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# Financial Results Report

for the First Half of FY 2012  
(Reference Materials)

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November 9, 2012



RESONA

**Resona Holdings, Inc.**

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# I. Highlights of Financial Results for the First Half of Fiscal Year 2012

## 1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2012 (A)		1st half of FY 2011 (B)
			(A)-(B)	
Ordinary income	1	417,509	(35,728)	453,238
Consolidated gross operating profit	2	317,747	(20,106)	337,854
Interest income	3	223,089	(11,335)	234,425
Trust fees (after disposal of problem loans in the trust account)	4	10,620	(1,632)	12,253
<Disposal of problem loans in the trust account>	5	1	(38)	40
Fees and commissions	6	61,396	(538)	61,934
Trading income	7	9,088	(7,144)	16,233
Other operating income	8	13,550	544	13,006
Provision to general reserve for possible loan losses	9	-	(24,674)	24,674
General and administrative expenses	10	(175,812)	5,644	(181,456)
Other gains/(losses), net	11	(6,852)	17,523	(24,376)
Net gains/(losses) on stocks	12	(17,653)	(17,942)	288
Disposal of problem loans	13	(17,259)	37,455	(54,715)
Reversal of credit expenses	14	22,606	(630)	23,236
Equity in earnings of investments in affiliates	15	172	61	111
Ordinary profit	16	135,082	(21,612)	156,695
Extraordinary gains	17	675	466	208
Extraordinary losses	18	(977)	787	(1,765)
Income before income taxes and minority interests	19	134,780	(20,358)	155,138
Income taxes-current	20	(24,358)	(19,450)	(4,907)
Income taxes-deferred	21	66,562	86,514	(19,951)
Minority interests in net income	22	(1,296)	747	(2,044)
Net interim income	23	175,688	47,453	128,235
Credit expense (5, 9, 13, 14)	24	5,348	12,112	(6,764)
Disposal of problem loans in the trust account	25	1	(38)	40
Provision to general reserve for possible loan losses	26	22,448	(2,225)	24,674
Write-off of loans	27	(16,018)	4,162	(20,181)
Provision to specific reserve for possible loan losses	28	(6,662)	26,952	(33,615)
Provision to special reserve for certain overseas loans	29	0	(0)	0
Other disposal of problem loans	30	(1,241)	(322)	(919)
Gains on recoveries of written-off loans	31	6,819	(16,416)	23,236

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2012 (A)		1st half of FY 2011 (B)
			(A)-(B)	
Number of consolidated subsidiaries	32	16	(1)	17
Number of affiliated companies accounted for by the equity method	33	1	-	1
Total	34	17	(1)	18

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

(Millions of yen)

		Total of three banks			Resona Bank		
		1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Gross operating profit	1	290,109	(19,326)	309,436	193,031	(16,745)	209,776
Gross operating profit from domestic operations	2	277,742	(21,865)	299,608	182,053	(19,128)	201,181
Interest income	3	215,658	(12,691)	228,350	132,745	(8,411)	141,156
Trust fees (after disposal of problem loans in the trust account)	4	10,637	(1,616)	12,253	10,637	(1,616)	12,253
<Disposal of problem loans in the trust account>	5	1	(38)	40	1	(38)	40
Fees and commissions	6	37,646	219	37,427	26,743	(311)	27,055
Trading income	7	(375)	(676)	300	(375)	(676)	300
Other operating income	8	14,176	(7,100)	21,276	12,302	(8,113)	20,415
Gross operating profit from international operations	9	12,366	2,539	9,827	10,977	2,383	8,594
Interest income	10	2,786	1,657	1,128	2,539	1,376	1,162
Fees and commissions	11	1,280	(67)	1,347	1,091	(64)	1,155
Trading income	12	9,499	(7,008)	16,507	9,499	(7,008)	16,507
Other operating income	13	(1,199)	7,957	(9,156)	(2,151)	8,078	(10,230)
Expenses (excluding non-recurring items)	14	(166,366)	3,643	(170,009)	(108,812)	3,088	(111,901)
Personnel expenses	15	(65,203)	390	(65,594)	(42,204)	404	(42,608)
Non-personnel expenses	16	(93,015)	2,346	(95,361)	(61,489)	1,924	(63,413)
Taxes	17	(8,147)	906	(9,053)	(5,118)	760	(5,879)
Provision to general reserve for possible loan losses	18	1,280	(20,731)	22,012	-	(16,391)	16,391
Actual net operating profit *1	19	123,741	(15,644)	139,385	84,216	(13,617)	97,834
Core net operating profit *2	20	103,849	(20,115)	123,965	67,318	(17,514)	84,832
Net operating profit	21	125,024	(36,414)	161,438	84,218	(30,047)	114,265
Net gains/(losses) on bonds	22	19,891	4,471	15,420	16,898	3,896	13,001
Other gains/(losses), net	23	(3,569)	13,642	(17,211)	1,381	7,937	(6,555)
Net gains/(losses) on stocks	24	(17,855)	(18,211)	356	(17,081)	(17,615)	534
Gains on sale	25	3,206	374	2,832	3,023	429	2,593
Losses on sale	26	(3,368)	(2,671)	(696)	(3,270)	(2,812)	(457)
Losses on devaluation	27	(17,693)	(15,914)	(1,779)	(16,833)	(15,232)	(1,601)
Disposal of problem loans	28	(16,695)	27,962	(44,657)	(10,531)	21,885	(32,416)
Reversal of credit expenses	29	26,700	3,679	23,021	23,554	3,268	20,286
Other	30	4,280	211	4,068	5,439	399	5,039
Ordinary profit	31	121,454	(22,772)	144,227	85,599	(22,110)	107,709
Extraordinary gains/(losses), net	32	(284)	1,269	(1,554)	(161)	1,221	(1,383)
Gains/(losses) on disposal of fixed assets	33	26	228	(202)	96	209	(112)
Impairment losses on fixed assets	34	(311)	1,040	(1,352)	(258)	1,012	(1,270)
Interim income before income taxes	35	121,170	(21,502)	142,672	85,438	(20,888)	106,326
Income taxes-current	36	(23,920)	(22,369)	(1,551)	(15,013)	(16,407)	1,394
Income taxes-deferred	37	63,445	82,332	(18,887)	64,489	78,091	(13,602)
Net interim income	38	160,695	38,460	122,234	134,914	40,795	94,119
Credit expense (5, 18, 28, 29)	39	11,288	10,872	416	13,024	8,723	4,301
Disposal of problem loans in the trust account	40	1	(38)	40	1	(38)	40
Provision to general reserve for possible loan losses	41	20,415	(1,596)	22,012	14,415	(1,976)	16,391
Write-off of loans	42	(13,224)	3,450	(16,674)	(10,019)	1,590	(11,610)
Provision to specific reserve for possible loan losses	43	(1,468)	25,765	(27,234)	3,466	24,131	(20,664)
Provision to special reserve for certain overseas loans	44	0	(0)	0	0	(0)	0
Other disposal of problem loans	45	(1,178)	(429)	(748)	(512)	(368)	(143)
Gains on recoveries of written-off loans	46	6,741	(16,279)	23,021	5,672	(14,613)	20,286

Note \*1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

\*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Gross operating profit	1	70,956	(2,029)	72,985	26,122	(552)	26,674
Gross operating profit from domestic operations	2	70,288	(2,176)	72,464	25,401	(560)	25,961
Interest income	3	61,875	(2,822)	64,698	21,037	(1,457)	22,495
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	-	-	-
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	7,646	553	7,093	3,255	(22)	3,278
Trading income	7	-	-	-	-	-	-
Other operating income	8	765	92	672	1,108	919	188
Gross operating profit from international operations	9	667	147	520	721	8	712
Interest income	10	(8)	249	(258)	256	31	224
Fees and commissions	11	97	0	97	91	(3)	95
Trading income	12	-	-	-	-	-	-
Other operating income	13	579	(102)	681	373	(19)	392
Expenses (excluding non-recurring items)	14	(37,801)	(9)	(37,792)	(19,752)	563	(20,316)
Personnel expenses	15	(14,251)	134	(14,385)	(8,748)	(148)	(8,600)
Non-personnel expenses	16	(21,505)	(212)	(21,293)	(10,020)	634	(10,654)
Taxes	17	(2,044)	68	(2,113)	(983)	77	(1,061)
Provision to general reserve for possible loan losses	18	-	(3,393)	3,393	1,280	(947)	2,228
Actual net operating profit *1	19	33,154	(2,038)	35,192	6,370	11	6,358
Core net operating profit *2	20	31,528	(1,603)	33,132	5,002	(996)	5,999
Net operating profit	21	33,154	(5,431)	38,585	7,651	(936)	8,587
Net gains/(losses) on bonds	22	1,625	(434)	2,060	1,367	1,008	358
Other gains/(losses), net	23	889	6,273	(5,384)	(5,839)	(567)	(5,271)
Net gains/(losses) on stocks	24	61	185	(124)	(835)	(781)	(54)
Gains on sale	25	183	(4)	187	0	(51)	52
Losses on sale	26	(97)	36	(134)	-	104	(104)
Losses on devaluation	27	(24)	152	(176)	(835)	(834)	(1)
Disposal of problem loans	28	(1,350)	5,570	(6,920)	(4,813)	507	(5,320)
Reversal of credit expenses	29	2,443	560	1,882	702	(149)	852
Other	30	(265)	(43)	(221)	(893)	(144)	(749)
Ordinary profit	31	34,043	841	33,201	1,811	(1,503)	3,315
Extraordinary gains/(losses), net	32	(72)	(26)	(46)	(50)	74	(125)
Gains/(losses) on disposal of fixed assets	33	(65)	(19)	(45)	(4)	39	(43)
Impairment losses on fixed assets	34	(6)	(6)	(0)	(46)	34	(81)
Interim income before income taxes	35	33,971	815	33,155	1,760	(1,429)	3,190
Income taxes-current	36	(8,160)	2,253	(10,414)	(746)	(8,215)	7,468
Income taxes-deferred	37	(880)	1,990	(2,870)	(164)	2,251	(2,415)
Net interim income	38	24,930	5,059	19,870	849	(7,394)	8,244
Credit expense (5, 18, 28, 29)	39	1,093	2,738	(1,645)	(2,829)	(590)	(2,239)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	4,720	1,327	3,393	1,280	(947)	2,228
Write-off of loans	42	(1,011)	1,391	(2,403)	(2,192)	468	(2,661)
Provision to specific reserve for possible loan losses	43	(2,643)	1,506	(4,149)	(2,292)	128	(2,421)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(338)	29	(368)	(327)	(90)	(237)
Gains on recoveries of written-off loans	46	366	(1,515)	1,882	702	(149)	852

Note \*1. Actual net operating profit: Net operating profit before provision to general reserve for possible loan losses and disposal of problem loans in the trust account.

\*2. Core net operating profit: Actual net operating profit less net gains/(losses) on bonds

## 2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Actual net operating profit	123,741	(15,644)	139,385	84,216	(13,617)	97,834
Actual net operating profit per employee (thousands of yen)	7,978	(1,011)	8,989	8,475	(1,381)	9,856
Net operating profit	125,024	(36,414)	161,438	84,218	(30,047)	114,265
Net operating profit per employee (thousands of yen)	8,060	(2,351)	10,411	8,475	(3,036)	11,511

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Actual net operating profit	33,154	(2,038)	35,192	6,370	11	6,358
Actual net operating profit per employee (thousands of yen)	10,344	(764)	11,108	2,690	54	2,636
Net operating profit	33,154	(5,431)	38,585	7,651	(936)	8,587
Net operating profit per employee (thousands of yen)	10,344	(1,835)	12,179	3,231	(329)	3,560

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

## 3. R O E

<Consolidated>

(%)

	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Net interim income ROE	19.56	2.67	16.88

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Net operating profit ROE	14.51	(5.82)	20.34	13.33	(6.56)	19.89
Net interim income ROE	18.66	3.25	15.40	21.36	4.97	16.39

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Net operating profit ROE	19.40	(4.23)	23.63	12.99	(2.30)	15.30
Net interim income ROE	14.58	2.41	12.17	1.44	(13.24)	14.69

Note: ROE=  $\frac{\text{Net operating profit (or net interim income)} \times 365 / 183}{(\text{Net assets at the beginning of the fiscal period} + \text{Net assets at the end of the fiscal period}) / 2}$

(Consolidated ROE: Excluding minority interests)

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

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Average interest rate on funds invested (a)	1.26	(0.09)	1.35	1.26	(0.10)	1.36
Average interest rate of loans and bills discounted (c)	1.64	(0.09)	1.74	1.59	(0.08)	1.67
Average interest rate on securities	0.51	(0.05)	0.57	0.54	(0.09)	0.64
Average interest rate on procured funds (b)	0.94	(0.04)	0.98	0.98	(0.03)	1.01
Average interest rate of deposits and negotiable CDs (d)	0.07	(0.02)	0.09	0.07	(0.02)	0.09
Average interest rate on external debt	0.26	0.00	0.26	0.10	0.00	0.10
Gross interest margin (a) - (b)	0.31	(0.05)	0.37	0.28	(0.06)	0.34
Loan-to-deposit spread (c) - (d)	1.57	(0.07)	1.65	1.51	(0.06)	1.57

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Average interest rate on funds invested (a)	1.21	(0.08)	1.29	1.36	(0.11)	1.48
Average interest rate of loans and bills discounted (c)	1.73	(0.12)	1.86	1.78	(0.11)	1.89
Average interest rate on securities	0.48	(0.00)	0.48	0.44	(0.11)	0.56
Average interest rate on procured funds (b)	0.76	(0.03)	0.79	1.29	(0.06)	1.35
Average interest rate of deposits and negotiable CDs (d)	0.05	(0.02)	0.07	0.09	(0.02)	0.11
Average interest rate on external debt	0.95	0.07	0.87	1.93	0.18	1.74
Gross interest margin (a) - (b)	0.44	(0.05)	0.49	0.07	(0.05)	0.13
Loan-to-deposit spread (c) - (d)	1.68	(0.10)	1.79	1.68	(0.09)	1.77

Note: "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, %)

	1st half of FY 2012 (A)			(A)-(B)			1st half of FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
<b>1. Total operations</b>									
Use of Funds	38,083,720	245,488	1.28	555,258	(14,857)	(0.09)	37,528,462	260,346	1.38
Loans and bills discounted	25,365,649	208,818	1.64	64,203	(12,016)	(0.09)	25,301,445	220,835	1.74
Securities	10,881,574	28,869	0.52	371,738	(2,153)	(0.05)	10,509,835	31,023	0.58
Source of Funds	38,312,996	27,044	0.14	390,191	(3,823)	(0.02)	37,922,804	30,867	0.16
Deposits	33,453,309	11,954	0.07	273,703	(3,666)	(0.02)	33,179,606	15,621	0.09
Negotiable certificates of deposit	1,634,198	855	0.10	(80,870)	(146)	(0.01)	1,715,069	1,001	0.11
Call money	243,335	241	0.19	27,030	133	0.09	216,304	108	0.10
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,544,041	2,213	0.28	(39,774)	(329)	(0.03)	1,583,816	2,542	0.32

### 2. Domestic operations

Use of Funds	37,469,692	236,808	1.26	482,680	(14,981)	(0.09)	36,987,011	251,789	1.35
Loans and bills discounted	25,099,949	207,196	1.64	(49,966)	(12,733)	(0.09)	25,149,916	219,930	1.74
Securities	10,658,632	27,435	0.51	286,739	(2,337)	(0.05)	10,371,893	29,772	0.57
Source of Funds	37,538,523	21,150	0.11	422,635	(2,289)	(0.01)	37,115,888	23,439	0.12
Deposits	33,030,186	11,482	0.06	314,672	(3,411)	(0.02)	32,715,514	14,894	0.09
Negotiable certificates of deposit	1,634,198	855	0.10	(75,684)	(143)	(0.01)	1,709,883	998	0.11
Call money	165,407	74	0.09	(44,533)	(10)	0.00	209,940	85	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,544,041	2,213	0.28	(29,774)	(63)	(0.00)	1,573,816	2,277	0.28

### 3. International operations

Use of Funds	670,722	8,727	2.59	(94,062)	(43)	0.30	764,785	8,770	2.28
Loans and bills discounted	265,699	1,621	1.21	114,169	716	0.02	151,529	904	1.19
Securities	222,942	1,434	1.28	84,999	183	(0.52)	137,942	1,250	1.80
Source of Funds	831,166	5,940	1.42	(199,084)	(1,701)	(0.05)	1,030,251	7,642	1.47
Deposits	423,123	472	0.22	(40,968)	(254)	(0.08)	464,091	726	0.31
Negotiable certificates of deposit	-	-	-	(5,185)	(2)	(0.09)	5,185	2	0.09
Call money	77,928	167	0.42	71,564	143	(0.30)	6,363	23	0.72
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	(10,000)	(265)	(5.29)	10,000	265	5.29



<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

	1st half of 2012 (A)			(A)-(B)			1st half of FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	23,665,777	155,361	1.30	366,526	(9,442)	(0.10)	23,299,250	164,803	1.41
Loans and bills discounted	16,562,858	131,579	1.58	(36,818)	(7,480)	(0.08)	16,599,677	139,060	1.67
Securities	5,963,917	17,053	0.57	525,766	(1,103)	(0.09)	5,438,151	18,156	0.66
Source of Funds	24,006,777	20,076	0.16	103,108	(2,408)	(0.02)	23,903,669	22,484	0.18
Deposits	19,762,882	7,654	0.07	14,895	(2,298)	(0.02)	19,747,987	9,953	0.10
Negotiable certificates of deposit	1,441,106	758	0.10	(111,617)	(152)	(0.01)	1,552,723	911	0.11
Call money	182,151	217	0.23	38,987	136	0.12	143,163	81	0.11
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,346,083	695	0.10	(19,057)	(272)	(0.03)	1,365,141	967	0.14

2. Domestic operations

Use of Funds	23,128,434	147,101	1.26	290,040	(9,606)	(0.10)	22,838,393	156,707	1.36
Loans and bills discounted	16,301,547	129,984	1.59	(150,461)	(8,195)	(0.08)	16,452,008	138,179	1.67
Securities	5,817,954	15,947	0.54	451,737	(1,312)	(0.09)	5,366,216	17,260	0.64
Source of Funds	23,308,909	14,356	0.12	131,424	(1,195)	(0.01)	23,177,484	15,551	0.13
Deposits	19,410,568	7,225	0.07	50,767	(2,055)	(0.02)	19,359,800	9,280	0.09
Negotiable certificates of deposit	1,441,106	758	0.10	(106,431)	(150)	(0.01)	1,547,538	908	0.11
Call money	104,426	50	0.09	(32,558)	(7)	0.01	136,984	58	0.08
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	1,346,083	695	0.10	(9,057)	(6)	(0.00)	1,355,141	701	0.10

3. International operations

Use of Funds	539,307	8,261	3.05	(39,936)	46	0.22	579,243	8,214	2.82
Loans and bills discounted	261,311	1,595	1.21	113,642	714	0.02	147,668	880	1.18
Securities	145,963	1,105	1.51	74,028	209	(0.97)	71,934	895	2.48
Source of Funds	699,832	5,721	1.63	(144,738)	(1,330)	(0.03)	844,571	7,052	1.66
Deposits	352,314	429	0.24	(35,872)	(243)	(0.10)	388,186	672	0.34
Negotiable certificates of deposit	-	-	-	(5,185)	(2)	(0.09)	5,185	2	0.09
Call money	77,724	166	0.42	71,546	143	(0.31)	6,178	23	0.74
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	(10,000)	(265)	(5.29)	10,000	265	5.29

	1st half of FY 2012 (A)			(A)-(B)			1st half of FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
<b>1. Total operations</b>									
Use of Funds	11,012,607	66,618	1.20	166,916	(3,620)	(0.08)	10,845,690	70,239	1.29
Loans and bills discounted	6,448,260	56,213	1.73	108,871	(3,111)	(0.12)	6,339,389	59,325	1.86
Securities	4,000,355	9,641	0.48	(198,650)	(658)	(0.00)	4,199,006	10,300	0.48
Source of Funds	10,942,256	4,751	0.08	262,618	(1,046)	(0.02)	10,679,637	5,798	0.10
Deposits	10,480,590	2,761	0.05	287,403	(1,004)	(0.02)	10,193,187	3,766	0.07
Negotiable certificates of deposit	115,029	39	0.06	(20,815)	(23)	(0.02)	135,845	63	0.09
Call money	61,156	24	0.07	(11,656)	(2)	0.00	72,813	27	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	136,139	919	1.34	(8,871)	(8)	0.07	145,010	927	1.27

**2. Domestic operations**

Use of Funds	10,957,756	66,476	1.21	170,466	(3,556)	(0.08)	10,787,289	70,032	1.29
Loans and bills discounted	6,444,400	56,188	1.73	108,872	(3,112)	(0.12)	6,335,527	59,300	1.86
Securities	3,986,385	9,595	0.48	(198,989)	(607)	(0.00)	4,185,375	10,203	0.48
Source of Funds	10,887,487	4,600	0.08	266,375	(733)	(0.01)	10,621,112	5,333	0.10
Deposits	10,431,548	2,741	0.05	292,133	(1,000)	(0.02)	10,139,414	3,741	0.07
Negotiable certificates of deposit	115,029	39	0.06	(20,815)	(23)	(0.02)	135,845	63	0.09
Call money	60,953	24	0.07	(11,674)	(2)	0.00	72,627	27	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	136,139	919	1.34	(8,871)	(8)	0.07	145,010	927	1.27

**3. International operations**

Use of Funds	64,351	148	0.45	(65,025)	(117)	0.05	129,377	265	0.40
Loans and bills discounted	3,859	25	1.31	(1)	0	0.04	3,861	24	1.27
Securities	13,969	45	0.65	338	(51)	(0.76)	13,631	97	1.41
Source of Funds	64,269	156	0.48	(65,232)	(367)	(0.32)	129,501	524	0.80
Deposits	49,042	20	0.08	(4,730)	(3)	(0.00)	53,772	24	0.08
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	203	0	0.19	17	0	0.02	185	0	0.16
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

	1st half of FY 2012 (A)			(A)-(B)			1st half of FY 2011 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
<b>1. Total operations</b>									
Use of Funds	3,405,335	23,508	1.37	21,814	(1,795)	(0.11)	3,383,521	25,303	1.49
Loans and bills discounted	2,354,530	21,025	1.78	(7,849)	(1,424)	(0.11)	2,362,379	22,449	1.89
Securities	917,301	2,174	0.47	44,623	(392)	(0.11)	872,678	2,566	0.58
Source of Funds	3,363,962	2,215	0.13	24,464	(368)	(0.02)	3,339,497	2,584	0.15
Deposits	3,209,836	1,538	0.09	(28,594)	(363)	(0.02)	3,238,431	1,901	0.11
Negotiable certificates of deposit	78,062	57	0.14	51,562	30	(0.05)	26,500	26	0.20
Call money	27	0	0.10	(300)	(0)	(0.01)	327	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	61,818	599	1.93	(11,846)	(48)	0.18	73,664	647	1.75

**2. Domestic operations**

Use of Funds	3,383,500	23,230	1.36	22,172	(1,819)	(0.11)	3,361,328	25,049	1.48
Loans and bills discounted	2,354,002	21,024	1.78	(8,377)	(1,425)	(0.11)	2,362,379	22,449	1.89
Securities	854,291	1,891	0.44	33,990	(417)	(0.11)	820,301	2,308	0.56
Source of Funds	3,342,126	2,193	0.13	24,835	(361)	(0.02)	3,317,290	2,554	0.15
Deposits	3,188,069	1,516	0.09	(28,229)	(355)	(0.02)	3,216,298	1,872	0.11
Negotiable certificates of deposit	78,062	57	0.14	51,562	30	(0.05)	26,500	26	0.20
Call money	27	0	0.10	(300)	(0)	(0.01)	327	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	61,818	599	1.93	(11,846)	(48)	0.18	73,664	647	1.75

**3. International operations**

Use of Funds	67,062	317	0.94	10,899	27	(0.08)	56,163	290	1.03
Loans and bills discounted	528	0	0.37	528	0	0.37	-	-	-
Securities	63,009	282	0.89	10,632	24	(0.08)	52,377	258	0.98
Source of Funds	67,064	61	0.18	10,886	(3)	(0.04)	56,178	65	0.23
Deposits	21,766	22	0.20	(365)	(7)	(0.06)	22,132	29	0.26
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	-	-	-	-	-	-	-	-	-
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

## 6. Retirement benefit obligation and expenses

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

### (1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Retirement benefit obligation	360,041	(384)	360,426	280,094	(677)	280,771
Pension plan assets at fair value	437,644	(2,363)	440,007	379,336	(2,636)	381,973
Prepaid pension cost	127,050	(1,611)	128,661	124,861	(943)	125,804
Reserve for employees' retirement benefits	11,606	565	11,041	-	-	-
Amount to be amortized	37,840	(198)	38,038	25,619	1,016	24,602

  

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Retirement benefit obligation	45,286	260	45,025	34,660	31	34,629
Pension plan assets at fair value	35,929	(160)	36,089	22,378	433	21,944
Prepaid pension cost	2,188	(667)	2,856	-	-	-
Reserve for employees' retirement benefits	5,501	391	5,110	6,105	174	5,930
Amount to be amortized	6,044	(638)	6,682	6,177	(576)	6,753

### (2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Retirement benefit expenses	(6,585)	1,192	(7,777)	(3,460)	993	(4,454)
Service cost	(4,870)	(43)	(4,827)	(3,338)	(21)	(3,317)
Interest cost	(3,603)	(1)	(3,602)	(2,807)	16	(2,823)
Expected return on pension plan assets	2,086	63	2,022	1,669	39	1,630
Amortization of actuarial differences	(198)	1,173	(1,371)	1,016	959	57

  

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Retirement benefit expenses	(1,863)	105	(1,968)	(1,261)	94	(1,355)
Service cost	(972)	(16)	(956)	(558)	(5)	(553)
Interest cost	(450)	(14)	(435)	(345)	(3)	(342)
Expected return on pension plan assets	197	15	182	219	8	210
Amortization of actuarial differences	(638)	120	(758)	(576)	93	(670)

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

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

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Net gains/(losses) on bonds	19,891	4,471	15,420	16,898	3,896	13,001
Gains on sale	22,144	4,019	18,124	18,567	3,641	14,926
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,765)	497	(2,263)	(1,270)	514	(1,785)
Losses on redemption	-	228	(228)	-	-	-
Losses on devaluation	(487)	(274)	(212)	(398)	(258)	(139)
Net gains/(losses) on stocks	(17,855)	(18,211)	356	(17,081)	(17,615)	534
Gains on sale	3,206	374	2,832	3,023	429	2,593
Losses on sale	(3,368)	(2,671)	(696)	(3,270)	(2,812)	(457)
Losses on devaluation	(17,693)	(15,914)	(1,779)	(16,833)	(15,232)	(1,601)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)	1st half of FY 2012 (A)	(A)-(B)	1st half of FY 2011 (B)
Net gains/(losses) on bonds	1,625	(434)	2,060	1,367	1,008	358
Gains on sale	2,120	(348)	2,468	1,456	727	729
Gains on redemption	-	-	-	-	-	-
Losses on sale	(494)	(252)	(242)	(0)	235	(235)
Losses on redemption	-	145	(145)	-	82	(82)
Losses on devaluation	-	20	(20)	(88)	(36)	(52)
Net gains/(losses) on stocks	61	185	(124)	(835)	(781)	(54)
Gains on sale	183	(4)	187	0	(51)	52
Losses on sale	(97)	36	(134)	-	104	(104)
Losses on devaluation	(24)	152	(176)	(835)	(834)	(1)

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

(Millions of yen)

<Consolidated>	B/S Amount (End of Sep. 2012)	Change from End of Mar. 2012	Unrealized gains/(losses)			Change from End of Mar. 2012
			(End of Sep. 2012)	Gain	Loss	
Bonds held to maturity	2,181,271	120,584	66,075	66,088	(12)	16,443
Available-for-sale securities	8,369,058	(921,594)	112,253	142,944	(30,691)	(19,646)
Stocks	412,731	(51,216)	92,505	116,754	(24,249)	(28,842)
Bonds	7,570,800	(892,775)	22,752	24,417	(1,665)	10,181
JGB	6,414,211	(982,023)	9,894	11,033	(1,138)	6,961
Other	385,526	22,397	(3,004)	1,772	(4,777)	(985)

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 ¥0.5bn. These floating-rate JGBs would have ¥3.7bn 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, 2012 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	112,253
Fair value hedge gains recorded as income	(less) 8,231
Deferred tax liabilities	(less) 27,577
Unrealized gains on available-for-sale securities (before adjustment)	76,443
Amounts attributable to minority interests	(less) 48
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	(4)
Amount reported on the Consolidated Balance Sheet	76,391

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2012)	Change from End of Mar. 2012	Unrealized gains/(losses)			Change from End of Mar. 2012
			(End of Sep. 2012)	Gain	Loss	
Bonds held to maturity	2,181,271	120,584	66,075	66,088	(12)	16,443
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	8,366,267	(922,548)	111,922	142,582	(30,660)	(19,658)
Stocks	411,942	(51,224)	92,172	116,392	(24,219)	(28,855)
Bonds	7,570,792	(892,775)	22,752	24,417	(1,665)	10,181
Other	383,532	21,451	(3,003)	1,772	(4,775)	(984)

### <Resona Bank>

Bonds held to maturity	1,458,155	99,329	35,418	35,418	-	13,728
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	4,648,114	(121,729)	62,415	90,013	(27,598)	(18,027)
Stocks	309,033	(47,069)	57,016	80,462	(23,445)	(25,613)
Bonds	4,145,101	(107,971)	6,791	8,219	(1,428)	7,995
Other	193,979	33,312	(1,392)	1,330	(2,723)	(408)

### <Saitama Resona Bank>

Bonds held to maturity	571,539	21,502	23,465	23,468	(3)	2,752
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,925,159	(716,404)	46,498	47,504	(1,005)	(2,448)
Stocks	96,330	(3,410)	33,152	33,591	(439)	(3,318)
Bonds	2,780,887	(709,766)	13,520	13,705	(184)	1,181
Other	47,941	(3,227)	(174)	207	(382)	(310)

### <Kinki Osaka Bank>

Bonds held to maturity	151,576	(247)	7,192	7,200	(8)	(37)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	792,992	(84,414)	3,008	5,064	(2,056)	816
Stocks	6,577	(743)	2,003	2,338	(334)	77
Bonds	644,803	(75,037)	2,439	2,492	(52)	1,004
Other	141,611	(8,633)	(1,435)	234	(1,670)	(265)

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 (Held-to-maturity debt securities and available-for-sale securities with maturities)**

(Billions of yen)

	End of Sep. 2012							End of Mar. 2012						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<b>&lt;Total of three banks&gt;</b>														
Bonds held to maturity	187.4	170.5	376.2	602.5	839.7	3.0	2,179.4	30.3	317.4	288.0	345.1	1,075.3	3.0	2,059.4
Japanese government bonds	165.0	95.0	287.3	542.5	699.7	3.0	1,792.5	-	260.0	200.0	284.3	945.2	3.0	1,692.5
Floating-rate JGBs	-	-	207.3	142.5	200.2	-	550.0	-	-	120.0	135.3	294.7	-	550.0
Japanese local government bonds	19.9	73.0	87.5	60.0	140.0	-	380.5	26.8	55.7	86.2	60.8	130.1	-	359.7
Japanese corporate bonds	2.5	2.4	1.3	0.0	-	-	6.3	3.5	1.7	1.8	0.0	-	-	7.1
Available-for-sale securities	2,721.9	1,142.7	3,117.2	318.7	468.7	117.4	7,886.8	3,004.8	1,866.9	2,868.8	424.6	487.8	141.6	8,794.8
Bonds	2,667.4	1,108.0	2,976.6	313.7	433.0	26.9	7,525.9	2,973.3	1,803.2	2,757.9	386.9	469.2	38.8	8,429.6
Japanese government bonds	2,503.0	727.2	2,549.8	242.9	352.2	10.0	6,385.1	2,796.6	1,406.0	2,430.9	335.0	387.1	20.0	7,375.6
Floating-rate JGBs	-	-	14.3	207.9	17.2	-	239.4	-	-	15.7	81.5	268.6	-	365.8
Japanese local government bonds	6.4	30.1	61.5	29.2	73.8	-	201.2	4.1	28.7	49.6	23.5	77.5	-	183.6
Japanese corporate bonds	157.9	350.6	365.3	41.6	7.0	16.9	939.5	172.6	368.5	277.3	28.4	4.5	18.8	870.3
Other	54.5	34.6	140.5	4.9	35.6	90.4	360.8	31.4	63.7	110.9	37.6	18.6	102.8	365.2
Total	2,909.4	1,313.2	3,493.4	921.2	1,308.4	120.4	10,066.2	3,035.1	2,184.4	3,156.9	769.8	1,563.2	144.6	10,854.2
<b>&lt;Resona Bank&gt;</b>														
Bonds held to maturity	165.0	95.0	214.5	465.5	499.5	-	1,439.5	-	260.0	180.0	203.5	696.0	-	1,339.5
Japanese government bonds	165.0	95.0	214.5	465.5	499.5	-	1,439.5	-	260.0	180.0	203.5	696.0	-	1,339.5
Floating-rate JGBs	-	-	134.5	65.5	-	-	200.0	-	-	100.0	54.5	45.5	-	200.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	986.3	172.6	2,628.4	182.0	320.1	20.5	4,310.1	1,289.7	291.0	2,186.0	282.7	341.5	30.7	4,421.9
Bonds	981.9	164.9	2,505.4	178.1	287.9	10.0	4,128.3	1,289.5	265.6	2,098.5	247.8	324.4	20.0	4,246.0
Japanese government bonds	900.0	-	2,215.5	150.0	280.0	10.0	3,555.5	1,200.0	-	2,005.0	243.5	320.0	20.0	3,788.5
Floating-rate JGBs	-	-	-	150.0	-	-	150.0	-	-	-	-	243.5	-	243.5
Japanese local government bonds	0.2	1.8	27.9	-	7.9	-	38.0	-	1.1	26.8	-	4.3	-	32.3
Japanese corporate bonds	81.6	163.0	261.9	28.1	0.0	-	534.8	89.5	264.5	66.7	4.3	0.0	-	425.2
Other	4.4	7.7	122.9	3.8	32.1	10.5	181.7	0.2	25.4	87.5	34.8	17.1	10.7	175.9
Total	1,151.3	267.6	2,842.9	647.5	819.6	20.5	5,749.6	1,289.7	551.0	2,366.0	486.2	1,037.5	30.7	5,761.4
<b>&lt;Saitama Resona Bank&gt;</b>														
Bonds held to maturity	19.9	73.0	135.3	101.0	251.2	-	580.5	26.8	55.7	86.2	108.6	282.3	-	559.7
Japanese government bonds	-	-	47.8	41.0	111.2	-	200.0	-	-	-	47.8	152.2	-	200.0
Floating-rate JGBs	-	-	47.8	41.0	111.2	-	200.0	-	-	-	47.8	152.2	-	200.0
Japanese local government bonds	19.9	73.0	87.5	60.0	140.0	-	380.5	26.8	55.7	86.2	60.8	130.1	-	359.7
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,471.7	759.2	339.4	113.3	78.0	41.2	2,803.1	1,562.7	1,287.4	413.0	104.8	99.4	46.9	3,514.5
Bonds	1,471.6	740.9	339.0	113.3	76.3	16.9	2,758.2	1,562.6	1,273.4	410.8	104.8	98.1	18.8	3,468.6
Japanese government bonds	1,454.0	690.0	320.0	85.0	10.0	-	2,559.0	1,542.6	1,240.0	400.0	81.5	25.0	-	3,289.1
Floating-rate JGBs	-	-	-	50.0	-	-	50.0	-	-	-	71.5	-	-	71.5
Japanese local government bonds	0.7	15.6	11.6	28.1	65.8	-	121.9	-	16.3	6.6	23.3	73.1	-	119.4
Japanese corporate bonds	16.8	35.2	7.4	0.2	0.5	16.9	77.2	20.0	17.0	4.2	0.0	-	18.8	60.1
Other	0.1	18.3	0.4	-	1.6	24.2	44.8	0.1	14.0	2.2	-	1.3	28.1	45.8
Total	1,491.6	832.2	474.8	214.3	329.2	41.2	3,383.7	1,589.5	1,343.1	499.2	213.4	381.8	46.9	4,074.2
<b>&lt;Kinki Osaka Bank&gt;</b>														
Bonds held to maturity	2.5	2.4	26.3	36.0	89.0	3.0	159.3	3.5	1.7	21.8	33.0	97.0	3.0	160.1
Japanese government bonds	-	-	25.0	36.0	89.0	3.0	153.0	-	-	20.0	33.0	97.0	3.0	153.0
Floating-rate JGBs	-	-	25.0	36.0	89.0	-	150.0	-	-	20.0	33.0	97.0	-	150.0
Japanese local government bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese corporate bonds	2.5	2.4	1.3	0.0	-	-	6.3	3.5	1.7	1.8	0.0	-	-	7.1
Available-for-sale securities	263.9	210.7	149.3	23.3	70.5	55.6	773.5	152.2	288.5	269.7	37.0	46.8	63.9	858.3
Bonds	213.9	202.2	132.2	22.2	68.7	-	639.3	121.1	264.2	248.5	34.2	46.7	-	714.9
Japanese government bonds	149.0	37.2	14.3	7.9	62.2	-	270.6	54.0	166.0	25.9	10.0	42.1	-	298.0
Floating-rate JGBs	-	-	14.3	7.9	17.2	-	39.4	-	-	15.7	10.0	25.1	-	50.8
Japanese local government bonds	5.5	12.6	22.0	1.0	0.0	-	41.3	4.1	11.2	16.2	0.1	0.0	-	31.8
Japanese corporate bonds	59.4	152.3	95.9	13.2	6.5	-	327.4	63.0	87.0	206.4	24.0	4.5	-	385.0
Other	49.9	8.5	17.0	1.1	1.8	55.6	134.1	31.0	24.2	21.1	2.8	0.1	63.9	143.3
Total	266.4	213.2	175.6	59.3	159.5	58.6	932.8	155.7	290.2	291.5	70.0	143.8	66.9	1,018.4

## 10. Capital adequacy ratio (preliminary)

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard) (Billions of yen/ %)

<Consolidated>	End of Sep. 2012 (A)	End of Mar. 2012 (B)	
		(A)-(B)	
Capital adequacy ratio	14.15	0.96	13.19
Tier 1 ratio	10.33	1.01	9.32
Total qualifying capital	2,453.2	151.8	2,301.4
Tier 1	1,790.5	163.4	1,627.0
Tier 2	668.1	(12.3)	680.4
Deductions	5.4	(0.7)	6.1
Risk weighted assets	17,326.7	(115.3)	17,442.1
Total required capital*	1,386.1	(9.2)	1,395.3

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

Capital adequacy ratio: 14.27%  
Tier 1 ratio: 10.03%

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

(Billions of yen/ %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	14.09	0.93	13.16	14.16	0.91	13.25
Tier 1 ratio	10.07	1.02	9.05	10.33	1.04	9.29
Total qualifying capital	1,737.5	115.9	1,621.5	1,759.7	115.0	1,644.7
Tier 1	1,241.5	126.5	1,115.0	1,283.3	130.5	1,152.7
Tier 2	515.7	(11.2)	526.9	516.5	(11.2)	527.7
Deductions	19.7	(0.6)	20.4	40.0	4.2	35.8
Risk weighted assets	12,323.6	4.9	12,318.7	12,420.5	13.0	12,407.5
Total required capital*	985.8	0.3	985.4	993.6	1.0	992.6

(Billions of yen/ %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	13.01	0.54	12.47
Tier 1 ratio	8.78	0.82	7.96
Total qualifying capital	448.2	8.6	439.6
Tier 1	302.4	21.8	280.5
Tier 2	157.1	(10.0)	167.1
Deductions	11.3	3.2	8.1
Risk weighted assets	3,444.2	(79.8)	3,524.0
Total required capital*	275.5	(6.3)	281.9

(Billions of yen/ %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Capital adequacy ratio	13.38	0.68	12.70	14.04	0.61	13.43
Tier 1 ratio	8.94	0.42	8.52	9.41	0.46	8.95
Total qualifying capital	167.6	2.4	165.2	177.2	1.3	175.8
Tier 1	112.0	1.2	110.7	118.8	1.5	117.2
Tier 2	55.9	0.7	55.1	58.7	(0.1)	58.9
Deductions	0.3	(0.4)	0.7	0.3	(0.0)	0.3
Risk weighted assets	1,252.5	(47.7)	1,300.3	1,262.4	(47.0)	1,309.5
Total required capital*	100.2	(3.8)	104.0	100.9	(3.7)	104.7

Note:

\*The Japanese Domestic Standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations.



## 11. Securitized products held

(Billions of yen)

<Total of three banks>	Balance			Unrealized Gains /(Losses)		
	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)	End of Sep. 2012 (A)	(A)-(B)	End of Mar. 2012 (B)
Securitized products	166.1	(22.4)	188.5	(0.4)	0.2	(0.6)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	166.1	(22.4)	188.5	(0.4)	0.2	(0.6)
Backed assets in Japan	166.1	(22.4)	188.5	(0.4)	0.2	(0.6)
Housing loans	161.2	(22.0)	183.2	(0.3)	0.2	(0.5)
Commercial real estate	4.4	0.1	4.2	(0.0)	0.0	(0.1)
Other	0.4	(0.5)	1.0	-	(0.0)	0.0
Backed by assets in foreign countries	-	-	-	-	-	-

### <Resona Bank>

Securitized products	83.5	(8.8)	92.3	0.0	0.0	(0.0)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	83.5	(8.8)	92.3	0.0	0.0	(0.0)
Backed assets in Japan	83.5	(8.8)	92.3	0.0	0.0	(0.0)
Housing loans	79.5	(9.1)	88.7	0.0	(0.0)	0.0
Commercial real estate	4.0	0.3	3.6	0.0	0.0	(0.0)
Other	-	-	-	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

### <Saitama Resona Bank>

Securitized products	27.0	(5.2)	32.3	0.1	0.0	0.0
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	27.0	(5.2)	32.3	0.1	0.0	0.0
Backed assets in Japan	27.0	(5.2)	32.3	0.1	0.0	0.0
Housing loans	26.6	(4.6)	31.2	0.1	0.0	0.0
Commercial real estate	-	-	-	-	-	-
Other	0.4	(0.5)	1.0	-	(0.0)	0.0
Backed by assets in foreign countries	-	-	-	-	-	-

### <Kinki Osaka Bank>

Securitized products	55.5	(8.2)	63.8	(0.5)	0.1	(0.7)
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	55.5	(8.2)	63.8	(0.5)	0.1	(0.7)
Backed assets in Japan	55.5	(8.2)	63.8	(0.5)	0.1	(0.7)
Housing loans	55.1	(8.1)	63.3	(0.4)	0.1	(0.6)
Commercial real estate	0.3	(0.1)	0.5	(0.1)	0.0	(0.1)
Other	-	-	-	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

#### Notes:

##### 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.

##### 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, 2012 Balance sheet amount: 31.6 billion yen Unrealized gain: 0.01 billion yen

##### 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>

(Billions of yen)

	End of Sep. 2012	Change	End of Mar. 2012
	Acquisition cost	319.7	(22.3)
Market value	411.9	(51.2)	463.1
Book value of stocks sold outright	5.2	(3.1)	8.3

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2012	End of Sep. 2012	End of Sep. 2012
Acquisition cost	252.0	63.1	4.5
Market value	309.0	96.3	6.5
Book value of stocks sold outright	5.2	0.0	-

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

## 13. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2012	Change	End of Mar. 2012
	Directors	20	1
Executive officers	10	1	9

- Notes: 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.  
3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods.

<Total of three banks>

(People/ branch offices)

	End of Sep. 2012	Change	End of Mar. 2012
	Directors	33	1
Non-board executive officers	47	6	41
Employees	15,463	344	15,119
Manned domestic offices	594	1	593
Non-manned domestic offices	835	0	835
Total domestic offices	1,429	1	1,428

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2012	End of Sep. 2012	End of Sep. 2012
Directors	15	13	8
Non-board executive officers	32	7	8
Employees	9,905	3,198	2,360
Manned domestic offices	339	127	128
Non-manned domestic offices	506	300	29
Total domestic offices	845	427	157

- Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals  
2. Non-board executive officers of Resona Bank who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.  
3. Non-board executive officers do not include those officers who concurrently serve as directors.  
4. The 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 respective fiscal periods.  
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 offices.  
7. The number of non-manned domestic offices for Resona Bank does not include 1,745ATM locations of Bank Time.

## II. Loans and Bills Discounted and Other

### 1. Risk-managed loans

(1) Risk-managed loans

(Millions of yen)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2012 (A)	(A)-(B)	(A)-(C)	2012 (B)	2011 (C)
Loans to borrowers in legal bankruptcy	11,679	(820)	(4,011)	12,500	15,690
Past due loans	424,294	(13,466)	(44,918)	437,760	469,213
Loans past due 3 months or more	3,357	(1,142)	(3,637)	4,499	6,995
Restructured loans	146,747	16,328	(4,324)	130,419	151,072
Risk-managed loans, total	586,079	899	(56,892)	585,180	642,971
Partial direct write-offs	331,216	(15,163)	(17,886)	346,380	349,103
Balance of loans (Term-end)	26,170,933	120,494	316,656	26,050,439	25,854,277

<Resona Bank>

Loans to borrowers in legal bankruptcy	5,158	(1,325)	(3,769)	6,483	8,927
Past due loans	267,567	(17,041)	(43,420)	284,608	310,987
Loans past due 3 months or more	2,293	(1,092)	(2,401)	3,386	4,695
Restructured loans	95,765	16,538	(4,702)	79,227	100,468
Risk-managed loans, total	370,784	(2,920)	(54,293)	373,705	425,078
Partial direct write-offs	286,160	(9,543)	(13,596)	295,704	299,757
Balance of loans (Term-end)	17,161,507	38,106	147,608	17,123,400	17,013,899

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	5,195	(7)	290	5,202	4,904
Past due loans	90,089	2,591	(3,076)	87,497	93,165
Loans past due 3 months or more	415	(176)	(490)	592	905
Restructured loans	23,299	1,870	1,099	21,429	22,199
Risk-managed loans, total	119,000	4,277	(2,176)	114,722	121,176
Partial direct write-offs	18,137	(6,367)	(4,752)	24,504	22,890
Balance of loans (Term-end)	6,549,481	81,384	163,464	6,468,096	6,386,016

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	1,325	511	(533)	813	1,858
Past due loans	66,638	984	1,578	65,654	65,059
Loans past due 3 months or more	648	126	(745)	521	1,394
Restructured loans	27,682	(2,080)	(722)	29,762	28,404
Risk-managed loans, total	96,295	(457)	(422)	96,752	96,717
Partial direct write-offs	26,918	747	462	26,171	26,455
Balance of loans (Term-end)	2,459,944	1,002	5,582	2,458,941	2,454,361

## (2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2012 (A)	(A)-(B)	(A)-(C)	2012 (B)	2011 (C)
Loans to borrowers in legal bankruptcy	0.04	(0.00)	(0.01)	0.04	0.06
Past due loans	1.62	(0.05)	(0.19)	1.68	1.81
Loans past due 3 months or more	0.01	(0.00)	(0.01)	0.01	0.02
Restructured loans	0.56	0.06	(0.02)	0.50	0.58
Risk-managed loans, total	2.23	(0.00)	(0.24)	2.24	2.48

## &lt;Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.03	(0.00)	(0.02)	0.03	0.05
Past due loans	1.55	(0.10)	(0.26)	1.66	1.82
Loans past due 3 months or more	0.01	(0.00)	(0.01)	0.01	0.02
Restructured loans	0.55	0.09	(0.03)	0.46	0.59
Risk-managed loans, total	2.16	(0.02)	(0.33)	2.18	2.49

## &lt;Saitama Resona Bank&gt;

Loans to borrowers in legal bankruptcy	0.07	(0.00)	0.00	0.08	0.07
Past due loans	1.37	0.02	(0.08)	1.35	1.45
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.00	0.01
Restructured loans	0.35	0.02	0.00	0.33	0.34
Risk-managed loans, total	1.81	0.04	(0.08)	1.77	1.89

## &lt;Kinki Osaka Bank&gt;

Loans to borrowers in legal bankruptcy	0.05	0.02	(0.02)	0.03	0.07
Past due loans	2.70	0.03	0.05	2.67	2.65
Loans past due 3 months or more	0.02	0.00	(0.03)	0.02	0.05
Restructured loans	1.12	(0.08)	(0.03)	1.21	1.15
Risk-managed loans, total	3.91	(0.02)	(0.02)	3.93	3.94

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

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2012 (A)	(A)-(B)	(A)-(C)	2012 (B)	2011 (C)
Before partial direct write-off	64.82	(4.46)	(3.17)	69.28	67.99
After partial direct write-off	44.93	(6.16)	(5.68)	51.10	50.62

## &lt;Resona Bank&gt;

Before partial direct write-off	72.78	(4.96)	(3.25)	77.74	76.03
After partial direct write-off	51.78	(8.35)	(7.35)	60.14	59.14

## &lt;Saitama Resona Bank&gt;

Before partial direct write-off	46.24	(5.93)	(3.20)	52.17	49.45
After partial direct write-off	38.05	(3.91)	(1.85)	41.96	39.90

## &lt;Kinki Osaka Bank&gt;

Before partial direct write-off	43.02	0.45	0.64	42.56	42.37
After partial direct write-off	27.09	0.06	0.48	27.03	26.60

Note: 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

(Millions of yen)

<Consolidated>	End of Sep. 2012 (A)	(A)-(B)	(A)-(C)	End of Mar. 2012 (B)	End of Sep. 2011 (C)
General reserve for possible loan losses	212,044	(22,434)	(55,541)	234,478	267,585
Specific reserve for possible loan losses	129,478	(15,903)	(15,448)	145,382	144,926
Special reserve for certain overseas loans	2	(0)	(1)	2	3
Total reserve for possible loan losses	341,524	(38,338)	(70,991)	379,863	412,515
Reserve for write-off of loans in the trust account	172	(14)	(69)	186	241

#### <Total of three banks>

General reserve for possible loan losses	140,690	(20,415)	(47,806)	161,106	188,497
Specific reserve for possible loan losses	122,517	(15,243)	(14,238)	137,761	136,755
Special reserve for certain overseas loans	2	(0)	(1)	2	3
Total reserve for possible loan losses	263,210	(35,659)	(62,046)	298,869	325,256
Reserve for write-off of loans in the trust account	172	(14)	(69)	186	241

#### <Resona Bank>

General reserve for possible loan losses	103,221	(14,415)	(39,810)	117,636	143,031
Specific reserve for possible loan losses	88,615	(18,319)	(19,510)	106,934	108,125
Special reserve for certain overseas loans	2	(0)	(1)	2	3
Total reserve for possible loan losses	191,839	(32,734)	(59,322)	224,573	251,161
Reserve for write-off of loans in the trust account	172	(14)	(69)	186	241

#### <Saitama Resona Bank>

General reserve for possible loan losses	22,713	(4,720)	(6,979)	27,433	29,692
Specific reserve for possible loan losses	22,569	1,859	3,902	20,710	18,666
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	45,282	(2,860)	(3,076)	48,143	48,358
Reserve for write-off of loans in the trust account	-	-	-	-	-

#### <Kinki Osaka Bank>

General reserve for possible loan losses	14,756	(1,280)	(1,017)	16,036	15,773
Specific reserve for possible loan losses	11,332	1,216	1,369	10,115	9,962
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	26,088	(64)	352	26,152	25,736
Reserve for write-off of loans in the trust account	-	-	-	-	-

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

(Millions of yen, %)

<Total of three banks>	End of Sep. 2012 (A)	(A)-(B)	(A)-(C)	End of Mar. 2012 (B)	End of Sep. 2011 (C)
Unrecoverable or valueless claims	68,663	(5,706)	(5,478)	74,370	74,142
Risk claims	402,041	(10,519)	(32,402)	412,561	434,443
Special attention loans	150,105	15,186	(7,962)	134,919	158,068
Financial Reconstruction Act subtotal [A]	620,810	(1,040)	(45,843)	621,850	666,653
Normal claims	26,296,480	117,187	355,460	26,179,293	25,941,020
Financial Reconstruction Act total [B]	26,917,291	116,147	309,617	26,801,144	26,607,673
Partial direct write-offs	354,212	(14,093)	(13,570)	368,305	367,782
NPL Ratio [A] / [B]	2.30	(0.01)	(0.19)	2.32	2.50

<Resona Bank>	End of Sep. 2012 (A)	(A)-(B)	(A)-(C)	End of Mar. 2012 (B)	End of Sep. 2011 (C)
Unrecoverable or valueless claims	45,258	(3,489)	759	48,748	44,498
Risk claims	261,097	(16,796)	(36,391)	277,894	297,489
Special attention loans	98,059	15,446	(7,104)	82,613	105,163
Financial Reconstruction Act subtotal [A]	404,415	(4,840)	(42,735)	409,256	447,151
Normal claims	17,431,409	41,507	191,020	17,389,901	17,240,389
Financial Reconstruction Act total [B]	17,835,825	36,667	148,284	17,799,158	17,687,541
Partial direct write-offs	306,508	(8,467)	(9,290)	314,976	315,799
NPL Ratio [A] / [B]	2.26	(0.03)	(0.26)	2.29	2.52

<Saitama Resona Bank>	End of Sep. 2012 (A)	(A)-(B)	(A)-(C)	End of Mar. 2012 (B)	End of Sep. 2011 (C)
Unrecoverable or valueless claims	13,229	(2,458)	(4,588)	15,687	17,817
Risk claims	82,456	5,001	1,199	77,454	81,256
Special attention loans	23,715	1,693	609	22,021	23,105
Financial Reconstruction Act subtotal [A]	119,401	4,237	(2,778)	115,163	122,180
Normal claims	6,479,832	77,200	163,283	6,402,631	6,316,549
Financial Reconstruction Act total [B]	6,599,233	81,438	160,504	6,517,795	6,438,729
Partial direct write-offs	18,565	(6,293)	(4,618)	24,858	23,184
NPL Ratio [A] / [B]	1.80	0.04	(0.08)	1.76	1.89

<Kinki Osaka Bank>	End of Sep. 2012 (A)	(A)-(B)	(A)-(C)	End of Mar. 2012 (B)	End of Sep. 2011 (C)
Unrecoverable or valueless claims	10,174	240	(1,650)	9,933	11,825
Risk claims	58,487	1,275	2,789	57,212	55,698
Special attention loans	28,330	(1,953)	(1,467)	30,284	29,798
Financial Reconstruction Act subtotal [A]	96,993	(437)	(328)	97,430	97,321
Normal claims	2,385,238	(1,520)	1,157	2,386,759	2,384,081
Financial Reconstruction Act total [B]	2,482,232	(1,958)	828	2,484,190	2,481,403
Partial direct write-offs	29,138	667	339	28,470	28,798
NPL Ratio [A] / [B]	3.90	(0.01)	(0.01)	3.92	3.92

## 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. 2012 [A]	[A] - [B]	End of Mar. 2012 [B]	End of Sep. 2012 [A]	[A] - [B]	End of Mar. 2012 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	94.69	(0.64)	95.34	93.58	(1.17)	94.75
Covered by reserves	5.30	0.64	4.65	6.41	1.17	5.24
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.18	0.55	89.62	90.02	0.51	89.50
Covered by collateral, guarantees, etc.	66.17	0.26	65.90	64.81	0.68	64.13
Covered by reserves	24.01	0.29	23.71	25.20	(0.16)	25.37
Reserve ratio against the portion not covered by collateral, guarantees, etc.	70.98	1.41	69.56	71.64	0.90	70.74
Special Attention Obligors	58.59	0.94	57.64	54.34	1.59	52.74
Covered by collateral, guarantees, etc.	39.02	(2.35)	41.38	35.38	(2.20)	37.58
Covered by reserves	19.56	3.30	16.26	18.96	3.80	15.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	32.09	4.34	27.74	29.34	5.05	24.29
Other Watch Obligors	74.23	(0.04)	74.28	70.56	(0.47)	71.04
Covered by collateral, guarantees, etc.	71.04	0.12	70.92	66.97	(0.42)	67.40
Covered by reserves	3.18	(0.16)	3.35	3.58	(0.05)	3.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	11.01	(0.53)	11.54	10.86	(0.29)	11.16
Normal Obligors	0.13	(0.08)	0.22	0.17	(0.10)	0.27

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2012 [A]	[A] - [B]	End of Mar. 2012 [B]	End of Sep. 2012 [A]	[A] - [B]	End of Mar. 2012 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.53	0.37	97.15	95.96	0.59	95.36
Covered by reserves	2.46	(0.37)	2.84	4.03	(0.59)	4.63
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.37	0.47	90.89	89.22	0.72	88.49
Covered by collateral, guarantees, etc.	67.15	(0.47)	67.62	70.82	(1.39)	72.21
Covered by reserves	24.21	0.94	23.26	18.39	2.12	16.27
Reserve ratio against the portion not covered by collateral, guarantees, etc.	73.72	1.85	71.86	63.05	4.47	58.58
Special Attention Obligors	67.44	(1.66)	69.11	64.07	2.55	61.52
Covered by collateral, guarantees, etc.	47.52	(3.47)	50.99	42.84	(0.93)	43.78
Covered by reserves	19.92	1.80	18.11	21.23	3.49	17.73
Reserve ratio against the portion not covered by collateral, guarantees, etc.	37.96	0.99	36.97	37.14	5.58	31.55
Other Watch Obligors	83.28	0.65	82.63	79.67	1.29	78.38
Covered by collateral, guarantees, etc.	80.39	1.38	79.01	78.10	1.32	76.77
Covered by reserves	2.89	(0.72)	3.61	1.57	(0.02)	1.60
Reserve ratio against the portion not covered by collateral, guarantees, etc.	14.75	(2.48)	17.24	7.19	0.28	6.91
Normal Obligors	0.05	(0.02)	0.08	0.12	(0.07)	0.20

## 6. Results of self-assessment of asset quality

(1) Total of three banks

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligators 68.6		Unrecoverable or Valueless Claims 68.6	29.7	38.9	Reserve Ratio 100%	Direct Write-offs	Reserves 3.6 Collateral /Guarantee 65.0	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligators 402.0		Risk Claims 402.0	185.9	176.6	39.4		Reserves 96.5 Collateral /Guarantee 266.0	Risk Claims 90.18%
Watch Obligators	Special Attention Obligators 183.7	Special attention loans 150.1 ----- Subtotal 620.8	29.4	154.2			Reserves 29.6 Collateral /Guarantee 57.2	Special attention loans 57.91%
	Other Watch Obligators 2,231.6	Normal claims 26,296.4	715.3	1,516.3				
Normal Obligators 24,031.1			24,031.1					Total Coverage Ratio 83.46%
Total Exposures 26,917.2		Total 26,917.2	Normal 24,991.6	Category II 1,886.2	Category III 39.4	Category IV -		

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

(2) Resona Bank (Non-consolidated)

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligators 45.2		Unrecoverable or Valueless Claims 45.2	19.4	25.7	Reserve Ratio 100%	Direct Write-offs	Reserves 2.9 Collateral /Guarantee 42.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligators 261.0		Risk Claims 261.0	113.1	121.9	26.0		Reserves 65.8 Collateral /Guarantee 169.2	Risk Claims 90.02%
Watch Obligators	Special Attention Obligators 115.2	Special attention loans 98.0 ----- Subtotal 404.4	14.0	101.1			Reserves 18.5 Collateral /Guarantee 34.1	Special attention loans 53.75%
	Other Watch Obligators 1,504.1	Normal claims 17,431.4	410.3	1,093.8				
Normal Obligators 15,910.0			15,910.0					Total Coverage Ratio 82.34%
Total Exposures 17,835.8		Total 17,835.8	Normal 16,467.0	Category II 1,342.7	Category III 26.0	Category IV -		

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



## (3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors	13.2	Unrecoverable or Valueless Claims 13.2	4.7	8.4	Reserve Ratio 100%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 12.9	Unrecoverable or Valueless Claims 100.00%
							Reserves 19.9 Collateral /Guarantee 55.3	Risk Claims 91.37%
Doubtful Obligors	82.4	Risk Claims 82.4	37.5	37.7	7.1 Reserve Ratio 73.72%		Reserves 4.7 Collateral /Guarantee 11.2	Special attention loans 67.44%
Watch Obligors	Special Attention Obligors 33.6	Special attention loans 23.7 Subtotal 119.4	6.7	26.9				
	Other Watch Obligors 432.3	Normal claims 6,479.8						
Normal Obligors	6,037.5		6,037.5					Total Coverage Ratio 87.57%
Total Exposures 6,599.2		Total 6,599.2	Normal 6,261.2	Category II 330.8	Category III 7.1	Category IV -		

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

## (4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality						(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRA	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors	10.1	Unrecoverable or Valueless Claims 10.1	5.4	4.7	Reserve Ratio 100%	Direct Write-offs	Reserves 0.4 Collateral /Guarantee 9.7	Unrecoverable or Valueless Claims 100.00%
							Reserves 10.7 Collateral /Guarantee 41.4	Risk Claims 89.22%
Doubtful Obligors	58.4	Risk Claims 58.4	35.2	16.9	6.3 Reserve Ratio 63.05%		Reserves 6.4 Collateral /Guarantee 11.8	Special attention loans 64.36%
Watch Obligors	Special Attention Obligors 34.8	Special attention loans 28.3 Subtotal 96.9	8.7	26.1				
	Other Watch Obligors 295.1	Normal claims 2,385.2						
Normal Obligors	2,083.5		2,083.5					Total Coverage Ratio 83.09%
Total Exposures 2,482.2		Total 2,482.2	Normal 2,263.3	Category II 212.6	Category III 6.3	Category IV -		

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

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

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

(1) Performance of 1st half of FY2012

(Billions of yen)

<Total of three banks>	End of Sep. 2012[A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2012[B]
	Unrecoverable or valueless claims	68.6	(5.7)	20.2	(25.9)
Risk claims	402.0	(10.5)	89.3	(99.8)	412.5
Total	470.7	(16.2)	109.6	(125.8)	486.9
Result of measures connected to off-balancing	35.5				55.1

<Resona Bank>

Unrecoverable or valueless claims	45.2	(3.4)	13.7	(17.2)	48.7
Risk claims	261.0	(16.7)	56.6	(73.4)	277.8
Total	306.3	(20.2)	70.3	(90.6)	326.6
Result of measures connected to off-balancing	33.3				62.5

<Saitama Resona Bank>

Unrecoverable or valueless claims	13.2	(2.4)	3.1	(5.6)	15.6
Risk claims	82.4	5.0	20.9	(15.9)	77.4
Total	95.6	2.5	24.1	(21.5)	93.1
Result of measures connected to off-balancing	12.5				14.6

<Kinki Osaka Bank>

Unrecoverable or valueless claims	10.1	0.2	3.3	(3.0)	9.9
Risk claims	58.4	1.2	11.8	(10.5)	57.2
Total	68.6	1.5	15.1	(13.6)	67.1
Result of measures connected to off-balancing	(10.3)				(22.1)

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona	Kinki Osaka Bank
Disposition by borrowers' liquidation	(1.7)	(1.0)	(0.0)	(0.7)
Reconstructive disposition	(0.3)	(0.1)	-	(0.2)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(1.7)	(0.6)	(0.3)	(0.7)
Direct write-offs	(7.7)	(6.9)	(0.8)	0.1
Others	(114.2)	(81.8)	(20.3)	(12.0)
Collection/repayment, etc.	(60.9)	(40.5)	(11.9)	(8.4)
Improvement in debtors' performance	(53.2)	(41.3)	(8.3)	(3.5)
Total	(125.8)	(90.6)	(21.5)	(13.6)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

## 8. Loans and bills discounted by industry

<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. 2012[A]	[A]-[B]	End of Mar. 2012[B]	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	2,639.4	(32.4)	2,671.9	1,900.5	(19.3)	1,919.9
Agriculture, forestry	12.3	1.1	11.2	6.0	0.8	5.2
Fishery	1.2	(0.1)	1.4	1.0	(0.2)	1.3
Mining, quarrying of stone, gravel extraction	14.7	(0.4)	15.1	12.3	(0.2)	12.6
Construction	675.7	(30.4)	706.2	382.3	(5.7)	388.0
Electricity, gas, heating, water	103.0	3.8	99.2	89.3	4.2	85.0
Information and communication	271.2	(11.2)	282.4	235.1	(9.9)	245.1
Transportation, postal service	515.5	(19.2)	534.8	344.6	(16.6)	361.2
Wholesale and retail trade	2,538.8	(26.8)	2,565.7	1,860.8	(15.2)	1,876.0
Finance and insurance	1,046.8	14.8	1,031.9	980.9	5.8	975.0
Real estate	2,509.8	100.2	2,409.5	1,734.7	80.4	1,654.3
Goods rental and leasing	301.1	(5.3)	306.5	244.8	(6.8)	251.6
Services	1,549.7	(40.9)	1,590.7	1,044.4	(25.1)	1,069.5
Government, local government	801.7	8.2	793.5	297.2	(19.7)	317.0
Others	13,189.2	159.3	13,029.8	8,027.0	66.1	7,960.8
Domestic total	26,170.9	120.4	26,050.4	17,161.5	38.1	17,123.4
Japan offshore banking account	-	-	-	-	-	-
Total	26,170.9	120.4	26,050.4	17,161.5	38.1	17,123.4

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	467.7	4.0	463.6	271.1	(17.0)	288.2
Agriculture, forestry	5.7	0.2	5.4	0.6	0.0	0.5
Fishery	0.0	(0.0)	0.0	0.2	0.0	0.1
Mining, quarrying of stone, gravel extraction	2.2	(0.1)	2.4	0.1	(0.0)	0.1
Construction	179.5	(18.2)	197.8	113.8	(6.4)	120.3
Electricity, gas, heating, water	13.5	(0.3)	13.8	0.2	(0.0)	0.2
Information and communication	22.4	0.1	22.3	13.5	(1.3)	14.9
Transportation, postal service	132.8	(0.9)	133.7	38.1	(1.6)	39.8
Wholesale and retail trade	385.4	7.0	378.3	292.5	(18.6)	311.2
Finance and insurance	43.9	12.5	31.4	21.9	(3.4)	25.3
Real estate	558.8	9.9	548.8	216.1	9.8	206.2
Goods rental and leasing	35.7	1.3	34.3	20.5	0.0	20.5
Services	377.1	(9.7)	386.9	128.1	(6.1)	134.2
Government, local government	351.9	0.7	351.2	152.5	27.2	125.2
Others	3,972.1	74.6	3,897.4	1,190.0	18.5	1,171.4
Domestic total	6,549.4	81.3	6,468.0	2,459.9	1.0	2,458.9
Japan offshore banking account	-	-	-	-	-	-
Total	6,549.4	81.3	6,468.0	2,459.9	1.0	2,458.9

Note: 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. 2012[A]	[A]-[B]	End of Mar. 2012[B]	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	88.8	2.9	85.9	54.8	(1.6)	56.4
Agriculture, forestry	0.4	0.1	0.3	0.2	0.0	0.2
Fishery	0.0	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.1	(0.0)	0.2	0.1	(0.0)	0.2
Construction	26.4	(2.6)	29.0	9.6	(0.2)	9.8
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	14.3	(1.4)	15.8	12.2	(1.8)	14.0
Transportation, postal service	19.1	3.0	16.0	11.4	2.7	8.7
Wholesale and retail trade	108.9	3.5	105.3	72.5	(0.7)	73.2
Finance and insurance	6.1	(0.7)	6.9	5.3	(0.4)	5.7
Real estate	103.3	(7.6)	110.9	59.8	(5.9)	65.8
Goods rental and leasing	1.3	(0.2)	1.6	0.9	(0.3)	1.2
Services	66.1	(6.9)	73.0	41.5	(5.5)	47.0
Government, local government	-	-	-	-	-	-
Others	150.6	10.9	139.7	101.9	11.1	90.8
Domestic total	586.0	0.8	585.1	370.7	(2.9)	373.7
Japan offshore banking account	-	-	-	-	-	-
Total	586.0	0.8	585.1	370.7	(2.9)	373.7

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Manufacturing	17.2	2.1	15.1	16.7	2.4	14.2
Agriculture, forestry	0.1	0.0	0.1	0.0	(0.0)	0.0
Fishery	-	-	-	0.0	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	7.2	(1.8)	9.1	9.5	(0.5)	10.0
Electricity, gas, heating, water	-	-	-	-	-	-
Information and communication	1.1	0.2	0.8	0.9	0.0	0.8
Transportation, postal service	5.3	0.0	5.3	2.2	0.3	1.9
Wholesale and retail trade	17.2	3.0	14.2	19.1	1.3	17.8
Finance and insurance	-	-	-	0.8	(0.2)	1.1
Real estate	24.0	1.3	22.6	19.4	(3.0)	22.4
Goods rental and leasing	0.2	0.0	0.1	0.2	(0.0)	0.2
Services	11.6	(1.2)	12.9	12.9	(0.1)	13.1
Government, local government	-	-	-	-	-	-
Others	34.6	0.5	34.1	14.0	(0.6)	14.7
Domestic total	119.0	4.2	114.7	96.2	(0.4)	96.7
Japan offshore banking account	-	-	-	-	-	-
Total	119.0	4.2	114.7	96.2	(0.4)	96.7

Note: Resona Bank's figures include trust account

**(3) Loans to consumers**

(Millions of yen)

<Total of three banks>		End of Sep.			End of Mar.	End of Sep.
		2012 [A]	[A]-[B]	[A]-[C]	2012 [B]	2011 [C]
Housing loans		12,390,922	140,541	298,114	12,250,380	12,092,808
	Before securitization	12,610,429	121,446	259,021	12,488,983	12,351,408
	Residential housing loans	9,213,867	118,516	265,677	9,095,351	8,948,189
	Before securitization	9,424,641	103,429	234,688	9,321,212	9,189,953
	Other consumer loans	303,268	(2,493)	(7,817)	305,762	311,086
Total loans to consumers		12,694,191	138,048	290,296	12,556,142	12,403,894
	Before securitization of housing loans	12,913,698	118,953	251,204	12,794,745	12,662,494

## &lt;Resona Bank&gt;

Housing loans		7,472,067	50,355	111,735	7,421,712	7,360,332
	Before securitization	7,615,267	36,895	84,231	7,578,371	7,531,035
	Residential housing loans	5,337,538	56,670	141,380	5,280,868	5,196,158
	Before securitization	5,472,005	47,219	121,980	5,424,785	5,350,024
	Other consumer loans	158,248	(3,558)	(7,843)	161,806	166,091
Total loans to consumers		7,630,315	46,796	103,891	7,583,519	7,526,424
	Before securitization of housing loans	7,773,515	33,337	76,388	7,740,178	7,697,126

## &lt;Saitama Resona Bank&gt;

Housing loans		3,779,421	70,492	151,117	3,708,928	3,628,303
	Before securitization	3,855,729	64,856	139,528	3,790,873	3,716,201
	Residential housing loans	2,877,819	54,952	111,967	2,822,866	2,765,852
	Before securitization	2,954,127	49,316	100,377	2,904,810	2,853,749
	Other consumer loans	108,553	3,060	3,837	105,493	104,715
Total loans to consumers		3,887,975	73,553	154,955	3,814,422	3,733,019
	Before securitization of housing loans	3,964,283	67,917	143,366	3,896,366	3,820,917

## &lt;Kinki Osaka Bank&gt;

Housing loans		1,139,432	19,693	35,261	1,119,738	1,104,171
	Before securitization	1,139,432	19,693	35,261	1,119,738	1,104,171
	Residential housing loans	998,509	6,893	12,329	991,616	986,179
	Before securitization	998,509	6,893	12,329	991,616	986,179
	Other consumer loans	36,467	(1,994)	(3,811)	38,462	40,278
Total loans to consumers		1,175,900	17,699	31,449	1,158,201	1,144,450
	Before securitization of housing loans	1,175,900	17,699	31,449	1,158,201	1,144,450

**(4) Loans to small and medium-sized corporations and consumers**

(Millions of yen, %)

<Total of three banks>	End of Sep. 2012 [A]	[A]-[B]	[A]-[C]	End of Mar. 2012 [B]	End of Sep. 2011 [C]
Loans to SMEs and consumers	22,268,778	32,948	337,411	22,235,829	21,931,366
Ratio of loans to SMEs and consumers	85.08	(0.26)	0.26	85.35	84.82

## &lt;Resona Bank&gt;

Loans to SMEs and consumers	14,197,779	(21,624)	171,595	14,219,403	14,026,183
Ratio of loans to SMEs and consumers	82.73	(0.31)	0.29	83.04	82.43

## &lt;Saitama Resona Bank&gt;

Loans to SMEs and consumers	5,817,737	81,645	176,551	5,736,092	5,641,185
Ratio of loans to SMEs and consumers	88.82	0.14	0.49	88.68	88.33

## &lt;Kinki Osaka Bank&gt;

Loans to SMEs and consumers	2,253,261	(27,072)	(10,735)	2,280,333	2,263,996
Ratio of loans to SMEs and consumers	91.59	(1.13)	(0.64)	92.73	92.24

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

(Millions of yen)

<Total of three banks>	End of Sep. 2012 [A]	[A]-[B]	[A]-[C]	End of Mar. 2012 [B]	End of Sep. 2011 [C]
Deposits (Term-end)	33,898,783	(717,749)	254,093	34,616,533	33,644,689
Deposits (average balance)	33,453,309	356,023	273,703	33,097,286	33,179,606
Trust principal (Term-end)	393,400	(13,826)	(6,633)	407,227	400,034
Trust principal (average balance)	389,288	(21,080)	(35,227)	410,369	424,516
Loans and bills discounted (Term-end)	26,170,933	120,494	316,656	26,050,439	25,854,277
Banking account	26,113,541	125,012	338,464	25,988,529	25,775,077
Trust account	57,392	(4,517)	(21,807)	61,909	79,200
Loans and bills discounted (average balance)	25,425,210	48,688	41,085	25,376,521	25,384,124
Banking account	25,365,649	67,821	64,203	25,297,827	25,301,445
Trust account	59,560	(19,133)	(23,117)	78,694	82,678

### <Resona Bank>

Deposits (Term-end)	20,179,497	(648,769)	(10,310)	20,828,267	20,189,808
Deposits (average balance)	19,762,882	82,514	14,895	19,680,367	19,747,987
Trust principal (Term-end)	393,400	(13,826)	(6,633)	407,227	400,034
Trust principal (average balance)	389,288	(21,080)	(35,227)	410,369	424,516
Loans and bills discounted (Term-end)	17,161,507	38,106	147,608	17,123,400	17,013,899
Banking account	17,104,115	42,624	169,416	17,061,490	16,934,698
Trust account	57,392	(4,517)	(21,807)	61,909	79,200
Loans and bills discounted (average balance)	16,622,419	(39,413)	(59,936)	16,661,832	16,682,355
Banking account	16,562,858	(20,279)	(36,818)	16,583,137	16,599,677
Trust account	59,560	(19,133)	(23,117)	78,694	82,678

### <Saitama Resona Bank>

Deposits (Term-end)	10,436,484	(115,660)	294,991	10,552,145	10,141,492
Deposits (average balance)	10,480,590	291,348	287,403	10,189,241	10,193,187
Loans and bills discounted (Term-end)	6,549,481	81,384	163,464	6,468,096	6,386,016
Loans and bills discounted (average balance)	6,448,260	93,337	108,871	6,354,923	6,339,389

### <Kinki Osaka Bank>

Deposits (Term-end)	3,282,801	46,680	(30,587)	3,236,120	3,313,388
Deposits (average balance)	3,209,836	(17,840)	(28,594)	3,227,676	3,238,431
Loans and bills discounted (Term-end)	2,459,944	1,002	5,582	2,458,941	2,454,361
Loans and bills discounted (average balance)	2,354,530	(5,235)	(7,849)	2,359,766	2,362,379

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

(Millions of yen)

<Total of three banks>	End of Sep. 2012 [A]	[A]-[B]	[A]-[C]	End of Mar. 2012 [B]	End of Sep. 2011 [C]
Domestic individual deposits (Term-end)	22,857,966	141,155	420,734	22,716,811	22,437,232
Liquid deposits	13,393,244	302,204	783,954	13,091,039	12,609,289
Time deposits	9,265,239	(148,197)	(355,467)	9,413,436	9,620,707
Domestic corporate deposits (Term-end)	9,792,291	(118,204)	(79,801)	9,910,496	9,872,093
Liquid deposits	6,698,869	(99,232)	26,005	6,798,102	6,672,864
Time deposits	2,756,073	(92,475)	(36,236)	2,848,548	2,792,309

<Resona Bank>

Domestic individual deposits (Term-end)	12,106,742	49,127	194,747	12,057,614	11,911,994
Liquid deposits	7,114,675	160,264	430,148	6,954,410	6,684,526
Time deposits	4,844,271	(101,490)	(230,699)	4,945,762	5,074,970
Domestic corporate deposits (Term-end)	7,367,551	(100,783)	(163,189)	7,468,335	7,530,741
Liquid deposits	4,999,906	(125,886)	(36,002)	5,125,793	5,035,909
Time deposits	2,094,134	(28,116)	(55,477)	2,122,250	2,149,611

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,198,397	102,553	233,337	8,095,843	7,965,059
Liquid deposits	5,084,238	124,469	300,524	4,959,768	4,783,714
Time deposits	3,075,221	(19,469)	(65,595)	3,094,690	3,140,817
Domestic corporate deposits (Term-end)	1,759,205	(24,540)	91,935	1,783,745	1,667,269
Liquid deposits	1,262,979	30,748	70,116	1,232,230	1,192,862
Time deposits	459,573	(64,751)	22,745	524,325	436,828

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,552,827	(10,526)	(7,350)	2,563,353	2,560,177
Liquid deposits	1,194,330	17,469	53,281	1,176,861	1,141,049
Time deposits	1,345,746	(27,236)	(59,172)	1,372,983	1,404,919
Domestic corporate deposits (Term-end)	665,535	7,119	(8,547)	658,415	674,082
Liquid deposits	435,983	(4,094)	(8,109)	440,077	444,092
Time deposits	202,365	392	(3,504)	201,972	205,869

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas loans and loans in Japan Offshore Banking Account)

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

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

(Millions of yen)

<Total of three banks>	End of Sep. 2012 [A]	[A]-[B]	[A]-[C]	End of Mar. 2012 [B]	End of Sep. 2011 [C]
Investment trust	1,704,404	(122,704)	1,760	1,827,108	1,702,644
Public bond	723,936	(12,590)	(25,220)	736,526	749,156
Insurance	1,466,545	116,408	238,550	1,350,137	1,227,994

<Resona Bank>

Investment trust	882,799	(65,564)	991	948,364	881,808
Public bond	337,159	3,365	8,005	333,793	329,153
Insurance	701,110	42,728	90,426	658,381	610,684

<Saitama Resona Bank>

Investment trust	558,367	(39,949)	(5,761)	598,317	564,128
Public bond	362,942	(12,742)	(27,247)	375,684	390,189
Insurance	548,562	56,053	116,594	492,508	431,967

<Kinki Osaka Bank>

Investment trust	263,237	(17,189)	6,530	280,426	256,706
Public bond	23,835	(3,214)	(5,978)	27,049	29,813
Insurance	216,873	17,626	31,530	199,246	185,342

Note: 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: based on insurance premiums paid (yen equivalent)



### III. Computation of Deferred Tax Assets

#### 1. Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-
Kinki Osaka Bank	No. 4	1 year

Notes: \*1. Classification of exemplification: Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (JICPA Audit Committee Report No. 66, issued on November 9, 1999)

#### 2. The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Resona Bank	212.0	209.7	83.7	136.2	276.0
Saitama Resona Bank	67.9	45.8	76.4	54.9	60.0
Kinki Osaka Bank	8.2	10.3	8.4	4.5	7.9

#### 3. The estimated amounts of actual net operating profit, income before income taxes, taxable income before adjustments used for the estimation

(Billions of yen)

	Estimated period	Actual net operating profit	Income before income taxes	Taxable income before adjustments
Kinki Osaka Bank	1 year	10.0	0.8	15.6

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

(Consolidated corporate-tax system has been applied since FY 2005. Deferred tax assets and liabilities are calculated on the assumption of the consolidated corporate-tax system)

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Reserve for loan losses	182.9	(14.1)	197.1	23.4	(3.7)	27.2
Write-down on securities	91.1	(0.6)	91.8	9.4	(0.0)	9.4
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	31.8	(0.4)	32.3	8.6	0.0	8.6
Net loss carry forward	7.6	(2.0)	9.7	-	-	-
Others	61.2	(3.4)	64.6	10.2	(1.0)	11.2
Subtotal of deferred tax assets	374.9	(20.8)	395.7	51.7	(4.8)	56.5
Valuation allowance	(153.3)	84.5	(237.9)	(13.2)	3.8	(17.1)
Deferred tax assets	221.5	63.7	157.8	38.4	(0.9)	39.4
Gains on placing trust for retirement benefits	5.0	(0.2)	5.2	-	-	-
Unrealized gains on available-for-sale securities	16.2	(3.8)	20.1	10.3	(0.2)	10.6
Deferred gains on hedges	18.4	2.8	15.6	-	-	-
Others	2.5	(0.5)	3.0	6.4	(0.0)	6.5
Deferred tax liabilities	42.2	(1.7)	44.0	16.7	(0.3)	17.1
Net deferred tax assets	179.3	65.5	113.8	21.7	(0.5)	22.3

	Kinki Osaka Bank		
	End of Sep. 2012[A]	[A]-[B]	End of Mar. 2012[B]
Reserve for loan losses	19.9	0.2	19.7
Write-down on securities	5.6	0.1	5.4
Unrealized losses on available-for-sale securities	-	-	-
Reserve for employees' retirement benefits	2.2	(0.0)	2.2
Net loss carry forward	7.1	0.6	6.5
Others	6.6	(0.1)	6.8
Subtotal of deferred tax assets	41.6	0.8	40.7
Valuation allowance	(35.0)	(1.0)	(33.9)
Deferred tax assets	6.5	(0.1)	6.7
Gains on placing trust for retirement benefits	-	-	-
Unrealized gains on available-for-sale securities	0.8	0.3	0.5
Deferred gains on hedges	-	-	-
Others	0.1	(0.0)	0.1
Deferred tax liabilities	0.9	0.3	0.6
Net deferred tax assets	5.6	(0.5)	6.1