,119)
Provision to general reserve for possible loan losses	9	9,039	19,261	(10,221)
General and administrative expenses	10	(184,078)	10,279	(194,357)
Other gains/(losses), net	11	(54,886)	11,688	(66,574)
Gains or losses on stocks	12	(6,689)	(8,236)	1,546
Disposal of problem loans	13	(57,560)	12,786	(70,347)
Write-off of loans	14	(27,059)	554	(27,613)
Provision to specific reserve for possible loan losses	15	(28,733)	12,559	(41,293)
Provision to special reserve for certain overseas loans	16	(1)	(90)	88
Other disposal of problem loans	17	(1,766)	(237)	(1,529)
Equity in earnings from investments in affiliated companies	18	214	459	(244)
Ordinary profit	19	114,793	39,014	75,779
Extraordinary profit	20	17,055	604	16,450
Gains from reversal of credit expenses	21	16,225	4,453	11,772
Extraordinary loss	22	(1,912)	1,243	(3,155)
Interim income before income taxes and minority interests	23	129,936	40,862	89,074
Income taxes-current	24	(4,984)	2,472	(7,456)
Income taxes-deferred	25	(40,705)	(45,749)	5,044
Minority interests in net income/(loss)	26	(2,468)	(1,399)	(1,068)
Net interim income	27	81,778	(3,815)	85,593
Credit related expenses (5, 9, 13, 21)	28	(32,281)	36,509	(68,790)

<Reference> Scope of consolidation and application of the equity method		(Companies)		
		1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Number of consolidated subsidiaries	29	17	(1)	18
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	19	(1)	20

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

(Millions of yen)

		Total of three banks			Resona Bank			Saitama Resona Bank			Kinki Osaka Bank		
		1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Gross operating profit	1	313,599	(1,539)	315,138	208,368	83	208,284	74,654	(987)	75,642	30,576	(634)	31,211
Gross operating profit from domestic operations	2	299,708	(10,816)	310,524	195,907	(8,833)	204,740	74,479	(845)	75,325	29,320	(1,138)	30,458
Interest income	3	235,503	(15,441)	250,944	145,317	(11,138)	156,455	66,798	(1,757)	68,555	23,387	(2,545)	25,932
Trust fees (after disposal of problem loans in the trust account)	4	13,252	(1,215)	14,467	13,252	(1,215)	14,467	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	14	7	6	14	7	6	-	-	-	-	-	-
Fees and commissions	6	34,938	3,331	31,607	24,506	2,958	21,547	6,568	250	6,318	3,864	122	3,741
Trading income	7	229	(116)	345	229	(116)	345	-	-	-	-	-	-
Other operating income	8	15,784	2,624	13,160	12,601	678	11,923	1,113	662	451	2,069	1,284	785
Gross operating profit from international operations	9	13,891	9,277	4,613	12,460	8,916	3,544	174	(142)	316	1,256	503	752
Interest income	10	1,086	3,917	(2,831)	1,164	3,954	(2,790)	(330)	(43)	(287)	252	6	246
Fees and commissions	11	1,297	58	1,239	1,102	51	1,050	93	8	85	100	(2)	103
Trading income	12	26,547	(1,115)	27,663	26,547	(1,115)	27,663	-	-	-	-	-	-
Other operating income	13	(15,040)	6,417	(21,457)	(16,354)	6,025	(22,379)	410	(107)	518	902	499	403
Expenses (excluding non-recurring items)	14	(172,213)	3,527	(175,740)	(113,692)	2,187	(115,879)	(37,788)	278	(38,066)	(20,732)	1,061	(21,794)
Personnel expenses	15	(63,339)	(1,346)	(61,993)	(40,860)	(999)	(39,860)	(13,910)	(410)	(13,500)	(8,569)	63	(8,632)
Non-personnel expenses	16	(99,556)	4,167	(103,724)	(66,773)	2,804	(69,578)	(21,711)	473	(22,185)	(11,070)	889	(11,960)
Taxes	17	(9,316)	707	(10,023)	(6,057)	382	(6,440)	(2,166)	215	(2,381)	(1,092)	108	(1,201)
Provision to general reserve for possible loan losses	18	11,267	21,045	(9,777)	11,052	15,133	(4,081)	1,275	6,078	(4,803)	(1,059)	(165)	(893)
Actual net operating profit *1	19	141,372	1,980	139,391	94,662	2,263	92,399	36,865	(709)	37,575	9,843	426	9,417
Core net operating profit *2	20	112,253	(12,657)	124,911	71,323	(8,549)	79,873	33,811	(2,638)	36,449	7,118	(1,469)	8,588
Net operating profit	21	152,654	23,033	129,620	105,728	17,403	88,324	38,140	5,368	32,772	8,784	261	8,523
Other gains or losses	22	(46,214)	6,582	(52,797)	(33,059)	8,104	(41,164)	(6,009)	0	(6,009)	(7,145)	(1,522)	(5,622)
Net gains/(losses) on stocks	23	(6,718)	(8,901)	2,183	(6,649)	(7,355)	705	(124)	(435)	310	55	(1,111)	1,166
Gains on sale	24	1,495	(3,134)	4,629	1,373	(1,652)	3,025	63	(308)	371	58	(1,173)	1,231
Losses on sale	25	(5,126)	(4,473)	(652)	(4,996)	(4,429)	(566)	(129)	(108)	(21)	-	64	(64)
Losses on devaluation	26	(3,087)	(1,294)	(1,793)	(3,026)	(1,272)	(1,753)	(57)	(18)	(39)	(3)	(2)	(0)
Expenses related to disposal of problem loans	27	(45,375)	7,934	(53,310)	(32,599)	9,291	(41,891)	(6,337)	(297)	(6,040)	(6,438)	(1,059)	(5,378)
Write-off of loans	28	(23,613)	1,485	(25,099)	(17,775)	1,487	(19,262)	(2,502)	410	(2,912)	(3,336)	(412)	(2,923)
Provision to specific reserve for possible loan losses	29	(20,343)	7,271	(27,614)	(14,337)	8,285	(22,622)	(3,325)	(518)	(2,806)	(2,680)	(495)	(2,185)
Provision to special reserve for certain overseas loans	30	(1)	(740)	739	(1)	(740)	739	-	-	-	-	-	-
Other disposal of problem loans	31	(1,417)	(81)	(1,336)	(485)	259	(745)	(510)	(188)	(321)	(421)	(152)	(269)
Other	32	5,879	7,549	(1,670)	6,189	6,168	21	452	733	(280)	(762)	648	(1,410)
Ordinary profit	33	106,439	29,616	76,823	72,668	25,508	47,159	32,131	5,369	26,762	1,639	(1,261)	2,900
Extraordinary profit/(loss), net	34	14,824	1,547	13,277	13,006	2,953	10,052	937	(1,113)	2,050	880	(293)	1,173
Gains from reversal of credit-related expenses	35	15,950	4,221	11,729	13,381	5,018	8,363	1,127	(1,033)	2,161	1,441	236	1,205
Gains from reversal of loan loss reserves	36	-	-	-	-	-	-	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	15,950	4,221	11,729	13,381	5,018	8,363	1,127	(1,033)	2,161	1,441	236	1,205
Gains/(losses) on sales of premises and equipment	38	16	618	(601)	138	665	(526)	(113)	(55)	(58)	(8)	7	(16)
Losses on impairment on fixed assets	39	(629)	1,899	(2,529)	(222)	2,240	(2,462)	(55)	(3)	(52)	(351)	(336)	(14)
Other	40	(513)	(5,192)	4,678	(291)	(4,970)	4,678	(21)	(21)	-	(200)	(200)	-
Interim income before income taxes	41	121,264	31,163	90,100	85,674	28,462	57,212	33,069	4,255	28,813	2,520	(1,554)	4,074
Income taxes-current	42	(4,156)	26,946	(31,103)	4,660	15,743	(11,083)	(12,971)	6,769	(19,741)	4,154	4,433	(278)
Income taxes-deferred	43	(40,414)	(62,791)	22,376	(36,346)	(51,936)	15,589	(590)	(8,090)	7,500	(3,478)	(2,765)	(713)
Net interim income	44	76,692	(4,680)	81,373	53,989	(7,729)	61,718	19,507	2,935	16,571	3,196	113	3,082
Credit-related expenses (5, 18, 27, 35)	45	(18,142)	33,209	(51,352)	(8,151)	29,451	(37,603)	(3,935)	4,746	(8,682)	(6,055)	(988)	(5,067)

*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.

2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Actual net operating profit	141,372	1,980	139,391	94,662	2,263	92,399
Actual net operating profit per employee (thousands of yen)	9,048	41	9,007	9,510	107	9,403
Net operating profit	152,654	23,033	129,620	105,728	17,403	88,324
Net operating profit per employee (thousands of yen)	9,770	1,394	8,376	10,622	1,634	8,988

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Actual net operating profit	36,865	(709)	37,575	9,843	426	9,417
Actual net operating profit per employee (thousands of yen)	11,651	(628)	12,279	3,926	289	3,637
Net operating profit	38,140	5,368	32,772	8,784	261	8,523
Net operating profit per employee (thousands of yen)	12,054	1,345	10,709	3,504	212	3,292

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Net interim income ROE	8.37	0.00	8.37

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Net operating profit ROE	20.47	1.30	19.17	19.55	1.96	17.59
Net interim income ROE	10.28	(1.75)	12.03	9.98	(2.31)	12.29

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Net operating profit ROE	24.95	(0.86)	25.81	16.96	(1.22)	18.18
Net interim income ROE	12.76	(0.29)	13.05	6.17	(0.40)	6.57

Note: ROE = $\frac{\text{Net operating profit (or net interim income)} \times 365 / 183}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the fiscal period-end}) / 2}$
 (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		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Average interest rate on funds invested (A)	1.47	(0.14)	1.62	1.48	(0.14)	1.63
Average interest rate of loans and bills discounted (C)	1.84	(0.14)	1.99	1.78	(0.15)	1.93
Average interest rate on securities	0.56	(0.04)	0.61	0.56	0.00	0.56
Average interest rate on procured funds (B)	1.05	(0.06)	1.12	1.10	(0.04)	1.14
Average interest rate of deposits and negotiable CDs (D)	0.12	(0.05)	0.17	0.12	(0.04)	0.17
Average interest rate on external debt	0.32	(0.08)	0.41	0.11	(0.03)	0.14
Gross interest margin (A) - (B)	0.41	(0.08)	0.49	0.38	(0.09)	0.48
Average loan/deposit margin (C) - (D)	1.71	(0.09)	1.81	1.65	(0.11)	1.76

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Average interest rate on funds invested (A)	1.41	(0.14)	1.55	1.59	(0.18)	1.78
Average interest rate of loans and bills discounted (C)	1.97	(0.13)	2.11	1.94	(0.10)	2.04
Average interest rate on securities	0.54	(0.06)	0.60	0.69	(0.33)	1.03
Average interest rate on procured funds (B)	0.85	(0.08)	0.93	1.41	(0.12)	1.54
Average interest rate of deposits and negotiable CDs (D)	0.10	(0.05)	0.15	0.16	(0.05)	0.21
Average interest rate on external debt	1.01	(0.28)	1.30	2.01	(0.08)	2.10
Gross interest margin (A) - (B)	0.55	(0.05)	0.61	0.17	(0.06)	0.24
Average loan/deposit margin (C) - (D)	1.87	(0.08)	1.95	1.77	(0.05)	1.83

"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. Use and Source of Funds

<Total of three banks>

(Millions of yen, %)

1. Total operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,279,245	273,713	1.50	506,403	(23,234)	(0.15)	35,772,841	296,948	1.65
Loans and bills discounted	25,353,546	234,220	1.84	(398,157)	(22,851)	(0.14)	25,751,704	257,071	1.99
Securities	9,440,518	28,607	0.60	815,773	1,408	(0.02)	8,624,744	27,199	0.62
Source of Funds	36,733,026	37,124	0.20	411,058	(11,711)	(0.06)	36,321,968	48,835	0.26
Deposits	32,082,493	20,652	0.12	709,874	(7,160)	(0.04)	31,372,618	27,812	0.17
Negotiable certificates of deposit	1,914,667	1,150	0.11	210,732	(671)	(0.09)	1,703,935	1,822	0.21
Call money	443,230	270	0.12	(280,059)	(179)	0.00	723,290	449	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,025,339	2,357	0.45	382,443	(260)	(0.35)	642,896	2,618	0.81

2. Domestic operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,644,696	263,690	1.47	441,579	(22,996)	(0.14)	35,203,117	286,686	1.62
Loans and bills discounted	25,229,479	233,466	1.84	(398,999)	(22,602)	(0.14)	25,628,479	256,069	1.99
Securities	9,301,772	26,378	0.56	777,130	146	(0.04)	8,524,642	26,231	0.61
Source of Funds	35,891,748	28,187	0.15	254,211	(7,555)	(0.04)	35,637,536	35,742	0.20
Deposits	31,599,697	20,056	0.12	634,532	(6,996)	(0.04)	30,965,164	27,053	0.17
Negotiable certificates of deposit	1,914,345	1,150	0.11	210,828	(671)	(0.09)	1,703,517	1,822	0.21
Call money	430,556	236	0.10	(287,659)	(192)	0.00	718,215	429	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,015,339	2,091	0.41	382,443	(260)	(0.33)	632,896	2,352	0.74

3. International operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	793,974	10,219	2.56	(211,939)	(830)	0.37	1,005,914	11,049	2.19
Loans and bills discounted	124,066	753	1.21	842	(248)	(0.41)	123,224	1,002	1.62
Securities	138,745	2,229	3.20	38,642	1,262	1.27	100,102	967	1.92
Source of Funds	1,000,705	9,133	1.82	(119,916)	(4,748)	(0.65)	1,120,621	13,881	2.47
Deposits	482,795	595	0.24	75,341	(163)	(0.12)	407,453	759	0.37
Negotiable certificates of deposit	321	0	0.09	(96)	0	(0.02)	418	0	0.12
Call money	12,674	33	0.53	7,599	13	(0.26)	5,074	20	0.80
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	-	-	-	10,000	265	5.29

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,466,594	172,957	1.53	155,277	(15,427)	(0.14)	22,311,317	188,384	1.68
Loans and bills discounted	16,567,926	147,594	1.77	(257,525)	(15,791)	(0.16)	16,825,452	163,385	1.93
Securities	4,875,016	15,451	0.63	217,956	1,794	0.04	4,657,059	13,657	0.58
Source of Funds	23,082,346	26,475	0.22	55,645	(8,244)	(0.07)	23,026,700	34,719	0.30
Deposits	19,065,736	12,792	0.13	371,498	(4,065)	(0.04)	18,694,237	16,857	0.17
Negotiable certificates of deposit	1,694,180	985	0.11	162,186	(593)	(0.09)	1,531,993	1,578	0.20
Call money	372,100	236	0.12	(285,492)	(179)	0.00	657,593	415	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	840,004	753	0.17	386,190	68	(0.12)	453,814	684	0.30

2. Domestic operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	21,907,049	163,431	1.48	92,986	(15,201)	(0.14)	21,814,062	178,633	1.63
Loans and bills discounted	16,447,843	146,864	1.78	(259,114)	(15,560)	(0.15)	16,706,958	162,425	1.93
Securities	4,802,872	13,630	0.56	182,478	531	0.00	4,620,393	13,098	0.56
Source of Funds	22,316,201	18,113	0.16	(98,738)	(4,063)	(0.03)	22,414,939	22,177	0.19
Deposits	18,651,215	12,257	0.13	300,766	(3,933)	(0.04)	18,350,448	16,191	0.17
Negotiable certificates of deposit	1,693,858	984	0.11	162,283	(593)	(0.09)	1,531,575	1,578	0.20
Call money	359,684	202	0.11	(293,484)	(193)	(0.00)	653,169	396	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	830,004	487	0.11	386,190	68	(0.07)	443,814	418	0.18

3. International operations	1st half of FY 2010 (A)			(A)-(B)			1st half of FY 2009 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	605,410	9,583	3.15	(224,067)	(772)	0.66	829,477	10,355	2.48
Loans and bills discounted	120,082	729	1.21	1,588	(231)	(0.40)	118,494	960	1.61
Securities	72,144	1,821	5.03	35,478	1,263	1.99	36,665	558	3.03
Source of Funds	812,010	8,419	2.06	(131,973)	(4,726)	(0.71)	943,983	13,145	2.77
Deposits	414,520	535	0.25	70,732	(131)	(0.12)	343,788	666	0.38
Negotiable certificates of deposit	321	0	0.10	(96)	(0)	(0.02)	418	0	0.12
Call money	12,415	33	0.53	7,992	14	(0.32)	4,423	19	0.86
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	-	-	-	10,000	265	5.29

6. Retirement benefit liabilities and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)
Retirement benefit obligation	360,109	249	359,859	283,642	(334)	283,976
Pension plan assets at fair value	495,107	(1,991)	497,099	437,123	(2,411)	439,535
Prepaid pension cost	135,395	(2,858)	138,253	130,680	(2,192)	132,872
Reserve for employee's retirement benefits	9,630	1,145	8,485	-	-	-
Amount to be amortized	(9,233)	(1,762)	(7,471)	(22,800)	(114)	(22,685)

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)
Retirement benefit obligation	42,433	458	41,975	34,033	125	33,907
Pension plan assets at fair value	37,060	(99)	37,159	20,924	519	20,404
Prepaid pension cost	4,714	(665)	5,380	-	-	-
Reserve for employee's retirement benefits	3,608	791	2,816	6,022	353	5,669
Amount to be amortized	6,480	(899)	7,379	7,086	(748)	7,834

(2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Retirement benefit expenses	(8,197)	1,793	(9,991)	(4,662)	1,934	(6,596)
Service cost	(4,824)	(262)	(4,561)	(3,322)	(146)	(3,175)
Interest cost	(3,598)	(100)	(3,498)	(2,839)	(51)	(2,787)
Expected return on pension plan assets	1,987	95	1,892	1,614	58	1,555
Amortization of actuarial differences	(1,762)	2,061	(3,824)	(114)	2,074	(2,188)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Retirement benefit expenses	(2,092)	(55)	(2,036)	(1,442)	(84)	(1,357)
Service cost	(942)	(63)	(879)	(559)	(53)	(506)
Interest cost	(419)	(19)	(399)	(339)	(28)	(310)
Expected return on pension plan assets	169	15	154	204	21	182
Amortization of actuarial differences	(899)	12	(911)	(748)	(24)	(723)

7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Net gains/(losses) on bonds	29,118	14,637	14,480	23,338	10,812	12,526
Gains on sale	36,813	16,712	20,101	30,404	14,369	16,034
Gains on redemption	-	-	-	-	-	-
Losses on sale	(5,430)	(2,978)	(2,452)	(5,127)	(4,257)	(869)
Losses on redemption	(183)	2,183	(2,367)	-	1,985	(1,985)
Losses on devaluation	(2,080)	(1,280)	(800)	(1,938)	(1,284)	(653)
Net gains/(losses) on stocks	(6,718)	(8,901)	2,183	(6,649)	(7,355)	705
Gains on sale	1,495	(3,134)	4,629	1,373	(1,652)	3,025
Losses on sale	(5,126)	(4,473)	(652)	(4,996)	(4,429)	(566)
Losses on devaluation	(3,087)	(1,294)	(1,793)	(3,026)	(1,272)	(1,753)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)	1st half of FY 2010 (A)	(A)-(B)	1st half of FY 2009 (B)
Net gains/(losses) on bonds	3,054	1,928	1,125	2,725	1,896	828
Gains on sale	3,596	638	2,957	2,812	1,704	1,108
Gains on redemption	-	-	-	-	-	-
Losses on sale	(303)	1,241	(1,545)	-	37	(37)
Losses on redemption	(121)	166	(287)	(62)	32	(95)
Losses on devaluation	(117)	(117)	-	(24)	121	(146)
Net gains/(losses) on stocks	(124)	(435)	310	55	(1,111)	1,166
Gains on sale	63	(308)	371	58	(1,173)	1,231
Losses on sale	(129)	(108)	(21)	-	64	(64)
Losses on devaluation	(57)	(18)	(39)	(3)	(2)	(0)

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

<Consolidated>

(Millions of yen)

	Consolidated					
	B/S Amount (End of Sep. 2010)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Sep. 2010)			Change from End of Mar. 2010
			Gain	Loss		
Bonds held to maturity	1,286,658	199,456	36,015	36,070	(55)	11,170
Available-for-sale securities	7,887,676	33,336	95,330	135,816	(40,485)	(25,276)
Stocks	439,149	(35,443)	82,108	105,115	(23,006)	(47,946)
Bonds	7,178,001	131,985	14,411	26,721	(12,309)	23,521
JGB	5,936,782	194,652	3,094	13,993	(10,898)	16,679
Other	270,525	(63,206)	(1,189)	3,979	(5,168)	(852)

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

Fair values of floating-rate Japanese government bonds, which are included in "bonds" in "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥9.1 bn. These floating-rate JGBs would have ¥13.3 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of September 30, 2010 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	95,330
Fair value hedge gains recorded as income	(less) 11,105
Deferred tax liabilities	(less) 24,010
Unrealized gains on available-for-sale securities (before adjustment)	60,215
Amounts attributable to minority interests	(less) 121
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	57
Amount reported on the Consolidated Balance Sheet	60,151

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

(Millions of yen)

	Total of three banks						Resona Bank					
	B/S Amount (End of Sep. 2010)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Sep. 2010)			Change from End of Mar. 2010	B/S Amount (End of Sep. 2010)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Sep. 2010)			Change from End of Mar. 2010
			Gain	Loss				Gain	Loss			
Bonds held to maturity	1,286,658	199,456	36,015	36,070	(55)	11,170	669,077	179,357	10,055	10,055	-	4,181
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	7,881,921	35,665	94,867	135,285	(40,418)	(24,954)	3,802,872	(408,380)	49,284	81,340	(32,055)	(27,461)
Stocks	438,470	(35,233)	82,006	104,988	(22,981)	(47,806)	326,676	(24,271)	51,242	72,967	(21,725)	(36,859)
Bonds	7,177,940	132,047	14,411	26,721	(12,309)	23,523	3,424,412	(342,247)	(4,299)	5,505	(9,804)	10,451
Other	265,510	(61,149)	(1,551)	3,576	(5,127)	(671)	51,782	(41,861)	2,342	2,867	(525)	(1,053)

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (End of Sep. 2010)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Sep. 2010)			Change from End of Mar. 2010	B/S Amount (End of Sep. 2010)	Change from End of Mar. 2010	Unrealized gains/(losses) (End of Sep. 2010)			Change from End of Mar. 2010
			Gain	Loss				Gain	Loss			
Bonds held to maturity	463,840	22,762	20,100	20,100	-	6,642	153,741	(2,663)	5,859	5,914	(55)	345
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	3,279,429	281,613	45,263	49,065	(3,801)	(427)	799,619	162,431	318	4,880	(4,561)	2,935
Stocks	105,187	(10,797)	29,730	30,413	(682)	(10,785)	6,606	(164)	1,033	1,606	(573)	(161)
Bonds	3,109,719	309,851	15,870	18,204	(2,334)	9,853	643,808	164,444	2,840	3,011	(170)	3,218
Other	64,522	(17,439)	(337)	446	(784)	503	149,205	(1,847)	(3,555)	261	(3,817)	(121)

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

The presented figures only include marketable securities.

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

【Total of three banks】

(Billions of yen)

	End of Sep. 2010						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	12.9	236.9	169.5	347.0	527.7	5.0	15.2	74.8	316.2	182.9	375.5	145.4
Japanese government bonds	-	195.0	95.0	287.3	427.7	5.0	-	30.0	260.0	120.0	284.6	145.4
Japanese local government bonds	6.1	36.9	73.0	59.5	100.0	-	5.2	38.8	55.7	62.7	90.9	-
Japanese corporate bonds	6.7	5.0	1.5	0.1	-	-	10.0	6.0	0.4	0.2	-	-
Available-for-sale securities	2,485.9	2,049.1	1,758.5	189.1	718.4	233.8	2,627.9	1,207.0	2,321.1	75.2	744.2	378.9
Bonds	2,470.2	1,988.9	1,722.5	177.6	714.4	90.9	2,624.9	1,114.9	2,264.7	64.3	738.6	222.3
Japanese government bonds	2,262.3	1,628.9	1,253.9	82.5	625.4	56.5	2,369.9	629.3	1,838.3	50.0	659.7	185.1
Japanese local government bonds	0.4	2.3	29.7	11.6	78.5	-	17.8	1.0	46.7	6.6	74.1	-
Japanese corporate bonds	207.5	357.7	438.8	83.5	10.5	34.4	237.1	484.5	379.7	7.7	4.7	37.2
Other	15.6	60.2	36.0	11.5	3.9	142.8	3.0	92.0	56.3	10.8	5.6	156.5

【Resona Bank】

(Billions of yen)

	End of Sep. 2010						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	-	195.0	95.0	214.5	155.5	-	-	30.0	260.0	100.0	100.0	-
Japanese government bonds	-	195.0	95.0	214.5	155.5	-	-	30.0	260.0	100.0	100.0	-
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,049.8	996.9	904.4	67.7	392.0	71.5	1,213.7	377.6	1,585.6	41.8	446.5	200.4
Bonds	1,046.8	966.8	898.1	59.4	391.6	56.5	1,212.2	314.9	1,577.1	34.4	446.5	185.1
Japanese government bonds	956.0	750.0	605.0	55.0	386.1	56.5	1,087.0	-	1,227.3	30.0	439.0	185.1
Japanese local government bonds	-	-	13.8	-	5.5	-	16.8	-	29.4	-	7.4	-
Japanese corporate bonds	90.8	216.8	279.2	4.4	0.0	-	108.3	314.9	320.3	4.4	0.0	-
Other	2.9	30.0	6.3	8.2	0.4	15.0	1.5	62.6	8.5	7.3	0.0	15.3

【Saitama Resona Bank】

(Billions of yen)

	End of Sep. 2010						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	6.1	36.9	73.0	107.3	252.2	-	5.2	38.8	55.7	62.7	224.0	66.9
Japanese government bonds	-	-	-	47.8	152.2	-	-	-	-	-	133.1	66.9
Japanese local government bonds	6.1	36.9	73.0	59.5	100.0	-	5.2	38.8	55.7	62.7	90.9	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,333.6	941.9	569.9	22.7	239.9	64.3	1,312.3	689.3	479.7	28.3	280.1	70.8
Bonds	1,325.1	939.9	559.5	21.9	238.5	24.1	1,312.3	675.5	463.1	26.8	277.4	25.8
Japanese government bonds	1,244.3	874.0	524.9	10.0	165.8	-	1,222.9	620.0	438.0	20.0	211.0	-
Japanese local government bonds	-	0.7	15.6	11.6	72.7	-	-	-	16.3	6.6	66.4	-
Japanese corporate bonds	80.8	65.2	18.9	0.3	-	24.1	89.4	55.5	8.7	0.2	-	25.8
Other	8.4	2.0	10.4	0.8	1.4	40.1	-	13.7	16.6	1.5	2.7	44.9

【Kinki Osaka Bank】

(Billions of yen)

	End of Sep. 2010						End of Mar. 2010					
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years
Bonds held to maturity	6.7	5.0	1.5	25.1	120.0	5.0	10.0	6.0	0.4	20.2	51.5	78.5
Japanese government bonds	-	-	-	25.0	120.0	5.0	-	-	-	20.0	51.5	78.5
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	6.7	5.0	1.5	0.1	-	-	10.0	6.0	0.4	0.2	-	-
Available-for-sale securities	102.5	110.3	284.0	98.7	86.3	97.9	101.8	140.0	255.6	4.9	17.5	107.7
Bonds	98.2	82.1	264.8	96.2	84.2	10.2	100.2	124.5	224.5	3.0	14.7	11.3
Japanese government bonds	62.0	4.9	124.0	17.5	73.5	-	60.0	9.3	173.0	-	9.7	-
Japanese local government bonds	0.4	1.6	0.2	-	0.2	-	0.9	1.0	0.8	-	0.2	-
Japanese corporate bonds	35.8	75.6	140.6	78.7	10.4	10.2	39.3	114.1	50.6	3.0	4.7	11.3
Other	4.2	28.1	19.2	2.4	2.1	87.6	1.5	15.5	31.1	1.9	2.8	96.3

10. Capital adequacy ratio (preliminary)

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

<Consolidated>

(Billions of yen/ %)

	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)
	Capital adequacy ratio	12.80	(1.01)
Tier 1 ratio	9.06	(1.14)	10.20
Total qualifying capital	2,432.7	(381.2)	2,814.0
Tier 1	1,722.3	(356.3)	2,078.6
Tier 2	726.2	(25.9)	752.1
Deductions	15.7	(0.9)	16.7
Risk weighted assets	18,998.8	(1,372.5)	20,371.4
Total required capital*1	1,519.9	(109.8)	1,629.7

Reference

The consolidated capital adequacy ratio and Tier 1 ratio calculated based on the BIS international standards are as follows.*2

Capital adequacy ratio: 12.98%

Tier 1 ratio: 8.87%

(Note 1):

The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital of Resona Holdings, Resona Bank and Saitama Resona Bank is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations. Total required capital of Kinki Osaka Bank which adopted the Standardized Approach is calculated as "risk-weighted assets x 4%."

(Note 2):

The reported figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008, which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier 1 capital as well as the calculation of Tier 2 capital without reflecting valuation gain on such securities. As of September 30, 2010, the consolidated capital adequacy ratio and Tier 1 ratio calculated based on the former criteria without applying this special treatment would be 13.01% and 8.87%, respectively.

(2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard)

<Non-consolidated basis of each bank>

(Billions of yen/ %)

	Resona (Non-consolidated)		End of Mar. 2010 (B)	Saitama Resona (Non-consolidated)		End of Mar. 2010 (B)	Kinki Osaka (Non-consolidated)		End of Mar. 2010 (B)
	End of Sep. 2010 (A)	(A)-(B)		End of Sep. 2010 (A)	(A)-(B)		End of Sep. 2010 (A)	(A)-(B)	
Capital adequacy ratio	12.03	1.09	10.94	12.03	0.94	11.09	11.06	0.58	10.48
Tier 1 ratio	8.19	0.95	7.24	7.54	0.80	6.74	6.51	0.45	6.06
Total qualifying capital	1,591.0	17.8	1,573.1	440.9	15.8	425.1	179.8	2.5	177.3
Tier 1	1,082.4	41.2	1,041.1	276.2	17.7	258.5	105.8	3.1	102.6
Tier 2	537.7	(24.4)	562.2	177.2	(0.0)	177.2	75.1	(0.4)	75.5
Deductions	29.1	(1.0)	30.2	12.5	1.8	10.6	1.1	0.2	0.8
Risk weighted assets	13,215.8	(1,152.5)	14,368.4	3,663.5	(168.2)	3,831.8	1,625.6	(66.4)	1,692.1
Total required capital*1	1,057.2	(92.2)	1,149.4	293.0	(13.4)	306.5	65.0	(2.6)	67.6

<Consolidated basis of each bank>

(Billions of yen/ %)

	Resona (Consolidated)		End of Mar. 2010 (B)	Kinki Osaka (Consolidated)		End of Mar. 2010 (B)
	End of Sep. 2010 (A)	(A)-(B)		End of Sep. 2010 (A)	(A)-(B)	
Capital adequacy ratio	12.11	1.08	11.03	11.30	0.59	10.71
Tier 1 ratio	8.37	0.95	7.42	6.76	0.44	6.32
Total qualifying capital	1,613.9	19.1	1,594.7	184.7	2.4	182.3
Tier 1	1,115.6	42.7	1,072.8	110.7	3.0	107.6
Tier 2	538.8	(24.3)	563.1	75.2	(0.4)	75.6
Deductions	40.5	(0.7)	41.2	1.1	0.2	0.8
Risk weighted assets	13,318.2	(1,135.9)	14,454.1	1,635.2	(66.7)	1,701.9
Total required capital*1	1,065.4	(90.8)	1,156.3	65.4	(2.6)	68.0

11. Securitized Product held

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

(Billions of yen)

	Total of three banks						Resona Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)
Securitized products	221.2	(23.5)	244.7	(2.0)	0.5	(2.6)	77.1	(5.7)	82.9	0.0	(0.0)	0.0
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	221.2	(23.5)	244.7	(2.0)	0.5	(2.6)	77.1	(5.7)	82.9	0.0	(0.0)	0.0
Backed assets in Japan	221.2	(23.5)	244.7	(2.0)	0.5	(2.6)	77.1	(5.7)	82.9	0.0	(0.0)	0.0
Housing loans	201.0	(19.8)	220.8	(1.1)	0.6	(1.7)	68.4	(5.7)	74.1	0.0	(0.0)	0.0
Commercial real estate	12.2	(1.7)	13.9	(0.9)	(0.0)	(0.8)	5.1	(0.0)	5.1	0.0	(0.0)	0.0
Other	7.9	(1.9)	9.9	(0.0)	0.0	(0.0)	3.6	-	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)	End of Sep. 2010 (A)	(A)-(B)	End of Mar. 2010 (B)
Securitized products	48.4	(6.5)	55.0	0.0	0.3	(0.3)	95.6	(11.1)	106.8	(2.1)	0.2	(2.3)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	48.4	(6.5)	55.0	0.0	0.3	(0.3)	95.6	(11.1)	106.8	(2.1)	0.2	(2.3)
Backed assets in Japan	48.4	(6.5)	55.0	0.0	0.3	(0.3)	95.6	(11.1)	106.8	(2.1)	0.2	(2.3)
Housing loans	46.1	(5.6)	51.8	0.0	0.3	(0.3)	86.4	(8.3)	94.8	(1.1)	0.3	(1.4)
Commercial real estate	-	-	-	-	-	-	7.1	(1.7)	8.8	(0.9)	(0.0)	(0.9)
Other	2.3	(0.8)	3.1	(0.0)	0.0	(0.0)	2.0	(1.0)	3.0	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

Note.1: Lined to subprime mortgage loans

Resona Group banks have no investments in securitized products linked to subprime mortgage loans, investments in or loans to SPEs (SIVs, ABCPs, Conduits, etc.) and credit derivatives; or any investments in or loans to the entities related to subprime mortgage loans, including transactions with monoline insurers.

Resona Group has no exposure to subprime mortgage loans via its investments in foreign fund of funds.

Note.2: ABCP

The ABCP Program sponsored by Resona Bank mostly invests in accounts receivable, bills and remuneration claims for medical services originally acquired by its clients in Japan and has no investments in assets linked to the subprime mortgage loans. Resona Bank holds the short-term corporate bonds issued by the aforementioned ABCP program as trading-purpose securities and their balance and unrealized gains are as follows:

End of September, 2010	Balance sheet amount	29.3 billion yen	Unrealized gain	0.01 billion yen
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Note.3: Securitized products

Include the securities defined "Practical Guidelines for Financial Instruments Accounting" (amended July 4, 2007) and all securitized products directly held.

Include the securitized products secured by future cash flows from certain underlying assets, collateralized debt obligations (CDOs) and their re-securitized products (Squared CDO)

12. Stock holdings

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

(Billions of yen)

	End of Sep. 2010				Change	End of Mar. 2010
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Acquisition cost	356.4	275.4	75.4	5.5	12.5	343.8
Market value	438.4	326.6	105.1	6.6	(35.2)	473.7
Book value of stocks sold outright	0.3	0.3	-	-	(10.8)	11.1

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

13. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2010		
		Change	End of Mar. 2010
Directors	19	0	19
Executive officers	9	0	9

*1. Above figures include 13 directors who concurrently serve as directors and executive officers for subsidiary banks.

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

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

(People/ branch offices)

	End of Sep. 2010				Change	End of Mar. 2010
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Directors	39	16	12	11	(1)	40
Non-board executive officers	59	34	7	9	1	49
Employees	15,574	9,919	3,157	2,498	459	15,115
Manned domestic offices	573	311	128	134	(3)	576
Non-manned domestic offices	839	496	317	26	(7)	846
Total domestic offices	1,412	807	445	160	(10)	1,422

*1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.

*2 Non-board executive officers of Resona Bank who concurrently serve as directors of other Group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.

*3 Non-board executive officers do not include those officers who concurrently serve as directors.

*4 The number of employees is based on the Business Revitalization Plan (including the seconded employees).

*5 The figures presented in the table above do not include those who retired at the end of the interim period.

*6 The number of manned domestic offices is the sum of domestic head/branch offices and representative offices. The number of non-manned domestic offices does not include jointly operated representative jointly operated representative offices.

*7 The number of unmanned domestic offices for Resona Bank does not include 1,253 ATM locations of BankTime.

II. Loans and Bills Discounted 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 Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to borrowers in legal bankruptcy	25,812	(7,296)	(30,462)	33,108	56,275	19,157	(5,436)	(25,779)	24,593	44,936
Past due loans	461,523	2,941	15,406	458,581	446,116	316,333	(62)	(997)	316,395	317,331
Loans past due 3 months or more	12,516	(1,350)	(12,343)	13,866	24,859	8,991	192	(5,923)	8,798	14,914
Restructured loans	174,512	33,566	11,528	140,945	162,983	110,008	12,773	(17,363)	97,234	127,371
Risk-managed loans, total	674,364	27,861	(15,871)	646,503	690,235	454,489	7,467	(50,064)	447,022	504,553
Partial direct write-offs	405,007	(11,167)	(6,393)	416,174	411,401	348,228	(10,285)	(3,104)	358,514	351,333
Balance of loans (Term-end)	25,826,043	(480,068)	(426,238)	26,306,112	26,252,282	16,937,315	(377,703)	(243,519)	17,315,019	17,180,834

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to borrowers in legal bankruptcy	4,436	342	(2,382)	4,094	6,818	2,218	(2,201)	(2,301)	4,420	4,519
Past due loans	87,185	5,336	12,102	81,848	75,082	58,004	(2,332)	4,300	60,336	53,703
Loans past due 3 months or more	2,124	(844)	(5,341)	2,969	7,465	1,400	(698)	(1,078)	2,099	2,479
Restructured loans	32,859	7,750	13,374	25,109	19,485	31,644	13,042	15,518	18,601	16,126
Risk-managed loans, total	126,606	12,584	17,753	114,021	108,852	93,268	7,809	16,439	85,458	76,829
Partial direct write-offs	26,946	(1,731)	(5,105)	28,677	32,051	29,832	850	1,816	28,982	28,016
Balance of loans (Term-end)	6,354,006	(32,308)	(5,158)	6,386,315	6,359,165	2,534,720	(70,056)	(177,561)	2,604,777	2,712,282

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to borrowers in legal bankruptcy	0.09	(0.03)	(0.12)	0.12	0.21	0.11	(0.03)	(0.15)	0.14	0.26
Past due loans	1.78	0.04	0.09	1.74	1.69	1.86	0.04	0.02	1.82	1.84
Loans past due 3 months or more	0.04	(0.01)	(0.05)	0.05	0.09	0.05	0.00	(0.03)	0.05	0.08
Restructured loans	0.67	0.14	0.05	0.53	0.62	0.64	0.08	(0.10)	0.56	0.74
Risk-managed loans, total	2.61	0.16	(0.01)	2.45	2.62	2.68	0.10	(0.25)	2.58	2.93

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to borrowers in legal bankruptcy	0.06	0.00	(0.04)	0.06	0.10	0.08	(0.08)	(0.08)	0.16	0.16
Past due loans	1.37	0.09	0.19	1.28	1.18	2.28	(0.03)	0.30	2.31	1.98
Loans past due 3 months or more	0.03	(0.01)	(0.08)	0.04	0.11	0.05	(0.03)	(0.04)	0.08	0.09
Restructured loans	0.51	0.12	0.21	0.39	0.30	1.24	0.53	0.65	0.71	0.59
Risk-managed loans, total	1.99	0.21	0.28	1.78	1.71	3.67	0.39	0.84	3.28	2.83

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

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

(%)

	Total of three banks					Resona Bank				
	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Before partial direct write-off	68.91	(3.12)	(2.40)	72.03	71.31	75.79	(2.38)	(0.18)	78.17	75.97
After partial direct write-off	50.25	(3.78)	(3.96)	54.03	54.21	57.25	(3.41)	(1.99)	60.66	59.24

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010[A]	[A] - [B]	[A] - [C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Before partial direct write-off	50.88	(4.64)	(4.43)	55.52	55.31	46.53	(2.93)	(8.19)	49.46	54.72
After partial direct write-off	40.43	(3.90)	(1.73)	44.33	42.16	29.43	(2.90)	(8.78)	32.33	38.21

*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 Sep.			End of Mar.	End of Sep.
	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]
General reserve for possible loan losses	285,336	(11,013)	(29,169)	296,349	314,505
Specific reserve for possible loan losses	143,640	387	(5,863)	143,253	149,503
Special reserve for certain overseas loans	3	1	(52)	1	55
Total reserve for possible loan losses	428,980	(10,624)	(35,084)	439,604	464,064
Reserve for write-off of loans in the trust account	278	(23)	(43)	301	321

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

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]
General reserve for possible loan losses	204,697	(11,525)	(30,343)	216,223	235,041	152,678	(11,310)	(30,618)	163,988	183,296
Specific reserve for possible loan losses	133,890	1,062	(4,794)	132,828	138,684	107,260	377	(7,911)	106,883	115,172
Special reserve for certain overseas loans	3	1	(146)	1	149	3	1	(146)	1	149
Total reserve for possible loan losses	338,591	(10,462)	(35,283)	349,053	373,875	259,942	(10,931)	(38,676)	270,873	298,618
Reserve for write-off of loans in the trust account	278	(23)	(43)	301	321	278	(23)	(43)	301	321

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]
General reserve for possible loan losses	32,915	(1,275)	1,140	34,190	31,775	19,104	1,059	(865)	18,045	19,970
Specific reserve for possible loan losses	18,276	1,915	4,156	16,361	14,120	8,353	(1,230)	(1,038)	9,583	9,391
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	51,191	640	5,296	50,551	45,895	27,457	(171)	(1,903)	27,628	29,361
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 Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]
Unrecoverable or valueless claims	83,516	(11,053)	(24,823)	94,570	108,340	51,829	(9,055)	(20,916)	60,885	72,745
Risk claims	422,468	12,897	16,908	409,570	405,559	301,124	9,512	2,060	291,612	299,064
Special attention loans	187,029	32,216	(814)	154,812	187,843	118,999	12,966	(23,286)	106,032	142,286
Financial Reconstruction Law subtotal [A]	693,014	34,061	(8,728)	658,953	701,743	471,953	13,422	(42,142)	458,530	514,095
Normal claims	25,917,621	(553,222)	(504,268)	26,470,844	26,421,889	17,162,360	(419,305)	(266,791)	17,581,665	17,429,151
Financial Reconstruction Law total [B]	26,610,636	(519,161)	(512,997)	27,129,797	27,123,633	17,634,313	(405,882)	(308,934)	18,040,195	17,943,247
Partial direct write-offs	423,211	(13,670)	(10,794)	436,882	434,006	363,773	(11,706)	(6,907)	375,479	370,680
NPL Ratio [A] / [B]	2.60	0.17	0.01	2.42	2.58	2.67	0.13	(0.18)	2.54	2.86

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]	2010 [A]	[A] - [B]	[A] - [C]	2010 [B]	2009 [C]
Unrecoverable or valueless claims	14,090	378	(3,124)	13,711	17,215	17,596	(2,376)	(782)	19,973	18,379
Risk claims	78,174	5,560	12,933	72,614	65,240	43,169	(2,175)	1,914	45,344	41,254
Special attention loans	34,984	6,906	8,033	28,078	26,951	33,045	12,344	14,439	20,701	18,606
Financial Reconstruction Law subtotal [A]	127,250	12,845	17,842	114,404	109,407	93,811	7,792	15,571	86,019	78,240
Normal claims	6,279,609	(51,532)	(33,282)	6,331,142	6,312,891	2,475,651	(82,384)	(204,194)	2,558,036	2,679,846
Financial Reconstruction Law total [B]	6,406,859	(38,686)	(15,440)	6,445,546	6,422,299	2,569,463	(74,592)	(188,622)	2,644,055	2,758,086
Partial direct write-offs	27,096	(2,419)	(5,999)	29,515	33,095	32,342	455	2,112	31,887	30,230
NPL Ratio [A] / [B]	1.98	0.21	0.28	1.77	1.70	3.65	0.39	0.81	3.25	2.83

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 Sep. 2010 [A]	[A] - [B]	End of Mar. 2010 [B]	End of Sep. 2010 [A]	[A] - [B]	End of Mar. 2010 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.25	0.01	97.24	96.81	0.15	96.66
Covered by reserves	2.74	(0.01)	2.75	3.18	(0.15)	3.33
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	86.97	(0.81)	87.78	85.82	(1.61)	87.43
Covered by collateral, guarantees, etc.	62.75	1.00	61.75	59.53	0.87	58.66
Covered by reserves	24.22	(1.80)	26.02	26.28	(2.49)	28.77
Reserve ratio against the portion not covered by collateral, guarantees, etc.	65.03	(3.03)	68.06	64.95	(4.66)	69.61
Special Attention Obligors	62.63	4.39	58.24	58.63	4.40	54.23
Covered by collateral, guarantees, etc.	46.55	5.81	40.74	41.41	5.31	36.10
Covered by reserves	16.07	(1.43)	17.50	17.22	(0.91)	18.13
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.08	0.54	29.54	29.40	1.03	28.37
Other Watch Obligors	72.34	3.07	69.27	69.97	3.60	66.37
Covered by collateral, guarantees, etc.	69.14	3.22	65.92	66.37	3.83	62.54
Covered by reserves	3.20	(0.15)	3.35	3.59	(0.24)	3.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.38	0.55	9.83	10.69	0.46	10.23
Normal Obligors	0.35	(0.02)	0.37	0.41	(0.03)	0.44

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2010 [A]	[A] - [B]	End of Mar. 2010 [B]	End of Sep. 2010 [A]	[A] - [B]	End of Mar. 2010 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.58	(0.80)	97.38	99.10	0.17	98.93
Covered by reserves	3.41	0.80	2.61	0.89	(0.17)	1.06
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	88.80	1.38	87.42	91.72	1.12	90.60
Covered by collateral, guarantees, etc.	69.06	0.58	68.48	73.73	2.86	70.87
Covered by reserves	19.74	0.81	18.93	17.99	(1.73)	19.72
Reserve ratio against the portion not covered by collateral, guarantees, etc.	63.82	3.73	60.09	68.49	0.77	67.72
Special Attention Obligors	71.75	0.47	71.28	66.68	5.91	60.77
Covered by collateral, guarantees, etc.	56.78	2.00	54.78	53.60	8.22	45.38
Covered by reserves	14.97	(1.52)	16.49	13.07	(2.31)	15.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	34.64	(1.85)	36.49	28.18	0.01	28.17
Other Watch Obligors	78.78	3.09	75.69	74.47	0.51	73.96
Covered by collateral, guarantees, etc.	75.81	3.02	72.79	72.69	0.54	72.15
Covered by reserves	2.97	0.07	2.90	1.78	(0.02)	1.80
Reserve ratio against the portion not covered by collateral, guarantees, etc.	12.28	1.60	10.68	6.52	0.04	6.48
Normal Obligors	0.18	(0.04)	0.22	0.32	0.00	0.32

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 Obligor	Unrecoverable or Valueless Claims	31.6	51.8	Reserve Ratio 100%	Direct Write-offs	Reserves (2.2) Collateral /Guarantee (81.2)	Unrecoverable or Valueless Claims		
83.5	83.5						100.00%		
Doubtful Obligor	Risk Claims	193.0	176.1	53.2		Reserves (102.3) Collateral /Guarantee (265.1)	Risk Claims	86.97%	
422.4	422.4			Reserve Ratio 65.03%					
Special Attention Obligor	Claims in Need of Special Attention	39.3	205.9			Reserves (29.9) Collateral /Guarantee (87.3)	Claims in Need of Special Attention	62.71%	
	187.0								
245.3	Subtotal								
	693.0								
Watch Obligor	Non-classified Claims	877.1	1,738.2						
2,615.4	25,917.6								
Normal Obligor		23,243.9							
23,243.9									
Total Exposures	Total	Normal	Category II	Category III	Category IV				
26,610.6	26,610.6	24,385.2	2,172.1	53.2	-				

Note: Credit amounts for each category and the amounts of coverage by collateral, guarantees, etc. include privately-placed bonds for which loan loss reserves are not provided.

Total Coverage Ratio
81.99%

(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 Obligor	Unrecoverable or Valueless Claims	B) 15.5 T) - Total) 15.5	B) 36.1 T) 0.1 Total) 36.2	Reserve Ratio 100%	Direct Write-offs	Reserves (1.6) Collateral /Guarantee (50.1)	Unrecoverable or Valueless Claims		
51.8	51.8						100.00%		
Doubtful Obligor	Risk Claims	B) 123.3 T) 14.9 Total) 138.2	B) 119.8 T) 2.1 Total) 121.9	B) 40.9 T) 0.0 Total) 40.9		Reserves (79.1) Collateral /Guarantee (179.2)	Risk Claims	85.82%	
301.1	301.1			Reserve Ratio 64.95%					
Special Attention Obligor	Claims in Need of Special Attention	B) 15.2 T) 3.3 Total) 18.5	B) 135.5 T) 0.6 Total) 136.2			Reserves (20.3) Collateral /Guarantee (49.8)	Claims in Need of Special Attention	58.95%	
	118.9								
154.8	Subtotal								
	471.9								
Watch Obligor	Non-classified Claims	B) 492.9 T) 1.3 Total) 494.3	B) 1,217.8 T) 8.8 Total) 1,226.6						
1,721.0	17,162.3								
Normal Obligor		B) 15,345.4 T) 60.0 Total) 15,405.5							
15,405.5									
Total Exposures	Total	Normal	Category II	Category III	Category IV				
17,634.3	17,634.3	16,072.2	1,521.1	40.9	-				

Note: Credit amounts for each category and the amounts of coverage by collateral, guarantees, etc. include privately-placed bonds for which loan loss reserves are not provided.

Claims in Need of Special Attention
B) 115.1
T) 3.8
Total) 118.9

Total Coverage Ratio
80.60%

(3) Saitama Resona Bank (Non-consolidated)

(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	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 14.0	Unrecoverable or Valueless Claims 14.0	5.7	8.3	100%		Reserves (0.4) Collateral /Guarantee (13.6)	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 78.1	Risk Claims 78.1	30.3	39.0	8.7		Reserves (15.4) Collateral /Guarantee (53.9)	Risk Claims 88.80%	
Special Attention Obligors 49.5	Claims in Need of Special Attention 34.9	9.8	39.6	Reserve Ratio 63.82%		Reserves (5.2) Collateral /Guarantee (19.8)	Claims in Need of Special Attention 71.75%	
	Subtotal 127.2							
Other Watch Obligors 504.8	Non-classified Claims 6,279.6	214.4	290.3					
Normal Obligors 5,760.2		5,760.2						
Total Exposures 6,406.8	Total 6,406.8	Normal 6,020.5	Category II 377.5	Category III 8.7	Category IV -		Total Coverage Ratio 85.36%	

Note: Credit amounts for each category and the amounts of coverage by collateral, guarantees, etc. include privately-placed bonds for which loan loss reserves are not provided.

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	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 17.5	Unrecoverable or Valueless Claims 17.5	10.4	7.1	100%		Reserves (0.1) Collateral /Guarantee (17.4)	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 43.1	Risk Claims 43.1	24.4	15.1	3.5		Reserves (7.7) Collateral /Guarantee (31.8)	Risk Claims 91.72%	
Special Attention Obligors 40.9	Claims in Need of Special Attention 33.0	10.9	30.0	Reserve Ratio 68.49%		Reserves (4.3) Collateral /Guarantee (17.7)	Claims in Need of Special Attention 66.68%	
	Subtotal 93.8							
Other Watch Obligors 389.5	Non-classified Claims 2,475.6	168.3	221.2					
Normal Obligors 2,078.1		2,078.1						
Total Exposures 2,569.4	Total 2,569.4	Normal 2,292.3	Category II 273.5	Category III 3.5	Category IV -		Total Coverage Ratio 84.45%	

Note: Credit amounts for each category and the amounts of coverage by collateral, guarantees, etc. include privately-placed bonds for which loan loss reserves are not provided.

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

(Billions of yen)

		Sep.30, 2007	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Change
(1)	Unrecoverable or valueless claims	64.0	49.0	30.0	24.5	18.8	15.2	12.8	(2.4)
	Risk claims	412.5	227.3	173.9	130.2	106.2	94.2	86.2	(8.0)
	Portion in or prior to the first half of fiscal 2007 Total	476.5	276.3	204.0	154.8	125.1	109.5	99.0	(10.4)
(2)	Unrecoverable or valueless claims		25.0	24.0	19.3	12.6	8.0	4.8	(3.2)
	Risk claims		115.4	62.5	29.2	24.1	15.6	12.2	(3.4)
	Portion in or the latter half of fiscal 2007 Total		140.5	86.6	48.6	36.8	23.6	17.0	(6.6)
(3)	Unrecoverable or valueless claims			42.8	35.0	20.5	13.1	6.7	(6.3)
	Risk claims			174.5	80.7	64.4	36.6	22.5	(14.1)
	Portion in or the first half of fiscal 2008 Total			217.4	115.8	85.0	49.7	29.2	(20.4)
(4)	Unrecoverable or valueless claims				58.1	32.6	19.5	11.3	(8.1)
	Risk claims				126.9	80.2	45.9	32.4	(13.5)
	Portion in or the latter half of fiscal 2008 Total				185.1	112.8	65.4	43.8	(21.6)
(5)	Unrecoverable or valueless claims					23.6	18.7	12.7	(6.0)
	Risk claims					130.3	72.7	47.1	(25.5)
	Portion in or the first half of fiscal 2009 Total					154.0	91.4	59.9	(31.5)
(6)	Unrecoverable or valueless claims						19.8	14.1	(5.7)
	Risk claims						144.2	97.0	(47.2)
	Portion in or the latter half of fiscal 2009 Total						164.1	111.1	(52.9)
(7)	Unrecoverable or valueless claims							20.9	
	Risk claims							124.7	
	Portion in or the first half of fiscal 2010 Total							145.7	
	Unrecoverable or valueless claims	64.0	74.1	97.0	137.0	108.3	94.5	83.5	(11.0)
	Risk claims	412.5	342.8	411.1	367.2	405.5	409.5	422.4	12.8
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)		476.5	416.9	508.1	504.3	513.8	504.1	505.9	1.8

(2)Claims for which certain preparatory arrangements have been made for off-balancing

(Billions of yen)

	Portion in or prior to the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010
Legal liquidation	1.0	2.6	2.5	5.2	3.2	3.1	8.7
Measures similar to legal liquidation	0.0	-	-	0.0	0.0	0.2	0.1
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	8.8	1.9	3.3	4.4	5.4	7.7	8.0
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	9.9	4.5	5.8	9.7	8.7	11.0	16.9

<Resona Bank> (Banking and trust accounts)

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

(Billions of yen)

		Sep.30, 2007	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Change
	Unrecoverable or valueless claims	38.3	32.0	19.7	15.1	11.3	9.3	7.8	(1.5)
	Risk claims	301.9	154.1	118.7	90.8	74.1	67.2	62.2	(4.9)
(1)	Portion in or prior to the first half of fiscal 2007 Total	340.2	186.2	138.5	106.0	85.4	76.6	70.1	(6.4)
	Unrecoverable or valueless claims		13.1	17.4	15.2	10.5	7.0	4.3	(2.6)
	Risk claims		87.1	46.1	21.2	17.5	10.1	8.0	(2.1)
(2)	Portion in or the latter half of fiscal 2007 Total		100.3	63.6	36.4	28.0	17.2	12.4	(4.7)
	Unrecoverable or valueless claims			27.7	27.4	16.9	9.7	4.6	(5.0)
	Risk claims			141.9	60.8	47.9	25.2	15.2	(10.0)
(3)	Portion in or the first half of fiscal 2008 Total			169.7	88.2	64.8	35.0	19.9	(15.0)
	Unrecoverable or valueless claims				42.0	21.7	13.5	8.1	(5.3)
	Risk claims				94.0	64.1	34.3	23.7	(10.6)
(4)	Portion in or the latter half of fiscal 2008 Total				136.1	85.9	47.8	31.9	(15.9)
	Unrecoverable or valueless claims					12.2	11.3	8.9	(2.4)
	Risk claims					95.3	54.4	33.9	(20.5)
(5)	Portion in or the first half of fiscal 2009 Total					107.5	65.8	42.8	(22.9)
	Unrecoverable or valueless claims						9.8	6.5	(3.2)
	Risk claims						100.0	70.1	(29.9)
(6)	Portion in or the latter half of fiscal 2009 Total						109.8	76.7	(33.1)
	Unrecoverable or valueless claims							11.2	
	Risk claims							87.6	
(7)	Portion in or the first half of fiscal 2010 Total							98.9	
	Unrecoverable or valueless claims	38.3	45.2	64.9	99.8	72.7	60.8	51.8	(9.0)
	Risk claims	301.9	241.3	306.9	267.0	299.0	291.6	301.1	9.5
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)		340.2	286.5	371.8	366.9	371.8	352.4	352.9	0.4

(2) Claims for which certain preparatory arrangements have been made for off-balancing

(Billions of yen)

	Portion in or prior to the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010
Legal liquidation	0.7	2.5	2.1	4.4	2.5	1.9	5.3
Measures similar to legal liquidation	0.0	-	-	0.0	0.0	0.2	0.1
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	4.4	1.6	1.6	2.1	2.3	1.8	1.7
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	5.2	4.1	3.8	6.5	4.9	4.0	7.2

<Saitama Resona Bank>

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

(Billions of yen)

		Sep.30, 2007	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Change
	Unrecoverable or valueless claims	14.0	8.9	4.5	4.2	3.7	2.7	2.1	(0.5)
	Risk claims	54.3	37.2	30.8	19.9	15.6	12.4	10.4	(2.0)
(1)	Portion in or prior to the first half of fiscal 2007 Total	68.3	46.2	35.4	24.1	19.4	15.2	12.6	(2.5)
	Unrecoverable or valueless claims		4.5	3.1	2.4	1.4	0.5	0.1	(0.3)
	Risk claims		20.0	12.0	5.3	4.3	3.4	2.5	(0.8)
(2)	Portion in or the latter half of fiscal 2007 Total		24.5	15.1	7.8	5.7	3.9	2.7	(1.2)
	Unrecoverable or valueless claims			7.4	3.0	1.5	1.6	1.1	(0.5)
	Risk claims			22.2	13.8	12.5	9.3	5.5	(3.7)
(3)	Portion in or the first half of fiscal 2008 Total			29.7	16.8	14.0	10.9	6.7	(4.2)
	Unrecoverable or valueless claims				6.7	4.3	2.6	1.8	(0.8)
	Risk claims				21.6	12.2	9.1	6.8	(2.3)
(4)	Portion in or the latter half of fiscal 2008 Total				28.3	16.5	11.8	8.7	(3.1)
	Unrecoverable or valueless claims					6.1	2.7	1.1	(1.5)
	Risk claims					20.4	11.8	9.8	(1.9)
(5)	Portion in or the first half of fiscal 2009 Total					26.5	14.5	10.9	(3.5)
	Unrecoverable or valueless claims						3.3	2.4	(0.8)
	Risk claims						26.4	18.9	(7.4)
(6)	Portion in or the latter half of fiscal 2009 Total						29.7	21.3	(8.3)
	Unrecoverable or valueless claims							5.1	
	Risk claims							23.9	
(7)	Portion in or the first half of fiscal 2010 Total							29.1	
	Unrecoverable or valueless claims	14.0	13.5	15.1	16.3	17.2	13.7	14.0	0.3
	Risk claims	54.3	57.2	65.2	60.7	65.2	72.6	78.1	5.5
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)		68.3	70.8	80.3	77.1	82.4	86.3	92.2	5.9

(2) Claims for which certain preparatory arrangements have been made for off-balancing

(Billions of yen)

	Portion in or prior to the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010
Legal liquidation	0.1	0.0	0.3	0.5	0.3	0.7	2.2
Measures similar to legal liquidation	0.0	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	1.6	0.0	0.8	1.3	0.7	1.1	2.8
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	1.8	0.1	1.1	1.8	1.1	1.9	5.1

<Kinki Osaka Bank>

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

(Billions of yen)

	Sep.30, 2007	Mar.31, 2008	Sep.30, 2008	Mar.31, 2009	Sep.30, 2009	Mar.31, 2010	Sep.30, 2010	Change
Unrecoverable or valueless claims	11.6	7.9	5.7	5.1	3.7	3.1	2.7	(0.3)
Risk claims	56.2	35.9	24.2	19.4	16.4	14.5	13.5	(1.0)
(1) Portion in or prior to the first half of fiscal 2007 Total	67.9	43.8	30.0	24.6	20.2	17.7	16.3	(1.4)
Unrecoverable or valueless claims		7.3	3.4	1.5	0.7	0.4	0.2	(0.2)
Risk claims		8.2	4.3	2.7	2.2	1.9	1.6	(0.3)
(2) Portion in or the latter half of fiscal 2007 Total		15.5	7.8	4.2	3.0	2.4	1.8	(0.5)
Unrecoverable or valueless claims			7.6	4.6	2.0	1.6	0.9	(0.7)
Risk claims			10.3	5.9	4.0	2.0	1.6	(0.3)
(3) Portion in or the first half of fiscal 2008 Total			18.0	10.6	6.1	3.7	2.5	(1.1)
Unrecoverable or valueless claims				9.3	6.4	3.3	1.3	(2.0)
Risk claims				11.2	3.8	2.4	1.8	(0.6)
(4) Portion in or the latter half of fiscal 2008 Total				20.6	10.3	5.7	3.1	(2.6)
Unrecoverable or valueless claims					5.2	4.6	2.6	(2.0)
Risk claims					14.5	6.4	3.4	(3.0)
(5) Portion in or the first half of fiscal 2009 Total					19.8	11.1	6.0	(5.0)
Unrecoverable or valueless claims						6.7	5.0	(1.6)
Risk claims						17.8	8.0	(9.8)
(6) Portion in or the latter half of fiscal 2009 Total						24.5	13.0	(11.4)
Unrecoverable or valueless claims							4.6	
Risk claims							13.0	
(7) Portion in or the first half of fiscal 2010 Total							17.6	
Unrecoverable or valueless claims	11.6	15.3	16.9	20.8	18.3	19.9	17.5	(2.3)
Risk claims	56.2	44.1	38.9	39.4	41.2	45.3	43.1	(2.1)
Claims to obligors classified as "doubtful" or lower obligor categories(Financial Reconstruction Law Criteria)	67.9	59.4	55.9	60.2	59.6	65.3	60.7	(4.5)

(2) Claims for which certain preparatory arrangements have been made for off-balancing

(Billions of yen)

	Portion in or prior to the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009	Portion in the first half of fiscal 2010
Legal liquidation	0.1	0.0	0.1	0.2	0.3	0.4	1.1
Measures similar to legal liquidation	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	2.7	0.2	0.8	1.0	2.3	4.6	3.5
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	2.8	0.2	0.9	1.3	2.6	5.0	4.6

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 Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	2,727.5	(149.0)	2,876.5	1,951.4	(114.8)	2,066.2
Agriculture, Forestry	14.0	(0.5)	14.6	6.8	(0.2)	7.0
Fishery	1.4	(5.3)	6.8	1.4	(5.3)	6.8
Mining, quarrying of stone, gravel extraction	14.8	(1.7)	16.5	12.2	(1.7)	13.9
Construction	733.4	(52.6)	786.0	419.9	(29.2)	449.2
Electricity, gas, heating, water	68.4	(0.7)	69.1	51.4	0.6	50.8
Information and communication	303.3	(13.6)	316.9	263.6	(12.7)	276.4
Transportation, postal service	572.7	(35.2)	608.0	391.1	(29.7)	420.9
Wholesale and retail trade	2,570.7	(89.9)	2,660.7	1,865.7	(66.5)	1,932.3
Finance and insurance	844.3	3.0	841.2	773.4	2.4	770.9
Real estate	2,273.7	(18.2)	2,292.0	1,524.1	(7.0)	1,531.2
Goods rental and leasing	290.7	(23.7)	314.4	236.1	(21.5)	257.6
Services	1,654.3	(103.9)	1,758.2	1,116.9	(81.7)	1,198.7
Government, local government	853.5	(16.9)	870.5	351.5	0.6	350.9
Others	12,902.6	28.6	12,873.9	7,971.0	(10.5)	7,981.6
Domestic total	25,826.0	(480.0)	26,306.1	16,937.3	(377.7)	17,315.0
Japan offshore banking account	-	-	-	-	-	-
Total	25,826.0	(480.0)	26,306.1	16,937.3	(377.7)	17,315.0

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	452.8	(13.2)	466.1	323.2	(20.9)	344.1
Agriculture, Forestry	6.5	(0.3)	6.9	0.6	0.0	0.6
Fishery	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	2.3	0.0	2.3	0.2	(0.0)	0.3
Construction	187.3	(12.6)	199.9	126.2	(10.6)	136.8
Electricity, gas, heating, water	16.7	(1.4)	18.1	0.2	0.1	0.1
Information and communication	22.1	0.1	21.9	17.4	(1.0)	18.5
Transportation, postal service	138.8	(3.5)	142.3	42.6	(2.0)	44.6
Wholesale and retail trade	379.8	(5.6)	385.4	325.1	(17.7)	342.9
Finance and insurance	32.6	1.5	31.1	38.2	(0.8)	39.0
Real estate	544.3	(0.1)	544.5	205.2	(11.0)	216.2
Goods rental and leasing	33.4	(0.4)	33.8	21.2	(1.7)	23.0
Services	392.1	(11.8)	404.0	145.2	(10.2)	155.5
Government, local government	377.2	(15.9)	393.2	124.7	(1.6)	126.3
Others	3,767.4	31.3	3,736.1	1,164.0	7.8	1,156.2
Domestic total	6,354.0	(32.3)	6,386.3	2,534.7	(70.0)	2,604.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,354.0	(32.3)	6,386.3	2,534.7	(70.0)	2,604.7

* Resona Bank's figures include trust account

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	100.0	6.4	93.5	72.7	3.3	69.3
Agriculture, Forestry	0.9	0.2	0.7	0.3	0.0	0.3
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.6	(0.0)	0.6	0.6	(0.0)	0.6
Construction	35.0	0.5	34.4	18.1	0.6	17.4
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	-	-
Information and communication	20.1	(4.9)	25.1	18.3	(5.2)	23.5
Transportation, postal service	16.1	0.4	15.6	8.8	(0.4)	9.3
Wholesale and retail trade	102.8	15.2	87.5	68.7	7.9	60.8
Finance and insurance	28.7	(2.3)	31.0	23.9	(2.2)	26.2
Real estate	121.3	(8.2)	129.6	78.9	(12.5)	91.4
Goods rental and leasing	1.9	(1.7)	3.7	1.5	(1.8)	3.3
Services	75.1	3.2	71.8	50.1	3.0	47.0
Government, local government	-	-	-	-	-	-
Others	171.2	19.0	152.1	112.0	14.7	97.2
Domestic total	674.3	27.8	646.5	454.4	7.4	447.0
Japan offshore banking account	-	-	-	-	-	-
Total	674.3	27.8	646.5	454.4	7.4	447.0

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]	End of Sep. 2010[A]	[A]-[B]	End of Mar. 2010[B]
Manufacturing	16.5	2.0	14.5	10.7	1.0	9.7
Agriculture, Forestry	0.5	0.1	0.4	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	0.0	-	0.0	-	-	-
Construction	7.6	0.9	6.6	9.2	(1.0)	10.3
Electricity, gas, heating, water	0.0	(0.0)	0.0	-	-	-
Information and communication	0.6	0.0	0.6	1.1	0.3	0.8
Transportation, postal service	5.4	1.1	4.3	1.7	(0.1)	1.9
Wholesale and retail trade	18.0	4.0	14.0	15.9	3.2	12.6
Finance and insurance	3.4	(0.0)	3.5	1.2	(0.0)	1.3
Real estate	20.6	2.5	18.0	21.8	1.7	20.1
Goods rental and leasing	0.2	(0.1)	0.3	0.2	0.1	0.0
Services	11.8	(0.1)	11.9	13.1	0.3	12.8
Government, local government	-	-	-	-	-	-
Others	41.3	2.0	39.3	17.7	2.2	15.5
Domestic total	126.6	12.5	114.0	93.2	7.8	85.4
Japan offshore banking account	-	-	-	-	-	-
Total	126.6	12.5	114.0	93.2	7.8	85.4

* Resona Bank's figures include trust account

(3) Loans to consumers

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Housing loans	12,091,495	48,511	230,291	12,042,983	11,861,203	7,418,780	5,785	128,262	7,412,995	7,290,518
Before securitization	12,394,500	25,693	186,553	12,368,806	12,207,946	7,620,844	(10,172)	98,461	7,631,016	7,522,382
Residential housing loans	8,912,633	55,229	198,882	8,857,404	8,713,751	5,192,593	19,647	117,784	5,172,946	5,074,809
Before securitization	9,190,001	36,661	163,694	9,153,339	9,026,306	5,369,019	7,939	96,533	5,361,079	5,272,485
Other consumer loans	326,012	(7,748)	(18,853)	333,761	344,866	177,762	(6,976)	(15,688)	184,739	193,451
Total loans to consumers	12,417,508	40,762	211,438	12,376,745	12,206,069	7,596,543	(1,191)	112,573	7,597,734	7,483,970
Before securitization of housing loans	12,720,513	17,944	167,699	12,702,568	12,552,813	7,798,607	(17,148)	82,772	7,815,755	7,715,834

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Housing loans	3,568,980	32,141	89,615	3,536,838	3,479,364	1,103,733	10,584	12,413	1,093,149	1,091,320
Before securitization	3,669,921	25,281	75,678	3,644,640	3,594,243	1,103,733	10,584	12,413	1,093,149	1,091,320
Residential housing loans	2,735,033	21,443	63,742	2,713,589	2,671,290	985,007	14,138	17,355	970,868	967,651
Before securitization	2,835,974	14,583	49,805	2,821,391	2,786,169	985,007	14,138	17,355	970,868	967,651
Other consumer loans	103,831	1,480	1,647	102,351	102,184	44,418	(2,252)	(4,811)	46,670	49,230
Total loans to consumers	3,672,811	33,622	91,263	3,639,189	3,581,548	1,148,152	8,331	7,601	1,139,820	1,140,551
Before securitization of housing loans	3,773,753	26,761	77,326	3,746,991	3,696,427	1,148,152	8,331	7,601	1,139,820	1,140,551

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to SMEs and individuals	22,016,607	(304,249)	(19,378)	22,320,857	22,035,986	14,103,611	(255,093)	37,678	14,358,704	14,065,932
Ratio of loans to SMEs and individuals	85.24	0.39	1.31	84.85	83.93	83.26	0.34	1.40	82.92	81.86

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]	End of Sep. 2010 [A]	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Loans to SMEs and individuals	5,583,275	7,833	50,556	5,575,442	5,532,718	2,329,720	(56,989)	(107,613)	2,386,710	2,437,334
Ratio of loans to SMEs and individuals	87.87	0.57	0.87	87.30	87.00	91.91	0.29	2.05	91.62	89.86

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 three banks, Non-consolidated figures of each bank>

(Millions of yen)

	End of Sep. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Deposits (Term-end)	32,663,046	19,691,870	9,561,226	3,409,948	(379,148)	895,196	33,042,194	31,767,849
Deposits (average balance)	32,082,493	19,065,736	9,732,969	3,283,786	657,745	709,874	31,424,747	31,372,618
Trust principal (Term-end)	416,618	416,618	-	-	(39,860)	(61,341)	456,479	477,959
Trust principal (average balance)	429,287	429,287	-	-	(14,057)	(2,346)	443,345	431,634
Loans and bills discounted (Term-end)	25,826,043	16,937,315	6,354,006	2,534,720	(480,068)	(426,238)	26,306,112	26,252,282
Banking account	25,734,661	16,845,933	6,354,006	2,534,720	(472,771)	(411,066)	26,207,432	26,145,727
Trust account	91,382	91,382	-	-	(7,296)	(15,172)	98,679	106,554
Loans and bills discounted (average balance)	25,449,041	16,663,421	6,325,379	2,460,240	(325,995)	(412,629)	25,775,036	25,861,671
Banking account	25,353,546	16,567,926	6,325,379	2,460,240	(314,773)	(398,157)	25,668,320	25,751,704
Trust account	95,494	95,494	-	-	(11,221)	(14,472)	106,716	109,967

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

(Millions of yen)

	End of Sep. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Domestic consumer deposits (Term-end)	21,985,924	11,728,853	7,651,603	2,605,467	182,935	537,922	21,802,988	21,448,001
Liquid deposits	11,837,871	6,300,717	4,469,572	1,067,582	152,587	366,346	11,685,283	11,471,525
Time deposits	9,929,410	5,266,390	3,140,745	1,522,274	28,735	184,706	9,900,675	9,744,703
Domestic corporate deposits (Term-end)	9,440,668	7,270,523	1,453,097	717,047	(43,245)	229,625	9,483,914	9,211,042
Liquid deposits	6,392,902	4,831,818	1,084,141	476,942	(86,823)	6,495	6,479,726	6,386,407
Time deposits	2,642,706	2,090,312	336,295	216,097	56,763	213,098	2,585,942	2,429,608

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 Sep. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2010 [B]	End of Sep. 2009 [C]
Investment trust	1,935,563	1,000,634	648,445	286,482	(82,416)	28,138	2,017,980	1,907,424
Public bond	836,534	359,214	438,376	38,944	(8,182)	(12,126)	844,716	848,660
Insurance policy	1,101,366	539,385	379,289	182,691	51,120	127,380	1,050,246	973,986

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)

	End of Sep. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Sep. 2009 [B]
Principal of loans sold	18,687	10,596	4,795	3,295	7,955	10,731

Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	End of Sep. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Sep. 2009 [B]
Number of debt-forgiven borrowers	-	-	-	-	-	-
Amount of claims abandoned	-	-	-	-	-	-

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