
Financial Results Report

for the First Half of FY 2014
(Reference Materials)

November 11, 2014



Resona Holdings, Inc.

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I. Highlights of Financial Results for the First Half of Fiscal Year 2014

1. Statements of income

<Consolidated>

(Millions of yen)

		1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Ordinary income	1	439,551	10,340	429,210
Consolidated gross operating profit	2	310,441	(2,027)	312,468
Interest income	3	210,185	(5,165)	215,350
Trust fees (after disposal of problem loans in the trust account)	4	11,255	(620)	11,876
<Disposal of problem loans in the trust account>	5	34	44	(10)
Fees and commissions	6	72,557	1,927	70,629
Trading income	7	2,064	4,828	(2,763)
Other operating income	8	14,379	(2,998)	17,377
Provision to general reserve for possible loan losses	9	—	—	—
General and administrative expenses	10	(177,602)	(1,903)	(175,699)
Other gains/(losses), net	11	54,886	17,257	37,628
Net gains/(losses) on stocks	12	23,486	3,399	20,087
Disposal of problem loans	13	(6,271)	4,991	(11,262)
Reversal of credit expenses	14	30,176	4,952	25,224
Equity in earnings of investments in affiliates	15	80	(15)	95
Ordinary profit	16	187,725	13,327	174,398
Extraordinary gains	17	71	(3,051)	3,122
Extraordinary losses	18	(1,661)	(15)	(1,646)
Income before income taxes and minority interests	19	186,134	10,260	175,874
Income taxes-current	20	(34,776)	(4,554)	(30,221)
Income taxes-deferred	21	(16,131)	3,085	(19,217)
Minority interests in net income	22	(2,522)	1,844	(4,366)
Net income	23	132,704	10,635	122,069

Credit expense (5, 9, 13, 14)	24	23,939	9,988	13,951
Disposal of problem loans in the trust account	25	34	44	(10)
Provision to general reserve for possible loan losses	26	22,481	4,723	17,757
Write-off of loans	27	(5,907)	4,476	(10,384)
Provision to specific reserve for possible loan losses	28	(975)	2,421	(3,397)
Provision to special reserve for certain overseas loans	29	0	0	(0)
Other disposal of problem loans	30	(363)	514	(877)
Gains on recoveries of written-off loans	31	8,670	(2,193)	10,864

<Reference> Number of consolidated subsidiaries

(Companies)

		1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Number of consolidated subsidiaries	32	15	—	15
Number of affiliated companies accounted for by the equity method	33	1	—	1
Total	34	16	—	16

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

(Millions of yen)

		Total of three banks			Resona Bank		
		1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Gross operating profit	1	285,380	(472)	285,852	191,503	2,465	189,038
Gross operating profit from domestic operations	2	266,937	(6,604)	273,542	174,080	(2,601)	176,682
Interest income	3	198,876	(6,721)	205,598	123,346	(3,772)	127,118
Trust fees (after disposal of problem loans in the trust account)	4	11,257	(620)	11,877	11,257	(620)	11,877
<Disposal of problem loans in the trust account>	5	34	44	(10)	34	44	(10)
Fees and commissions	6	50,722	2,844	47,877	35,670	1,865	33,805
Trading income	7	(185)	169	(355)	(185)	169	(355)
Other operating income	8	6,266	(2,277)	8,543	3,990	(244)	4,235
Gross operating profit from international operations	9	18,442	6,132	12,309	17,423	5,067	12,355
Interest income	10	7,345	2,112	5,233	7,100	2,086	5,014
Fees and commissions	11	1,224	0	1,224	1,059	5	1,053
Trading income	12	1,707	4,078	(2,371)	1,707	4,078	(2,371)
Other operating income	13	8,165	(57)	8,223	7,555	(1,102)	8,658
Expenses (excluding non-recurring items)	14	(165,878)	1,843	(167,722)	(108,944)	1,278	(110,223)
Personnel expenses	15	(64,615)	853	(65,468)	(41,593)	698	(42,292)
Non-personnel expenses	16	(91,630)	2,288	(93,919)	(61,024)	1,587	(62,611)
Taxes	17	(9,632)	(1,298)	(8,334)	(6,327)	(1,007)	(5,320)
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit *1	19	119,467	1,326	118,140	82,524	3,699	78,824
Core net operating profit *2	20	108,924	29	108,895	74,706	1,407	73,299
Net operating profit	21	119,501	1,371	118,130	82,558	3,744	78,814
Net gains/(losses) on bonds	22	10,543	1,297	9,245	7,817	2,292	5,524
Other gains/(losses), net	23	50,103	9,950	40,153	49,393	9,256	40,137
Net gains/(losses) on stocks	24	23,424	3,361	20,062	23,574	4,166	19,407
Gains on sale	25	24,138	3,608	20,530	23,737	3,869	19,868
Losses on sale	26	(37)	135	(172)	(36)	128	(165)
Losses on devaluation	27	(677)	(381)	(295)	(126)	168	(295)
Disposal of problem loans	28	(5,143)	3,761	(8,905)	(1,822)	2,977	(4,800)
Reversal of credit expenses	29	28,212	4,451	23,761	22,912	2,809	20,102
Other	30	3,610	(1,624)	5,234	4,730	(696)	5,426
Ordinary profit	31	169,605	11,321	158,284	131,952	13,001	118,951
Extraordinary gains/(losses), net	32	(1,586)	54	(1,640)	(1,486)	(117)	(1,368)
Gains/(losses) on disposal of fixed assets	33	(592)	65	(658)	(565)	(29)	(536)
Impairment losses on fixed assets	34	(994)	(11)	(982)	(920)	(88)	(831)
Income before income taxes	35	168,018	11,375	156,643	130,466	12,883	117,582
Income taxes-current	36	(30,773)	(3,384)	(27,388)	(23,467)	(6,613)	(16,854)
Income taxes-deferred	37	(14,999)	6,351	(21,350)	(10,756)	6,305	(17,062)
Net income	38	122,246	14,341	107,904	96,241	12,575	83,666
Credit expense (5, 18, 28, 29)	39	23,103	8,257	14,845	21,123	5,831	15,292
Disposal of problem loans in the trust account	40	34	44	(10)	34	44	(10)
Provision to general reserve for possible loan losses	41	17,621	5,344	12,276	13,114	5,083	8,031
Write-off of loans	42	(4,813)	3,288	(8,101)	(1,991)	2,613	(4,605)
Provision to specific reserve for possible loan losses	43	2,227	1,533	694	4,121	(53)	4,174
Provision to special reserve for certain overseas loans	44	0	0	(0)	0	0	(0)
Other disposal of problem loans	45	(330)	473	(803)	169	364	(194)
Gains on recoveries of written-off loans	46	8,362	(2,426)	10,789	5,675	(2,221)	7,896

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 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Gross operating profit	1	68,140	(859)	69,000	25,736	(2,077)	27,814
Gross operating profit from domestic operations	2	67,658	(1,437)	69,095	25,199	(2,565)	27,764
Interest income	3	56,283	(2,382)	58,665	19,247	(567)	19,814
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	10,115	132	9,982	4,935	846	4,089
Trading income	7	-	-	-	-	-	-
Other operating income	8	1,259	811	447	1,016	(2,844)	3,860
Gross operating profit from international operations	9	482	577	(95)	537	487	49
Interest income	10	33	19	13	211	6	205
Fees and commissions	11	83	(2)	86	81	(2)	84
Trading income	12	-	-	-	-	-	-
Other operating income	13	365	561	(195)	243	483	(239)
Expenses (excluding non-recurring items)	14	(38,136)	6	(38,142)	(18,797)	558	(19,355)
Personnel expenses	15	(14,449)	(34)	(14,415)	(8,572)	188	(8,760)
Non-personnel expenses	16	(21,430)	228	(21,658)	(9,176)	472	(9,648)
Taxes	17	(2,256)	(188)	(2,067)	(1,049)	(102)	(946)
Provision to general reserve for possible loan losses	18	-	-	-	-	-	-
Actual net operating profit *1	19	30,004	(853)	30,857	6,939	(1,519)	8,458
Core net operating profit *2	20	28,379	(2,209)	30,588	5,838	831	5,006
Net operating profit	21	30,004	(853)	30,857	6,939	(1,519)	8,458
Net gains/(losses) on bonds	22	1,624	1,355	268	1,100	(2,350)	3,451
Other gains/(losses), net	23	(74)	(1,216)	1,141	784	1,909	(1,125)
Net gains/(losses) on stocks	24	(150)	(352)	201	1	(452)	453
Gains on sale	25	399	190	208	1	(452)	453
Losses on sale	26	-	7	(7)	(0)	(0)	-
Losses on devaluation	27	(550)	(550)	-	-	0	(0)
Disposal of problem loans	28	(2,237)	(540)	(1,696)	(1,082)	1,325	(2,408)
Reversal of credit expenses	29	2,594	121	2,472	2,705	1,519	1,186
Other	30	(280)	(445)	164	(839)	(483)	(356)
Ordinary profit	31	29,929	(2,070)	31,999	7,723	390	7,333
Extraordinary gains/(losses), net	32	4	123	(119)	(104)	48	(152)
Gains/(losses) on disposal of fixed assets	33	6	122	(115)	(33)	(27)	(6)
Impairment losses on fixed assets	34	(2)	1	(3)	(70)	75	(146)
Income before income taxes	35	29,933	(1,946)	31,879	7,619	438	7,180
Income taxes-current	36	(7,598)	1,943	(9,541)	292	1,285	(992)
Income taxes-deferred	37	(2,738)	(438)	(2,300)	(1,503)	484	(1,988)
Net income	38	19,596	(441)	20,037	6,408	2,207	4,200
Credit expense (5, 18, 28, 29)	39	356	(419)	775	1,622	2,845	(1,222)
Disposal of problem loans in the trust account	40	-	-	-	-	-	-
Provision to general reserve for possible loan losses	41	1,863	(510)	2,374	2,643	771	1,871
Write-off of loans	42	(1,741)	(350)	(1,390)	(1,080)	1,025	(2,105)
Provision to specific reserve for possible loan losses	43	(1,281)	692	(1,973)	(612)	894	(1,506)
Provision to special reserve for certain overseas loans	44	-	-	-	-	-	-
Other disposal of problem loans	45	(496)	(190)	(306)	(2)	299	(302)
Gains on recoveries of written-off loans	46	2,012	(59)	2,072	675	(145)	820

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 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Actual net operating profit	119,467	1,326	118,140	82,524	3,699	78,824
Actual net operating profit per employee (thousands of yen)	7,817	133	7,683	8,453	464	7,989
Net operating profit	119,501	1,371	118,130	82,558	3,744	78,814
Net operating profit per employee (thousands of yen)	7,819	135	7,683	8,457	468	7,988

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Actual net operating profit	30,004	(853)	30,857	6,939	(1,519)	8,458
Actual net operating profit per employee (thousands of yen)	9,271	(338)	9,610	3,035	(643)	3,679
Net operating profit	30,004	(853)	30,857	6,939	(1,519)	8,458
Net operating profit per employee (thousands of yen)	9,271	(338)	9,610	3,035	(643)	3,679

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Net income ROE	15.01	3.21	11.80

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

(%)

	Total of three banks			Resona Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Net operating profit ROE	14.00	1.06	12.93	13.50	1.78	11.71
Net income ROE	14.32	2.50	11.81	15.73	3.30	12.43

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Net operating profit ROE	16.53	(0.37)	16.90	11.49	(3.10)	14.60
Net income ROE	10.79	(0.18)	10.97	10.61	3.36	7.25

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 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Average interest rate on funds invested (a)	1.05	(0.09)	1.14	1.08	(0.08)	1.16
Average interest rate of loans and bills discounted (c)	1.41	(0.09)	1.51	1.36	(0.09)	1.46
Average interest rate on securities	0.68	0.16	0.51	0.81	0.28	0.52
Average interest rate on procured funds (b)	0.84	(0.06)	0.90	0.88	(0.06)	0.95
Average interest rate of deposits and negotiable CDs (d)	0.04	(0.01)	0.05	0.04	(0.01)	0.05
Average interest rate on external debt	0.23	(0.02)	0.26	0.09	(0.00)	0.09
Gross interest margin (a) - (b)	0.21	(0.03)	0.24	0.19	(0.02)	0.21
Loan-to-deposit spread (c) - (d)	1.37	(0.08)	1.45	1.32	(0.08)	1.40

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Average interest rate on funds invested (a)	0.95	(0.11)	1.06	1.19	(0.08)	1.27
Average interest rate of loans and bills discounted (c)	1.50	(0.09)	1.60	1.51	(0.09)	1.60
Average interest rate on securities	0.54	0.04	0.49	0.57	0.06	0.51
Average interest rate on procured funds (b)	0.65	(0.05)	0.70	1.17	(0.07)	1.25
Average interest rate of deposits and negotiable CDs (d)	0.03	(0.00)	0.03	0.07	(0.02)	0.09
Average interest rate on external debt	0.60	0.00	0.60	1.47	(0.05)	1.53
Gross interest margin (a) - (b)	0.29	(0.06)	0.36	0.02	(0.00)	0.02
Loan-to-deposit spread (c) - (d)	1.47	(0.09)	1.56	1.44	(0.07)	1.51

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, %)

1. Total operations	1st half of FY 2014 (A)			(A)-(B)			1st half of FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	41,416,636	227,836	1.09	1,773,511	(6,626)	(0.08)	39,643,124	234,463	1.17
Loans and bills discounted	26,317,959	185,677	1.40	317,606	(10,569)	(0.09)	26,000,352	196,246	1.50
Securities	7,703,459	28,579	0.73	(2,629,828)	800	0.20	10,333,287	27,778	0.53
Source of Funds	41,585,747	21,614	0.10	1,853,087	(2,016)	(0.01)	39,732,659	23,631	0.11
Deposits	35,096,890	7,141	0.04	569,969	(2,597)	(0.01)	34,526,921	9,739	0.05
Negotiable certificates of deposit	2,320,030	913	0.07	480,200	203	0.00	1,839,829	709	0.07
Call money	878,897	613	0.13	617,430	332	(0.07)	261,467	280	0.21
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	993,658	1,723	0.34	(339,529)	(176)	0.06	1,333,187	1,899	0.28

2. Domestic operations

Use of Funds	40,531,286	213,911	1.05	1,796,090	(8,917)	(0.09)	38,735,196	222,829	1.14
Loans and bills discounted	25,889,767	183,462	1.41	277,431	(10,701)	(0.09)	25,612,335	194,164	1.51
Securities	7,525,095	25,859	0.68	(2,536,492)	(173)	0.16	10,061,587	26,033	0.51
Source of Funds	40,713,286	15,035	0.07	1,880,628	(2,195)	(0.01)	38,832,657	17,230	0.08
Deposits	34,553,268	6,586	0.03	501,006	(2,470)	(0.01)	34,052,261	9,057	0.05
Negotiable certificates of deposit	2,320,030	913	0.07	480,200	203	0.00	1,839,829	709	0.07
Call money	647,204	270	0.08	527,343	229	0.01	119,861	41	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	975,284	1,679	0.34	(354,214)	(210)	0.05	1,329,498	1,890	0.28

3. International operations

Use of Funds	1,230,820	14,073	2.28	221,083	2,370	(0.03)	1,009,737	11,702	2.31
Loans and bills discounted	428,191	2,214	1.03	40,174	132	(0.03)	388,016	2,081	1.07
Securities	178,364	2,719	3.04	(93,335)	974	1.75	271,700	1,744	1.28
Source of Funds	1,217,931	6,728	1.10	216,120	258	(0.18)	1,001,810	6,469	1.28
Deposits	543,621	554	0.20	68,962	(126)	(0.08)	474,659	681	0.28
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	231,692	342	0.29	90,086	103	(0.04)	141,606	239	0.33
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	18,374	43	0.46	14,685	34	(0.02)	3,689	9	0.49

<Non-consolidated figures of each bank>

<Resona bank>

(Millions of yen, %)

	1st half of FY 2014 (A)			(A)-(B)			1st half of FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	25,354,625	146,615	1.15	886,655	(3,025)	(0.06)	24,467,970	149,641	1.21
Loans and bills discounted	17,226,584	117,049	1.35	236,775	(6,762)	(0.09)	16,989,809	123,811	1.45
Securities	3,958,030	18,065	0.91	(2,050,633)	1,241	0.35	6,008,664	16,824	0.55
Source of Funds	25,667,753	16,168	0.12	979,835	(1,339)	(0.01)	24,687,918	17,508	0.14
Deposits	20,569,100	4,243	0.04	178,029	(1,890)	(0.01)	20,391,070	6,133	0.05
Negotiable certificates of deposit	2,070,803	822	0.07	453,825	200	0.00	1,616,977	622	0.07
Call money	797,366	584	0.14	598,820	326	(0.11)	198,546	257	0.25
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	735,548	404	0.10	(312,893)	(131)	0.00	1,048,442	535	0.10

2. Domestic operations

Use of Funds	24,535,633	133,057	1.08	903,308	(5,294)	(0.08)	23,632,324	138,352	1.16
Loans and bills discounted	16,805,099	114,867	1.36	197,188	(6,889)	(0.09)	16,607,910	121,757	1.46
Securities	3,833,633	15,629	0.81	(1,969,709)	281	0.28	5,803,343	15,347	0.52
Source of Funds	24,861,521	9,711	0.07	1,001,448	(1,521)	(0.01)	23,860,073	11,233	0.09
Deposits	20,083,118	3,710	0.03	101,469	(1,764)	(0.01)	19,981,649	5,475	0.05
Negotiable certificates of deposit	2,070,803	822	0.07	453,825	200	0.00	1,616,977	622	0.07
Call money	566,434	243	0.08	509,308	224	0.01	57,125	18	0.06
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	717,174	360	0.10	(327,578)	(165)	(0.00)	1,044,752	526	0.10

3. International operations

Use of Funds	1,131,762	13,687	2.41	230,750	2,358	(0.09)	901,012	11,328	2.50
Loans and bills discounted	421,485	2,181	1.03	39,586	127	(0.04)	381,898	2,054	1.07
Securities	124,396	2,436	3.90	(80,924)	960	2.47	205,320	1,476	1.43
Source of Funds	1,119,001	6,586	1.17	225,790	272	(0.23)	893,210	6,313	1.40
Deposits	485,981	532	0.21	76,560	(125)	(0.10)	409,421	658	0.32
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	230,932	341	0.29	89,511	102	(0.04)	141,420	239	0.33
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	18,374	43	0.46	14,685	34	(0.02)	3,689	9	0.49

	1st half of FY 2014 (A)			(A)-(B)			1st half of FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	12,547,775	60,028	0.95	808,627	(2,687)	(0.11)	11,739,147	62,716	1.06
Loans and bills discounted	6,648,994	50,141	1.50	93,674	(2,575)	(0.09)	6,555,319	52,716	1.60
Securities	2,920,596	8,019	0.54	(636,518)	(869)	0.04	3,557,114	8,888	0.49
Source of Funds	12,468,968	3,712	0.05	807,758	(325)	(0.00)	11,661,209	4,037	0.06
Deposits	11,283,608	1,761	0.03	388,958	(363)	(0.00)	10,894,650	2,124	0.03
Negotiable certificates of deposit	168,661	56	0.06	10,428	4	0.00	158,233	51	0.06
Call money	81,530	28	0.06	18,719	5	(0.00)	62,811	22	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	186,315	786	0.84	(26,227)	(22)	0.08	212,543	808	0.75
2. Domestic operations									
Use of Funds	12,494,485	59,878	0.95	811,569	(2,705)	(0.11)	11,682,915	62,584	1.06
Loans and bills discounted	6,644,943	50,121	1.50	94,786	(2,569)	(0.10)	6,550,156	52,690	1.60
Securities	2,899,797	7,929	0.54	(634,472)	(893)	0.04	3,534,270	8,823	0.49
Source of Funds	12,415,801	3,595	0.05	810,680	(323)	(0.00)	11,605,121	3,919	0.06
Deposits	11,238,967	1,745	0.03	393,546	(363)	(0.00)	10,845,420	2,108	0.03
Negotiable certificates of deposit	168,661	56	0.06	10,428	4	0.00	158,233	51	0.06
Call money	80,770	27	0.06	18,144	4	(0.00)	62,625	22	0.07
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	186,315	786	0.84	(26,227)	(22)	0.08	212,543	808	0.75
3. International operations									
Use of Funds	59,343	152	0.51	(988)	18	0.06	60,331	133	0.44
Loans and bills discounted	4,051	19	0.97	(1,112)	(6)	(0.03)	5,163	26	1.00
Securities	20,799	89	0.86	(2,045)	24	0.29	22,844	65	0.56
Source of Funds	59,220	119	0.40	(967)	(1)	0.00	60,188	120	0.39
Deposits	44,641	16	0.07	(4,588)	0	0.00	49,229	15	0.06
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	760	1	0.27	574	0	0.05	185	0	0.21
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	-	-	-	-	-	-

	1st half of FY 2014 (A)			(A)-(B)			1st half of FY 2013 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	3,514,235	21,192	1.20	78,228	(913)	(0.08)	3,436,006	22,105	1.28
Loans and bills discounted	2,442,380	18,486	1.50	(12,842)	(1,231)	(0.09)	2,455,223	19,718	1.60
Securities	824,832	2,494	0.60	57,324	428	0.06	767,508	2,065	0.53
Source of Funds	3,449,025	1,733	0.10	65,493	(352)	(0.02)	3,383,531	2,085	0.12
Deposits	3,244,181	1,136	0.06	2,981	(344)	(0.02)	3,241,200	1,480	0.09
Negotiable certificates of deposit	80,564	35	0.08	15,946	(0)	(0.02)	64,618	35	0.11
Call money	-	-	-	(109)	(0)	(0.12)	109	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	71,794	532	1.47	(407)	(22)	(0.05)	72,202	554	1.53

2. Domestic operations

Use of Funds	3,501,168	20,975	1.19	81,211	(917)	(0.08)	3,419,957	21,892	1.27
Loans and bills discounted	2,439,724	18,473	1.51	(14,543)	(1,242)	(0.09)	2,454,268	19,716	1.60
Securities	791,664	2,301	0.57	67,690	438	0.06	723,974	1,862	0.51
Source of Funds	3,435,963	1,727	0.10	68,500	(350)	(0.02)	3,367,463	2,077	0.12
Deposits	3,231,182	1,131	0.06	5,990	(342)	(0.02)	3,225,191	1,473	0.09
Negotiable certificates of deposit	80,564	35	0.08	15,946	(0)	(0.02)	64,618	35	0.11
Call money	-	-	-	(109)	(0)	(0.12)	109	0	0.12
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	71,794	532	1.47	(407)	(22)	(0.05)	72,202	554	1.53

3. International operations

Use of Funds	39,714	234	1.17	(8,678)	(6)	0.18	48,392	240	0.99
Loans and bills discounted	2,655	13	0.98	1,700	11	0.61	954	1	0.36
Securities	33,168	192	1.15	(10,366)	(10)	0.22	43,534	203	0.93
Source of Funds	39,709	22	0.11	(8,702)	(12)	(0.03)	48,411	35	0.14
Deposits	12,999	5	0.08	(3,009)	(1)	(0.00)	16,009	7	0.09
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	-	-	-	(0)	(0)	(0.25)	0	0	0.25
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. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
Retirement benefit obligation	380,924	(8,496)	389,420	293,330	(6,625)	299,956
Pension plan assets at fair value	392,915	2,636	390,279	323,431	(1,709)	325,141
Prepaid pension cost	72,266	8,959	63,307	64,053	5,709	58,344
Reserve for employees' retirement benefits	7,871	(1,159)	9,030	-	-	-
Amount to be amortized	52,403	(1,014)	53,417	33,952	793	33,158

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
Retirement benefit obligation	49,528	(1,542)	51,071	38,064	(328)	38,393
Pension plan assets at fair value	41,235	2,597	38,638	28,248	1,748	26,499
Prepaid pension cost	5,700	1,979	3,721	2,513	1,270	1,242
Reserve for employees' retirement benefits	3,371	(1,144)	4,516	4,499	(14)	4,514
Amount to be amortized	10,621	(1,016)	11,637	7,829	(791)	8,621

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of three banks			Resona Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Retirement benefit expenses	(8,137)	(3,671)	(4,465)	(4,127)	(2,550)	(1,577)
Service cost	(5,715)	(319)	(5,396)	(3,948)	(250)	(3,698)
Interest cost	(2,545)	199	(2,745)	(1,962)	159	(2,121)
Expected return on pension plan assets	2,452	217	2,234	1,926	160	1,766
Amortization of actuarial differences	(1,014)	(2,455)	1,441	793	(1,682)	2,476
Other	(1,313)	(1,313)	-	(937)	(937)	-

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Retirement benefit expenses	(2,433)	(661)	(1,772)	(1,576)	(459)	(1,116)
Service cost	(1,087)	5	(1,093)	(679)	(75)	(604)
Interest cost	(331)	24	(356)	(252)	15	(267)
Expected return on pension plan assets	260	31	228	264	25	239
Amortization of actuarial differences	(1,016)	(464)	(551)	(791)	(308)	(483)
Other	(258)	(258)	-	(117)	(117)	-

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 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Net gains/(losses) on bonds	10,543	1,297	9,245	7,817	2,292	5,524
Gains on sale	12,780	(1,247)	14,027	9,883	1,405	8,478
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,220)	2,499	(4,719)	(2,049)	842	(2,892)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(17)	45	(62)	(17)	44	(61)
Net gains/(losses) on stocks	23,424	3,361	20,062	23,574	4,166	19,407
Gains on sale	24,138	3,608	20,530	23,737	3,869	19,868
Losses on sale	(37)	135	(172)	(36)	128	(165)
Losses on devaluation	(677)	(381)	(295)	(126)	168	(295)

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)	1st half of FY 2014 (A)	(A)-(B)	1st half of FY 2013 (B)
Net gains/(losses) on bonds	1,624	1,355	268	1,100	(2,350)	3,451
Gains on sale	1,793	119	1,674	1,103	(2,771)	3,875
Gains on redemption	-	-	-	-	-	-
Losses on sale	(168)	1,236	(1,405)	(2)	420	(422)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	-	-	-	(0)	0	(0)
Net gains/(losses) on stocks	(150)	(352)	201	1	(452)	453
Gains on sale	399	190	208	1	(452)	453
Losses on sale	-	7	(7)	(0)	(0)	-
Losses on devaluation	(550)	(550)	-	-	0	(0)

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. 2014)	Change from End of Mar. 2014	Unrealized gains/(losses)			Change from End of Mar. 2014
			(End of Sep. 2014)	Gain	Loss	
Bonds held to maturity	2,324,950	174,207	69,184	69,190	(5)	1,334
Available-for-sale securities	5,837,055	(697,327)	424,800	430,351	(5,551)	91,520
Stocks	735,331	86,222	403,086	405,802	(2,716)	85,911
Bonds	4,778,597	(786,812)	15,222	16,114	(892)	3,350
JGB	3,610,786	(843,683)	4,093	4,507	(413)	3,198
Other	323,125	3,262	6,491	8,434	(1,943)	2,258

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.

A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of March 31, 2014 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	424,800
Fair value hedge gains recorded as income	(less) 8,117
Deferred tax liabilities	(less) 110,165
Unrealized gains on available-for-sale securities (before adjustment)	306,516
Amounts attributable to minority interests	(less) 67
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	4
Amount reported on the Consolidated Balance Sheet	306,453

(Millions of yen)

<Total of three banks>	B/S Amount (End of Sep. 2014)	Change from End of Mar. 2014	Unrealized gains/(losses)			Change from End of Mar. 2014
			(End of Sep. 2014)	Gain	Loss	
Bonds held to maturity	2,324,950	174,207	69,184	69,190	(5)	1,334
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,834,260	(697,271)	424,329	429,880	(5,551)	91,516
Stocks	734,576	86,219	402,621	405,337	(2,716)	85,908
Bonds	4,778,594	(786,809)	15,222	16,114	(892)	3,350
Other	321,089	3,317	6,485	8,428	(1,943)	2,257

<Resona Bank>

Bonds held to maturity	1,522,000	153,515	41,088	41,088	-	2,010
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,745,952	(847,678)	326,100	330,961	(4,860)	74,768
Stocks	585,636	71,288	321,656	324,166	(2,510)	72,157
Bonds	2,003,800	(894,268)	3,058	3,779	(720)	2,649
Other	156,514	(24,698)	1,385	3,015	(1,629)	(37)

<Saitama Resona Bank>

Bonds held to maturity	644,196	16,329	21,676	21,678	(1)	83
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,342,632	89,362	83,015	83,384	(368)	12,678
Stocks	137,248	13,410	73,717	73,867	(149)	12,239
Bonds	2,161,272	75,349	8,644	8,786	(141)	(242)
Other	44,110	602	653	731	(78)	681

<Kinki Osaka Bank>

Bonds held to maturity	158,753	4,362	6,419	6,423	(4)	(758)
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	745,675	61,044	15,213	15,535	(321)	4,069
Stocks	11,690	1,520	7,247	7,303	(56)	1,511
Bonds	613,521	32,109	3,518	3,549	(30)	944
Other	120,464	27,413	4,447	4,682	(235)	1,613

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. 2014							End of Mar. 2014						
	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
<Total of three banks>														
Bonds held to maturity	38.7	382.5	629.9	690.0	580.0	3.0	2,324.3	128.1	290.7	372.5	1,025.4	330.0	3.0	2,149.8
Japanese government bonds	-	287.3	542.5	599.7	430.0	3.0	1,862.5	95.0	200.0	284.3	945.2	180.0	3.0	1,707.5
Floating-rate JGBs	-	207.3	142.5	200.2	-	-	550.0	-	120.0	135.3	294.7	-	-	550.0
Japanese local government bonds	35.9	89.7	84.7	90.0	150.0	-	450.4	31.5	86.8	86.2	80.1	150.0	-	434.8
Japanese corporate bonds	2.7	5.4	2.7	0.3	-	-	11.3	1.5	3.9	1.9	0.0	-	-	7.5
Available-for-sale securities	1,302.1	924.2	1,972.1	174.8	367.7	215.8	4,957.1	1,595.1	1,228.5	2,101.6	189.5	530.7	131.2	5,776.7
Bonds	1,281.5	877.7	1,951.3	151.4	314.3	88.4	4,664.8	1,572.7	1,165.8	2,088.3	127.2	514.7	70.8	5,539.9
Japanese government bonds	995.2	560.0	1,621.0	75.0	279.0	64.0	3,594.2	1,383.0	749.5	1,799.4	50.0	416.0	45.0	4,442.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	12.4	-	-	-	12.4
Japanese local government bonds	9.2	31.5	88.4	43.1	13.1	-	185.6	12.6	25.8	79.2	47.7	33.5	-	199.1
Japanese corporate bonds	277.0	286.1	241.8	33.3	22.2	24.4	885.0	177.1	390.5	209.7	29.4	65.2	25.8	897.8
Other	20.6	46.5	20.7	23.4	53.4	127.4	292.2	22.3	62.6	13.2	62.3	15.9	60.3	236.8
Total	1,340.9	1,306.8	2,602.1	864.9	947.7	218.8	7,281.4	1,723.2	1,519.2	2,474.1	1,214.9	860.7	134.2	7,926.6
<Resona Bank>														
Bonds held to maturity	-	214.5	465.5	399.5	430.0	-	1,509.5	95.0	180.0	203.5	696.0	180.0	-	1,354.5
Japanese government bonds	-	214.5	465.5	399.5	430.0	-	1,509.5	95.0	180.0	203.5	696.0	180.0	-	1,354.5
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	894.0	148.9	606.0	25.6	252.6	148.0	2,075.4	1,095.8	207.8	1,118.5	116.8	423.1	55.1	3,017.4
Bonds	893.3	142.2	604.0	5.8	204.7	64.0	1,914.2	1,093.5	170.8	1,115.4	56.9	409.8	45.0	2,891.6
Japanese government bonds	800.0	-	500.0	-	195.0	64.0	1,559.0	1,000.0	-	1,000.0	50.0	350.0	45.0	2,445.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	2.0	4.4	44.7	-	9.6	-	60.9	0.7	4.1	43.6	-	6.4	-	55.0
Japanese corporate bonds	91.3	185.6	79.5	5.8	14.5	-	376.9	92.8	166.7	71.7	6.9	53.3	-	391.6
Other	0.6	6.7	1.9	19.7	47.9	84.0	161.2	2.2	36.9	3.0	59.9	13.3	10.1	125.7
Total	894.0	363.4	1,071.5	425.1	682.6	148.0	3,584.9	1,190.8	387.8	1,322.0	812.8	603.1	55.1	4,371.9
<Saitama Resona Bank>														
Bonds held to maturity	35.9	137.5	125.7	201.2	150.0	-	650.4	31.5	86.8	134.0	232.3	150.0	-	634.8
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	35.9	89.7	84.7	90.0	150.0	-	450.4	31.5	86.8	86.2	80.1	150.0	-	434.8
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	257.5	683.2	1,088.1	118.2	3.3	25.9	2,176.6	432.2	823.8	744.2	49.0	32.1	28.3	2,109.9
Bonds	257.5	673.9	1,083.7	114.7	2.3	10.8	2,143.2	432.2	809.8	739.1	46.7	32.1	12.0	2,072.2
Japanese government bonds	195.0	560.0	1,005.0	75.0	-	-	1,835.0	383.0	749.3	707.4	-	5.0	-	1,844.7
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	12.4	-	-	-	12.4
Japanese local government bonds	5.2	11.8	31.0	38.7	1.8	-	88.6	11.4	6.6	23.6	46.2	27.1	-	115.0
Japanese corporate bonds	57.3	102.1	47.6	1.0	0.5	10.8	219.5	37.8	53.9	8.0	0.5	-	12.0	112.4
Other	-	9.2	4.3	3.5	1.0	15.1	33.3	0.0	13.9	5.1	2.3	-	16.2	37.7
Total	293.5	820.8	1,213.8	319.4	153.4	25.9	2,827.0	463.8	910.6	878.3	281.4	182.1	28.3	2,744.7
<Kinki Osaka Bank>														
Bonds held to maturity	2.7	30.4	38.7	89.3	-	3.0	164.3	1.5	23.9	34.9	97.0	-	3.0	160.5
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	2.7	5.4	2.7	0.3	-	-	11.3	1.5	3.9	1.9	0.0	-	-	7.5
Available-for-sale securities	150.6	92.0	277.9	30.9	111.6	41.8	705.0	66.9	196.8	238.8	23.5	75.4	47.6	649.3
Bonds	130.6	61.5	263.5	30.8	107.3	13.5	607.3	46.9	185.1	233.8	23.5	72.8	13.8	576.0
Japanese government bonds	0.2	-	116.0	-	84.0	-	200.2	-	0.2	92.0	-	61.0	-	153.2
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	2.0	15.3	12.6	4.4	1.6	-	36.0	0.4	15.1	11.9	1.5	-	-	29.1
Japanese corporate bonds	128.4	46.1	134.8	26.4	21.6	13.5	371.1	46.4	169.7	129.8	21.9	11.8	13.8	393.7
Other	20.0	30.5	14.4	0.1	4.3	28.2	97.6	20.0	11.7	5.0	0.0	2.6	33.8	73.2
Total	153.3	122.5	316.7	120.2	111.6	44.8	869.4	68.5	220.7	273.8	120.6	75.4	50.6	809.8

10. Capital adequacy ratio (preliminary)

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

<Consolidated>	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
	Capital adequacy ratio	13.71%	(0.62)%
Total qualifying capital	2,175.9	(102.5)	2,278.5
Core Capital: instruments and reserves	2,182.7	(103.0)	2,285.7
Core Capital: regulatory adjustments	6.7	(0.4)	7.2
Risk weighted assets	15,870.8	(25.9)	15,896.8
Credit risk weighted assets	12,999.4	(269.4)	13,268.8
Amount equivalent to market risk / 8%	161.3	(17.1)	178.4
Amount equivalent to operational risk / 8%	1,069.3	(11.4)	1,080.8
Credit risk weighted assets adjustments	1,640.7	+272.0	1,368.7
Total required capital	1,269.6	(2.0)	1,271.7
(Reference) Based on International Standard			
Common Equity Tier 1 ratio	7.15%	(0.58)%	7.73%
Tier 1 ratio	8.79%	(0.59)%	9.38%
Total capital adequacy ratio	13.25%	(0.43)%	13.68%

(2) Capital adequacy ratios of subsidiary banks (Japanese domestic standard) (Billions of yen, %)

<Resona Bank>	Non-consolidated			Consolidated		
	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	13.93%	+0.98%	12.95%	14.28%	+0.91%	13.37%
Total qualifying capital	1,579.9	+95.1	1,484.7	1,650.4	+102.8	1,547.5
Core Capital: instruments and reserves	1,582.6	+94.8	1,487.8	1,653.3	+98.0	1,555.3
Core Capital: regulatory adjustments	2.7	(0.3)	3.0	2.9	(4.8)	7.7
Risk weighted assets	11,339.8	(120.0)	11,459.9	11,555.6	(16.7)	11,572.4
Credit risk weighted assets	9,051.0	(290.2)	9,341.2	9,240.3	(202.1)	9,442.5
Amount equivalent to market risk / 8%	152.8	(19.3)	172.1	153.3	(19.5)	172.9
Amount equivalent to operational risk / 8%	670.1	(7.0)	677.1	700.4	(7.2)	707.6
Credit risk weighted assets adjustments	1,465.8	+196.5	1,269.3	1,461.4	+212.2	1,249.2
Total required capital	907.1	(9.6)	916.7	924.4	(1.3)	925.7

(Billions of yen, %)

<Saitama Resona Bank>	Non-consolidated		
	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	13.60%	0.20%	13.40%
Total qualifying capital	449.1	+13.5	435.5
Core Capital: instruments and reserves	464.6	+15.2	449.3
Core Capital: regulatory adjustments	15.4	+1.6	13.8
Risk weighted assets	3,300.5	+52.1	3,248.4
Credit risk weighted assets	2,584.7	+42.8	2,541.9
Amount equivalent to market risk / 8%	7.1	+2.4	4.7
Amount equivalent to operational risk / 8%	242.4	(2.4)	244.8
Credit risk weighted assets adjustments	466.2	+9.3	456.8
Total required capital	264.0	+4.1	259.8

(Billions of yen, %)

<Kinki Osaka Bank>	Non-consolidated			Consolidated		
	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)	End of Sep. 2014 (A)	(A)-(B)	End of Mar. 2014 (B)
Capital adequacy ratio	10.26%	(2.03)%	12.29%	11.25%	(1.95)%	13.20%
Total qualifying capital	138.5	(24.7)	163.3	152.6	(24.1)	176.8
Core Capital: instruments and reserves	138.5	(24.7)	163.3	152.6	(24.1)	176.8
Core Capital: regulatory adjustments	-	-	-	-	-	-
Risk weighted assets	1,349.5	+20.9	1,328.6	1,356.4	+17.8	1,338.5
Credit risk weighted assets	1,263.5	+21.8	1,241.7	1,265.1	+18.6	1,246.4
Amount equivalent to market risk / 8%	0.6	+0.0	0.5	0.6	+0.0	0.5
Amount equivalent to operational risk / 8%	85.4	(0.9)	86.3	90.6	(0.9)	91.5
Credit risk weighted assets adjustments	-	-	-	-	-	-
Total required capital	107.9	+1.6	106.2	108.5	+1.4	107.0

11. Stock holdings

<Total of three banks>

(Billions of yen)

	End of Sep. 2014	Change	End of Mar. 2014
	Acquisition cost	331.9	0.3
Market value	734.5	86.2	648.3
Book value of stocks sold outright	1.6	(3.8)	5.4

<Non-consolidated figures of each bank>

(Billions of yen)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2014	End of Sep. 2014	End of Sep. 2014
Acquisition cost	263.9	63.5	4.4
Market value	585.6	137.2	11.6
Book value of stocks sold outright	1.1	0.4	-

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2014	Change	End of Mar. 2014
	Directors	19	0
Executive officers	9	(1)	10

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.
The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

<Total of three banks>

(People/ branch offices)

	End of Sep. 2014	Change	End of Mar. 2014
	Directors	31	1
Non-board executive officers	42	0	42
Employees	15,241	293	14,948
Manned domestic offices	592	0	592
Non-manned domestic offices	843	8	835
Total domestic offices	1,435	8	1,427

<Non-consolidated figures of each bank>

(People/ branch offices)

	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
	End of Sep. 2014	End of Sep. 2014	End of Sep. 2014
Directors	12	12	8
Non-board executive officers	27	9	7
Employees	9,735	3,227	2,279
Manned domestic offices	340	127	125
Non-manned domestic offices	512	304	27
Total domestic offices	852	431	152

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 figures presented in the table above do not include those who retired at the end of respective fiscal periods.

The above figures as of end of March include these directors and executive officers who are installed at 1st of April.

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

6. The number of employees do not include those who retired at the end of respective fiscal periods.

7. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices.

The number of non-manned domestic offices does not include jointly operated representative offices.

8. The number of non-manned domestic offices for Resona Bank does not include 2,624 ATM 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.
	2014 (A)	(A)-(B)	(A)-(C)	2014 (B)	2013 (C)
Loans to borrowers in legal bankruptcy	6,741	760	(3,913)	5,980	10,655
Past due loans	333,231	(21,655)	(38,227)	354,886	371,459
Loans past due 3 months or more	3,294	(396)	(867)	3,691	4,162
Restructured loans	97,745	(12,991)	(31,500)	110,737	129,246
Risk-managed loans, total	441,014	(34,282)	(74,509)	475,296	515,524
Partial direct write-offs	210,145	(14,177)	(55,951)	224,323	266,097
Balance of loans (Term-end)	27,052,845	66,770	356,021	26,986,074	26,696,824

<Resona Bank>

Loans to borrowers in legal bankruptcy	2,343	(314)	(2,965)	2,658	5,309
Past due loans	186,393	(18,894)	(30,707)	205,288	217,101
Loans past due 3 months or more	1,780	(481)	(1,323)	2,261	3,103
Restructured loans	62,338	(4,814)	(21,259)	67,152	83,597
Risk-managed loans, total	252,855	(24,505)	(56,256)	277,360	309,111
Partial direct write-offs	172,914	(11,928)	(56,224)	184,843	229,139
Balance of loans (Term-end)	17,812,220	74,390	297,180	17,737,830	17,515,039

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	3,267	332	(1,197)	2,934	4,464
Past due loans	83,465	640	(3,454)	82,824	86,919
Loans past due 3 months or more	1,374	301	627	1,073	747
Restructured loans	22,016	(1,269)	(1,248)	23,286	23,264
Risk-managed loans, total	110,123	4	(5,272)	110,118	115,396
Partial direct write-offs	19,696	(674)	3,171	20,371	16,525
Balance of loans (Term-end)	6,751,054	58,601	125,759	6,692,453	6,625,295

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	1,130	742	249	387	880
Past due loans	63,372	(3,401)	(4,065)	66,773	67,438
Loans past due 3 months or more	140	(216)	(171)	356	311
Restructured loans	13,391	(6,906)	(8,993)	20,298	22,384
Risk-managed loans, total	78,034	(9,781)	(12,980)	87,816	91,015
Partial direct write-offs	17,534	(1,574)	(2,898)	19,108	20,432
Balance of loans (Term-end)	2,489,570	(66,220)	(66,918)	2,555,791	2,556,489

(2) Ratio to total balance of loans

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2014 (A)	(A)-(B)	(A)-(C)	2014 (B)	2013 (C)
Loans to borrowers in legal bankruptcy	0.02	0.00	(0.01)	0.02	0.03
Past due loans	1.23	(0.08)	(0.15)	1.31	1.39
Loans past due 3 months or more	0.01	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.36	(0.04)	(0.12)	0.41	0.48
Risk-managed loans, total	1.63	(0.13)	(0.30)	1.76	1.93

<Resona Bank>

Loans to borrowers in legal bankruptcy	0.01	(0.00)	(0.01)	0.01	0.03
Past due loans	1.04	(0.11)	(0.19)	1.15	1.23
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.34	(0.02)	(0.12)	0.37	0.47
Risk-managed loans, total	1.41	(0.14)	(0.34)	1.56	1.76

<Saitama Resona Bank>

Loans to borrowers in legal bankruptcy	0.04	0.00	(0.01)	0.04	0.06
Past due loans	1.23	(0.00)	(0.07)	1.23	1.31
Loans past due 3 months or more	0.02	0.00	0.00	0.01	0.01
Restructured loans	0.32	(0.02)	(0.02)	0.34	0.35
Risk-managed loans, total	1.63	(0.01)	(0.11)	1.64	1.74

<Kinki Osaka Bank>

Loans to borrowers in legal bankruptcy	0.04	0.03	0.01	0.01	0.03
Past due loans	2.54	(0.06)	(0.09)	2.61	2.63
Loans past due 3 months or more	0.00	(0.00)	(0.00)	0.01	0.01
Restructured loans	0.53	(0.25)	(0.33)	0.79	0.87
Risk-managed loans, total	3.13	(0.30)	(0.42)	3.43	3.56

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

(%)

<Total of three banks>	End of Sep.			End of Mar.	End of Sep.
	2014 (A)	(A)-(B)	(A)-(C)	2014 (B)	2013 (C)
Before partial direct write-off	57.53	(1.93)	(3.57)	59.47	61.10
After partial direct write-off	37.30	(3.04)	(3.72)	40.34	41.02

<Resona Bank>

Before partial direct write-off	65.88	(1.49)	(3.11)	67.38	68.99
After partial direct write-off	42.55	(3.09)	(3.45)	45.64	46.00

<Saitama Resona Bank>

Before partial direct write-off	41.07	(3.75)	(3.34)	44.82	44.41
After partial direct write-off	30.53	(4.09)	(5.92)	34.62	36.45

<Kinki Osaka Bank>

Before partial direct write-off	42.71	(0.43)	(0.05)	43.14	42.76
After partial direct write-off	29.83	(0.93)	(0.07)	30.77	29.91

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.			End of Mar.	End of Sep.
	2014 (A)	(A)-(B)	(A)-(C)	2014 (B)	2013 (C)
General reserve for possible loan losses	139,200	(22,481)	(42,844)	161,681	182,044
Specific reserve for possible loan losses	84,588	(9,921)	(13,979)	94,509	98,567
Special reserve for certain overseas loans	1	(0)	(0)	1	1
Total reserve for possible loan losses	223,789	(32,403)	(56,824)	256,192	280,613
Reserve for write-off of loans in the trust account	121	(13)	(27)	134	148

<Total of three banks>

General reserve for possible loan losses	85,597	(17,621)	(33,824)	103,218	119,422
Specific reserve for possible loan losses	78,779	(9,612)	(13,163)	88,392	91,943
Special reserve for certain overseas loans	1	(0)	(0)	1	1
Total reserve for possible loan losses	164,377	(27,234)	(46,989)	191,612	211,367
Reserve for write-off of loans in the trust account	121	(13)	(27)	134	148

<Resona Bank>

General reserve for possible loan losses	59,233	(13,114)	(27,940)	72,348	87,174
Specific reserve for possible loan losses	48,237	(5,869)	(6,656)	54,107	54,893
Special reserve for certain overseas loans	1	(0)	(0)	1	1
Total reserve for possible loan losses	107,471	(18,985)	(34,598)	126,457	142,069
Reserve for write-off of loans in the trust account	121	(13)	(27)	134	148

<Saitama Resona Bank>

General reserve for possible loan losses	16,933	(1,863)	(3,268)	18,796	20,201
Specific reserve for possible loan losses	16,688	(2,642)	(5,177)	19,331	21,865
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	33,621	(4,506)	(8,445)	38,127	42,066
Reserve for write-off of loans in the trust account	-	-	-	-	-

<Kinki Osaka Bank>

General reserve for possible loan losses	9,431	(2,643)	(2,615)	12,074	12,047
Specific reserve for possible loan losses	13,853	(1,099)	(1,330)	14,953	15,183
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	23,285	(3,742)	(3,945)	27,028	27,231
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.			End of Mar.	End of Sep.
	2014 (A)	(A)-(B)	(A)-(C)	2014 (B)	2013 (C)
Unrecoverable or valueless claims	57,068	(2,063)	(4,823)	59,131	61,891
Risk claims	287,401	(23,393)	(43,269)	310,794	330,670
Special attention loans	101,040	(13,387)	(32,368)	114,428	133,409
Financial Reconstruction Act subtotal [A]	445,510	(38,844)	(80,461)	484,355	525,972
Normal claims	27,347,411	124,763	434,642	27,222,647	26,912,768
Financial Reconstruction Act total [B]	27,792,921	85,918	354,181	27,707,002	27,438,740
Partial direct write-offs	226,206	(15,687)	(58,723)	241,893	284,929
NPL Ratio [A] / [B]	1.60	(0.14)	(0.31)	1.74	1.91

<Resona Bank>

Unrecoverable or valueless claims	33,110	(5,706)	(9,480)	38,816	42,590
Risk claims	159,384	(17,998)	(29,783)	177,383	189,168
Special attention loans	64,118	(5,295)	(22,582)	69,414	86,701
Financial Reconstruction Act subtotal [A]	256,613	(29,000)	(61,847)	285,614	318,460
Normal claims	18,225,928	115,051	354,776	18,110,877	17,871,151
Financial Reconstruction Act total [B]	18,482,542	86,050	292,929	18,396,491	18,189,612
Partial direct write-offs	187,310	(12,799)	(58,747)	200,109	246,058
NPL Ratio [A] / [B]	1.38	(0.16)	(0.36)	1.55	1.75

<Saitama Resona Bank>

Unrecoverable or valueless claims	14,668	3,481	3,443	11,187	11,225
Risk claims	72,436	(2,407)	(8,272)	74,844	80,708
Special attention loans	23,390	(968)	(621)	24,359	24,012
Financial Reconstruction Act subtotal [A]	110,496	105	(5,450)	110,391	115,946
Normal claims	6,684,124	60,325	129,845	6,623,798	6,554,278
Financial Reconstruction Act total [B]	6,794,620	60,430	124,395	6,734,189	6,670,225
Partial direct write-offs	19,873	(682)	3,154	20,556	16,719
NPL Ratio [A] / [B]	1.62	(0.01)	(0.11)	1.63	1.73

<Kinki Osaka Bank>

Unrecoverable or valueless claims	9,289	161	1,213	9,127	8,075
Risk claims	55,580	(2,987)	(5,213)	58,567	60,793
Special attention loans	13,531	(7,123)	(9,164)	20,654	22,696
Financial Reconstruction Act subtotal [A]	78,400	(9,948)	(13,164)	88,349	91,564
Normal claims	2,437,358	(50,613)	(49,979)	2,487,971	2,487,338
Financial Reconstruction Act total [B]	2,515,759	(60,562)	(63,143)	2,576,321	2,578,903
Partial direct write-offs	19,021	(2,205)	(3,129)	21,227	22,151
NPL Ratio [A] / [B]	3.11	(0.31)	(0.43)	3.42	3.55

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. 2014 [A]	[A] - [B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A] - [B]	End of Mar. 2014 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.50	1.43	96.07	97.30	1.84	95.45
Covered by reserves	2.49	(1.43)	3.92	2.69	(1.84)	4.54
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	91.82	(0.24)	92.06	91.11	(0.91)	92.02
Covered by collateral, guarantees, etc.	66.22	0.06	66.16	62.37	(1.98)	64.35
Covered by reserves	25.60	(0.30)	25.90	28.73	1.06	27.66
Reserve ratio against the portion not covered by collateral, guarantees, etc.	75.79	(0.76)	76.55	76.37	(1.24)	77.62
Special Attention Obligors	58.70	(1.13)	59.84	54.02	0.80	53.22
Covered by collateral, guarantees, etc.	40.88	0.47	40.41	37.32	1.30	36.01
Covered by reserves	17.82	(1.61)	19.43	16.70	(0.50)	17.20
Reserve ratio against the portion not covered by collateral, guarantees, etc.	30.15	(2.46)	32.61	26.64	(0.23)	26.88
Other Watch Obligors	75.25	2.21	73.03	71.64	2.59	69.04
Covered by collateral, guarantees, etc.	73.08	2.63	70.44	69.58	3.23	66.35
Covered by reserves	2.17	(0.42)	2.59	2.05	(0.63)	2.68
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.06	(0.70)	8.77	6.74	(1.22)	7.97
Normal Obligors	0.10	(0.00)	0.10	0.13	(0.00)	0.13

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2014 [A]	[A] - [B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A] - [B]	End of Mar. 2014 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.67	0.58	97.09	97.98	0.51	97.46
Covered by reserves	2.32	(0.58)	2.90	2.01	(0.51)	2.53
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	93.22	0.92	92.30	92.02	0.13	91.89
Covered by collateral, guarantees, etc.	73.66	3.78	69.87	67.54	0.68	66.85
Covered by reserves	19.56	(2.86)	22.42	24.48	(0.54)	25.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	74.28	(0.14)	74.43	75.44	(0.10)	75.54
Special Attention Obligors	66.78	(3.25)	70.04	64.90	(2.82)	67.72
Covered by collateral, guarantees, etc.	49.63	0.22	49.41	40.58	(1.90)	42.49
Covered by reserves	17.14	(3.48)	20.63	24.31	(0.91)	25.23
Reserve ratio against the portion not covered by collateral, guarantees, etc.	34.05	(6.73)	40.78	40.92	(2.95)	43.87
Other Watch Obligors	83.08	0.01	83.07	81.76	1.91	79.85
Covered by collateral, guarantees, etc.	80.24	(0.10)	80.35	79.98	2.03	77.94
Covered by reserves	2.83	0.12	2.71	1.78	(0.11)	1.90
Reserve ratio against the portion not covered by collateral, guarantees, etc.	14.37	0.53	13.83	8.93	0.30	8.62
Normal Obligors	0.02	0.00	0.02	0.05	0.00	0.05

6. Results of self-assessment of asset quality

(1) Total of three banks

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	28.7	28.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 1.4 Collateral /Guarantee 55.6	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	151.4	112.4	23.4	Reserve Ratio 75.79%	Reserves 73.5 Collateral /Guarantee 190.3	Risk Claims 91.82%
Watch Obligor	Special Attention Obligor	Special Attention Loans	19.6	109.1				Reserves 18.2 Collateral /Guarantee 41.2
	Other Watch Obligor	Normal Claims				509.1		1,177.5
Normal Obligor			25,633.0					
Total Exposures		Total	Normal 26,342.0	Category II 1,427.4	Category III 23.4	Category IV -		Total Coverage Ratio 85.40%

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 Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor		Unrecoverable or Valueless Claims	16.7	16.3	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.8 Collateral /Guarantee 32.2	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	84.1	61.1	14.1	Reserve Ratio 76.37%	Reserves 45.7 Collateral /Guarantee 99.4	Risk Claims 91.11%
Watch Obligor	Special Attention Obligor	Special Attention Loans	8.7	70.1				Reserves 10.7 Collateral /Guarantee 24.4
	Other Watch Obligor	Normal Claims				293.1		834.8
Normal Obligor			17,083.0					
Total Exposures		Total	Normal 17,485.9	Category II 982.4	Category III 14.1	Category IV -		Total Coverage Ratio 83.18%

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

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories Obligor Classification		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 Obligor		Unrecoverable or Valueless Claims	7.5	7.0	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 14.3	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	31.6	35.8	4.9 Reserve Ratio 74.28%		Reserves 14.1 Collateral /Guarantee 53.3	Risk Claims 93.22%
Watch Obligor	Special Attention Obligor	Special Attention Loans	6.5	26.1			Reserves 4.0 Collateral /Guarantee 11.6	Special Attention Loans 66.78%
	Other Watch Obligor	Normal Claims						
Normal Obligor			6,343.0					
Total Exposures		Total	Normal 6,512.8	Category II 276.9	Category III 4.9	Category IV -		Total Coverage Ratio 88.53%

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)

Exposure Categories Obligor Classification		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 Obligor		Unrecoverable or Valueless Claims	4.3	4.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 9.1	Unrecoverable or Valueless Claims 100.00%
Doubtful Obligor		Risk Claims	35.6	15.4	4.4 Reserve Ratio 75.44%		Reserves 13.6 Collateral /Guarantee 37.5	Risk Claims 92.02%
Watch Obligor	Special Attention Obligor	Special Attention Loans	4.2	12.7			Reserves 3.5 Collateral /Guarantee 5.2	Special Attention Loans 64.89%
	Other Watch Obligor	Normal Claims						
Normal Obligor			2,206.9					
Total Exposures		Total	Normal 2,343.2	Category II 168.0	Category III 4.4	Category IV -		Total Coverage Ratio 88.29%

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 FY2014

(Billions of yen)

<Total of three banks>	End of Sep. 2014 [A]	[A]-[B]	Claims newly classified	Amount of off-balancing	End of Mar. 2014 [B]
	Unrecoverable or valueless claims	57.0	(2.0)	16.2	(18.2)
Risk claims	287.4	(23.3)	53.9	(77.3)	310.7
Total	344.4	(25.4)	70.1	(95.6)	369.9
Result of measures connected to off-balancing	44.4				54.6

<Resona Bank>

Unrecoverable or valueless claims	33.1	(5.7)	7.2	(12.9)	38.8
Risk claims	159.3	(17.9)	33.9	(51.9)	177.3
Total	192.4	(23.7)	41.1	(64.8)	216.2
Result of measures connected to off-balancing	20.7				26.1

<Saitama Resona Bank>

Unrecoverable or valueless claims	14.6	3.4	6.5	(3.0)	11.1
Risk claims	72.4	(2.4)	13.3	(15.7)	74.8
Total	87.1	1.0	19.8	(18.7)	86.0
Result of measures connected to off-balancing	14.2				11.1

<Kinki Osaka Bank>

Unrecoverable or valueless claims	9.2	0.1	2.4	(2.2)	9.1
Risk claims	55.5	(2.9)	6.7	(9.7)	58.5
Total	64.8	(2.8)	9.1	(11.9)	67.6
Result of measures connected to off-balancing	9.4				17.3

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Disposition by borrowers' liquidation	(1.7)	(1.2)	(0.0)	(0.4)
Reconstructive disposition	(0.4)	(0.4)	-	(0.0)
Improvement in debtors' performance due to reconstructive disposition	-	-	-	-
Loan sales to market	(6.1)	(1.0)	(1.1)	(3.8)
Direct write-offs	0.9	2.3	(3.4)	2.0
Others	(88.1)	(64.4)	(14.0)	(9.6)
Collection/repayment, etc.	(47.7)	(33.7)	(6.2)	(7.7)
Improvement in debtors' performance	(40.3)	(30.6)	(7.8)	(1.8)
Total	(95.6)	(64.8)	(18.7)	(11.9)

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

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

8. Loans and bills discounted by industry

<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. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]
Manufacturing	2,684.3	27.0	2,657.2	1,972.9	22.0	1,950.9
Agriculture, forestry	11.2	(0.8)	12.0	5.1	(0.8)	6.0
Fishery	1.2	(0.1)	1.4	0.9	(0.1)	1.1
Mining, quarrying of stone, gravel extraction	12.4	0.4	12.0	10.0	0.0	9.9
Construction	650.1	(16.2)	666.4	369.4	(6.6)	376.0
Electricity, gas, heating, water	146.0	12.0	133.9	128.7	11.4	117.2
Information and communication	242.8	6.4	236.4	211.2	11.7	199.4
Transportation, postal service	512.6	9.3	503.2	346.0	10.3	335.7
Wholesale and retail trade	2,472.1	(24.7)	2,496.8	1,828.9	(14.8)	1,843.7
Finance and insurance	1,001.1	(22.4)	1,023.6	951.9	(18.4)	970.4
Real estate	2,920.1	86.9	2,833.2	2,107.9	68.7	2,039.2
Goods rental and leasing	321.0	7.8	313.2	264.3	8.3	256.0
Services	1,527.9	(2.2)	1,530.2	1,047.5	(11.7)	1,059.3
Government, local government	757.4	(88.8)	846.2	246.4	(27.8)	274.3
Others	13,791.8	72.1	13,719.7	8,320.2	22.2	8,298.0
Domestic total	27,052.8	66.7	26,986.0	17,812.2	74.3	17,737.8
Japan offshore banking account	-	-	-	-	-	-
Total	27,052.8	66.7	26,986.0	17,812.2	74.3	17,737.8

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]
Manufacturing	464.8	9.0	455.8	246.4	(4.0)	250.5
Agriculture, forestry	5.3	0.0	5.2	0.6	(0.1)	0.7
Fishery	0.0	(0.0)	0.0	0.2	0.0	0.2
Mining, quarrying of stone, gravel extraction	2.1	0.1	1.9	0.2	0.1	0.0
Construction	174.5	(7.3)	181.9	106.1	(2.2)	108.4
Electricity, gas, heating, water	14.8	0.2	14.6	2.4	0.4	2.0
Information and communication	18.0	(5.8)	23.8	13.6	0.5	13.0
Transportation, postal service	134.3	(0.8)	135.2	32.2	(0.0)	32.3
Wholesale and retail trade	381.9	2.1	379.7	261.2	(12.1)	273.3
Finance and insurance	31.1	(2.2)	33.4	18.0	(1.7)	19.8
Real estate	577.4	12.0	565.4	234.7	6.1	228.5
Goods rental and leasing	35.6	(0.4)	36.1	21.0	(0.0)	21.1
Services	352.3	4.6	347.6	128.0	4.8	123.1
Government, local government	356.3	12.9	343.4	154.5	(73.8)	228.4
Others	4,201.9	34.2	4,167.7	1,269.6	15.7	1,253.9
Domestic total	6,751.0	58.6	6,692.4	2,489.5	(66.2)	2,555.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,751.0	58.6	6,692.4	2,489.5	(66.2)	2,555.7

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. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]
Manufacturing	71.5	(4.1)	75.6	36.0	(2.6)	38.6
Agriculture, forestry	1.7	(0.1)	1.8	1.5	(0.0)	1.5
Fishery	-	(0.0)	0.0	-	-	-
Mining, quarrying of stone, gravel extraction	0.0	(0.1)	0.1	0.0	(0.1)	0.1
Construction	23.6	(1.1)	24.7	9.9	(0.4)	10.3
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Information and communication	8.6	0.0	8.5	7.2	0.0	7.2
Transportation, postal service	19.1	1.0	18.1	11.2	1.5	9.7
Wholesale and retail trade	97.7	0.9	96.8	63.0	(0.2)	63.2
Finance and insurance	1.2	(2.7)	3.9	0.4	(2.6)	3.1
Real estate	53.9	(21.5)	75.4	21.8	(15.3)	37.1
Goods rental and leasing	1.0	(0.5)	1.6	0.5	(0.5)	1.0
Services	42.6	(3.8)	46.4	23.2	(2.8)	26.1
Government, local government	-	-	-	-	-	-
Others	119.6	(2.0)	121.6	77.6	(1.1)	78.7
Domestic total	441.0	(34.2)	475.2	252.8	(24.5)	277.3
Japan offshore banking account	-	-	-	-	-	-
Total	441.0	(34.2)	475.2	252.8	(24.5)	277.3

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]
Manufacturing	21.2	0.4	20.8	14.2	(1.9)	16.1
Agriculture, forestry	0.2	(0.0)	0.2	0.0	(0.0)	0.0
Fishery	-	-	-	-	(0.0)	0.0
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	6.1	(0.0)	6.1	7.6	(0.5)	8.2
Electricity, gas, heating, water	-	(0.0)	0.0	-	-	-
Information and communication	0.5	0.0	0.5	0.8	0.0	0.8
Transportation, postal service	5.9	(0.4)	6.3	1.9	(0.0)	2.0
Wholesale and retail trade	18.5	3.2	15.2	16.2	(2.0)	18.3
Finance and insurance	0.0	-	0.0	0.7	(0.1)	0.8
Real estate	18.5	(2.5)	21.0	13.5	(3.6)	17.2
Goods rental and leasing	0.3	(0.0)	0.3	0.1	(0.0)	0.1
Services	8.7	0.0	8.7	10.6	(0.9)	11.5
Government, local government	-	-	-	-	-	-
Others	29.8	(0.6)	30.4	12.0	(0.3)	12.4
Domestic total	110.1	0.0	110.1	78.0	(9.7)	87.8
Japan offshore banking account	-	-	-	-	-	-
Total	110.1	0.0	110.1	78.0	(9.7)	87.8

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.
		2014 [A]	[A]-[B]	[A]-[C]	2014 [B]	2013 [C]
Housing loans		12,984,492	66,187	257,157	12,918,304	12,727,334
	Before securitization	13,142,263	54,797	233,160	13,087,466	12,909,102
	Residential housing loans	9,773,015	67,744	242,846	9,705,270	9,530,169
	Before securitization	9,930,676	56,356	218,853	9,874,320	9,711,823
	Other consumer loans	303,458	3,046	3,447	300,411	300,011
Total loans to consumers		13,287,951	69,234	260,604	13,218,716	13,027,346
Before securitization of housing loans		13,445,721	57,844	236,607	13,387,877	13,209,114

<Resona Bank>

Housing loans		7,759,937	20,937	116,954	7,739,000	7,642,983
	Before securitization	7,861,132	13,994	101,904	7,847,138	7,759,227
	Residential housing loans	5,667,196	32,649	140,621	5,634,546	5,526,574
	Before securitization	5,768,280	25,708	125,575	5,742,571	5,642,704
	Other consumer loans	154,435	510	631	153,924	153,803
Total loans to consumers		7,914,373	21,447	117,586	7,892,925	7,796,786
Before securitization of housing loans		8,015,567	14,504	102,536	8,001,062	7,913,031

<Saitama Resona Bank>

Housing loans		4,000,175	29,199	97,490	3,970,976	3,902,685
	Before securitization	4,056,752	24,751	88,543	4,032,000	3,968,208
	Residential housing loans	3,057,683	25,485	75,829	3,032,198	2,981,854
	Before securitization	3,114,259	21,037	66,881	3,093,222	3,047,378
	Other consumer loans	117,920	3,664	5,612	114,255	112,308
Total loans to consumers		4,118,096	32,863	103,103	4,085,232	4,014,993
Before securitization of housing loans		4,174,672	28,415	94,155	4,146,256	4,080,516

<Kinki Osaka Bank>

Housing loans		1,224,378	16,051	42,712	1,208,327	1,181,666
	Before securitization	1,224,378	16,051	42,712	1,208,327	1,181,666
	Residential housing loans	1,048,136	9,610	26,395	1,038,526	1,021,740
	Before securitization	1,048,136	9,610	26,395	1,038,526	1,021,740
	Other consumer loans	31,103	(1,127)	(2,796)	32,231	33,899
Total loans to consumers		1,255,481	14,923	39,915	1,240,558	1,215,566
Before securitization of housing loans		1,255,481	14,923	39,915	1,240,558	1,215,566

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

(Millions of yen, %)

<Total of three banks>	End of Sep. 2014 [A]			End of Mar. 2014 [B]	End of Sep. 2013 [C]
		[A]-[B]	[A]-[C]		
Loans to SMEs and consumers	23,044,525	131,859	438,921	22,912,666	22,605,604
Ratio of loans to SMEs and consumers	85.18	0.27	0.50	84.90	84.67

<Resona Bank>

Loans to SMEs and consumers	14,724,225	96,119	321,498	14,628,105	14,402,726
Ratio of loans to SMEs and consumers	82.66	0.19	0.43	82.46	82.23

<Saitama Resona Bank>

Loans to SMEs and consumers	6,027,847	25,781	91,377	6,002,066	5,936,470
Ratio of loans to SMEs and consumers	89.28	(0.39)	(0.31)	89.68	89.60

<Kinki Osaka Bank>

Loans to SMEs and consumers	2,292,452	9,959	26,044	2,282,493	2,266,408
Ratio of loans to SMEs and consumers	92.08	2.77	3.42	89.30	88.65

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.			End of Mar.	End of Sep.
	2014 [A]	[A]-[B]	[A]-[C]	2014 [B]	2013 [C]
Deposits (Term-end)	35,623,268	(170,454)	677,391	35,793,723	34,945,877
Deposits (average balance)	35,096,890	555,184	569,969	34,541,705	34,526,921
Trust principal (Term-end)	566,782	8,436	(30,555)	558,345	597,338
Trust principal (average balance)	586,739	1,666	23,221	585,072	563,518
Loans and bills discounted (Term-end)	27,052,845	66,770	356,021	26,986,074	26,696,824
Banking account	27,012,940	70,727	365,289	26,942,212	26,647,650
Trust account	39,905	(3,956)	(9,268)	43,862	49,173
Loans and bills discounted (average balance)	26,360,129	216,872	308,274	26,143,257	26,051,855
Banking account	26,317,959	223,890	317,606	26,094,068	26,000,352
Trust account	42,170	(7,018)	(9,332)	49,189	51,502

<Resona Bank>

Deposits (Term-end)	21,050,154	(136,446)	348,551	21,186,600	20,701,602
Deposits (average balance)	20,569,100	204,310	178,029	20,364,789	20,391,070
Trust principal (Term-end)	566,782	8,436	(30,555)	558,345	597,338
Trust principal (average balance)	586,739	1,666	23,221	585,072	563,518
Loans and bills discounted (Term-end)	17,812,220	74,390	297,180	17,737,830	17,515,039
Banking account	17,772,315	78,346	306,449	17,693,968	17,465,866
Trust account	39,905	(3,956)	(9,268)	43,862	49,173
Loans and bills discounted (average balance)	17,268,754	160,015	227,442	17,108,739	17,041,312
Banking account	17,226,584	167,034	236,775	17,059,550	16,989,809
Trust account	42,170	(7,018)	(9,332)	49,189	51,502

<Saitama Resona Bank>

Deposits (Term-end)	11,252,412	(68,740)	321,994	11,321,153	10,930,418
Deposits (average balance)	11,283,608	349,923	388,958	10,933,684	10,894,650
Loans and bills discounted (Term-end)	6,751,054	58,601	125,759	6,692,453	6,625,295
Loans and bills discounted (average balance)	6,648,994	69,432	93,674	6,579,561	6,555,319

<Kinki Osaka Bank>

Deposits (Term-end)	3,320,701	34,732	6,845	3,285,969	3,313,856
Deposits (average balance)	3,244,181	950	2,981	3,243,231	3,241,200
Loans and bills discounted (Term-end)	2,489,570	(66,220)	(66,918)	2,555,791	2,556,489
Loans and bills discounted (average balance)	2,442,380	(12,576)	(12,842)	2,454,956	2,455,223

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

(Millions of yen)

	End of Sep. 2014 [A]	[A]-[B]	[A]-[C]	End of Mar. 2014 [B]	End of Sep. 2013 [C]
<Total of three banks>					
Domestic individual deposits (Term-end)	23,818,855	158,348	417,580	23,660,507	23,401,274
Liqud deposits	15,113,989	350,551	826,665	14,763,437	14,287,324
Time deposits	8,510,449	(190,976)	(398,435)	8,701,426	8,908,885
Domestic corporate deposits (Term-end)	10,305,669	172,902	393,101	10,132,766	9,912,567
Liqud deposits	7,449,482	286,323	477,171	7,163,158	6,972,310
Time deposits	2,404,239	(123,853)	(93,815)	2,528,092	2,498,054

<Resona Bank>

Domestic individual deposits (Term-end)	12,540,965	45,596	185,350	12,495,368	12,355,614
Liqud deposits	8,080,334	186,509	463,419	7,893,825	7,616,914
Time deposits	4,307,528	(142,828)	(273,716)	4,450,357	4,581,244
Domestic corporate deposits (Term-end)	7,643,620	148,922	251,964	7,494,697	7,391,656
Liqud deposits	5,598,015	235,878	421,209	5,362,137	5,176,805
Time deposits	1,665,273	(82,309)	(188,141)	1,747,582	1,853,415

<Saitama Resona Bank>

Domestic individual deposits (Term-end)	8,729,241	131,650	250,957	8,597,590	8,478,283
Liqud deposits	5,724,713	143,624	309,660	5,581,089	5,415,052
Time deposits	2,970,493	(9,916)	(54,666)	2,980,409	3,025,159
Domestic corporate deposits (Term-end)	1,936,135	734	102,932	1,935,401	1,833,203
Liqud deposits	1,374,687	40,907	29,331	1,333,780	1,345,356
Time deposits	523,513	(44,662)	81,678	568,175	441,835

<Kinki Osaka Bank>

Domestic individual deposits (Term-end)	2,548,648	(18,899)	(18,727)	2,567,548	2,567,376
Liqud deposits	1,308,941	20,418	53,585	1,288,523	1,255,356
Time deposits	1,232,428	(38,231)	(70,052)	1,270,659	1,302,480
Domestic corporate deposits (Term-end)	725,912	23,245	38,204	702,667	687,708
Liqud deposits	476,778	9,538	26,630	467,240	450,148
Time deposits	215,452	3,117	12,648	212,334	202,804

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

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

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

(Millions of yen)

	End of Sep. 2014 [A]	[A]-[B]	[A]-[C]	End of Mar. 2014 [B]	End of Sep. 2013 [C]
<Total of three banks>					
Investment trust	1,979,689	64,327	111,229	1,915,361	1,868,459
Public bond	732,019	(26,955)	(30,390)	758,975	762,410
Insurance	1,694,024	70,462	96,869	1,623,561	1,597,154

<Resona Bank>

Investment trust	1,075,576	51,976	84,827	1,023,599	990,748
Public bond	321,268	(37,342)	(49,661)	358,611	370,929
Insurance	795,542	46,978	56,684	748,564	738,858

<Saitama Resona Bank>

Investment trust	613,639	10,905	14,211	602,733	599,428
Public bond	394,023	12,521	22,933	381,501	371,089
Insurance	665,933	20,054	39,891	645,878	626,041

<Kinki Osaka Bank>

Investment trust	290,473	1,445	12,190	289,027	278,282
Public bond	16,727	(2,134)	(3,662)	18,862	20,390
Insurance	232,548	3,429	293	229,118	232,254

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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Resona Bank	83.7	136.2	276.0	70.4	25.7
Saitama Resona Bank	76.4	54.9	60.0	46.1	42.4
Kinki Osaka Bank	8.4	4.5	7.9	(0.0)	2.7

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	10.2	4.1	11.1

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. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]
Reserve for loan losses	105.2	(11.3)	116.5	18.8	(1.8)	20.7
Write-down on securities	72.4	(0.6)	73.0	7.7	0.1	7.6
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	22.7	(3.0)	25.7	6.0	(0.9)	6.9
Net loss carry forward	1.5	(3.0)	4.6	-	-	-
Others	55.6	(3.3)	59.0	10.3	(0.6)	10.9
Subtotal of deferred tax assets	257.6	(21.4)	279.1	43.0	(3.2)	46.2
Valuation allowance	(114.0)	9.7	(123.7)	(11.4)	0.0	(11.4)
Deferred tax assets	143.6	(11.7)	155.3	31.5	(3.2)	34.8
Gains on placing trust for retirement benefits	2.8	(0.0)	2.8	-	-	-
Unrealized gains on available-for-sale securities	84.6	24.2	60.4	20.2	3.6	16.5
Deferred gains on hedges	18.5	2.8	15.6	-	-	-
Others	2.7	(0.7)	3.4	6.4	(0.0)	6.5
Deferred tax liabilities	108.7	26.3	82.4	26.6	3.5	23.1
Net deferred tax assets	34.8	(38.0)	72.9	4.8	(6.8)	11.7
	Kinki Osaka Bank					
	End of Sep. 2014 [A]	[A]-[B]	End of Mar. 2014 [B]			
Reserve for loan losses	15.0	(2.1)	17.1			
Write-down on securities	4.3	(0.1)	4.5			
Unrealized losses on available-for-sale securities	-	-	-			
Reserve for employees' retirement benefits	1.6	(0.3)	1.9			
Net loss carry forward	3.9	(0.8)	4.8			
Others	6.6	(0.4)	7.0			
Subtotal of deferred tax assets	31.6	(3.9)	35.6			
Valuation allowance	(28.1)	2.8	(30.9)			
Deferred tax assets	3.5	(1.0)	4.6			
Gains on placing trust for retirement benefits	-	-	-			
Unrealized gains on available-for-sale securities	5.0	1.4	3.6			
Deferred gains on hedges	-	-	-			
Others	0.8	0.1	0.7			
Deferred tax liabilities	5.9	1.5	4.3			
Net deferred tax assets	(2.3)	(2.6)	0.2			

IV. Reference Materials (Group Banks' Financial Statements)

Resona Bank, Limited
 Summary of Financial Results for the First Half of Fiscal Year 2014
 (Six months ended September 30, 2014/ Unaudited)
 <under Japanese GAAP>

[Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2014	September 30, 2014
Assets		
Cash and due from banks	¥ 3,785,711	¥ 4,440,707
Call loans and bills bought	74,085	109,910
Monetary claims bought	50,053	45,091
Trading assets	590,366	557,875
Securities	5,080,384	4,383,924
Loans and bills discounted	17,756,969	17,834,842
Foreign exchange assets	65,616	63,253
Other assets	833,844	1,214,311
Tangible fixed assets	216,667	217,172
Intangible fixed assets	36,669	34,859
Net defined benefit asset	24,548	30,100
Deferred tax assets	84,786	46,926
Customers' liabilities for acceptances and guarantees	296,640	303,930
Reserve for possible loan losses	(128,477)	(110,210)
Total Assets	<u>28,767,867</u>	<u>29,172,695</u>
Liabilities and Net Assets		
Liabilities		
Deposits	21,243,368	21,104,144
Negotiable certificates of deposit	2,210,370	2,552,330
Call money and bills sold	733,654	954,046
Payables under repurchase agreements	38,994	60,993
Payables under securities lending transactions	49,891	49,911
Trading liabilities	306,763	337,443
Borrowed money	918,021	546,784
Foreign exchange liabilities	4,637	8,111
Bonds	520,918	488,082
Due to trust account	533,844	544,448
Other liabilities	544,052	714,477
Reserve for employees' bonuses	10,660	5,473
Net defined benefit liability	2	2
Other reserves	27,022	18,602
Deferred tax liabilities	290	370
Deferred tax liabilities for land revaluation	23,696	23,696
Acceptances and guarantees	296,640	303,930
Total Liabilities	<u>27,462,831</u>	<u>27,712,850</u>
Net Assets		
Capital stock	279,928	279,928
Capital surplus	429,378	429,378
Retained earnings	227,450	323,823
Total stockholders' equity	<u>936,758</u>	<u>1,033,130</u>
Net unrealized gains on available-for-sale securities	190,901	241,409
Net deferred gains on hedges	28,281	33,526
Revaluation reserve for land	41,213	41,213
Foreign currency translation adjustments	(4,081)	(4,111)
Remeasurements of defined benefit plans	(21,362)	(21,871)
Total accumulated other comprehensive income	<u>234,952</u>	<u>290,166</u>
Minority interests in consolidated subsidiaries	133,325	136,548
Total Net Assets	<u>1,305,035</u>	<u>1,459,845</u>
Total Liabilities and Net Assets	<u>¥ 28,767,867</u>	<u>¥ 29,172,695</u>

[Consolidated Statement of Income]*(Millions of yen)*

	For the six months ended	
	September 30, 2013	September 30, 2014
Ordinary income	¥ 294,285	¥ 307,641
Interest income	152,319	148,875
Interest on loans and bills discounted	126,586	119,829
Interest and dividends on securities	16,496	17,267
Trust fees	11,877	11,257
Fees and commissions	58,573	60,289
Trading income	329	2,109
Other operating income	16,343	14,741
Other ordinary income	54,841	70,368
Ordinary expenses	167,679	170,486
Interest expenses	17,376	15,472
Interest on deposits	6,682	4,782
Fees and commissions	23,669	23,518
Trading expenses	3,055	587
Other operating expenses	2,953	2,981
General and administrative expenses	108,830	110,333
Other ordinary expenses	11,792	17,592
Ordinary profits	126,606	137,154
Extraordinary gains	3,120	14
Gains on disposal of fixed assets	3,120	14
Extraordinary losses	1,368	1,500
Losses on disposal of fixed assets	536	580
Impairment losses on fixed assets	831	920
Net income before income taxes and minority interests	128,358	135,668
Income taxes – current	17,292	23,751
Income taxes – deferred	17,148	10,840
Total income taxes	34,441	34,591
Net income before minority interests	93,916	101,076
Minority interests in net income	4,140	2,322
Net income	¥ 89,775	¥ 98,753

[Consolidated Statement of Comprehensive Income]*(Millions of yen)*

	For the six months ended		For the six months ended	
	September 30, 2013		September 30, 2014	
Net income before minority interests	¥	93,916	¥	101,076
Other comprehensive income		29,313		62,873
Net unrealized gains (losses) on available-for-sale securities		30,878		50,507
Net deferred gains (losses) on hedges		(9,689)		5,245
Revaluation reserve for land		8,126		7,628
Foreign currency translation adjustments		—		(511)
Share of other comprehensive income of affiliates accounted for using the equity method		(2)		2
Total comprehensive income		<u>123,230</u>		<u>163,949</u>
Comprehensive income attributable to:				
Owners of the parent		113,152		153,967
Minority interests	¥	10,077	¥	9,982

[Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2013

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥279,928	¥429,378	¥466,441	¥1,175,749
Changes during the term				
Dividends paid			(102,159)	(102,159)
Net income			89,775	89,775
Net changes except for stockholders' equity during the term				
Total changes during the term	—	—	(12,383)	(12,383)
Balance at the end of the term	¥279,928	¥429,378	¥454,058	¥1,163,365

	Accumulated other comprehensive income					Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥130,035	¥36,903	¥41,219	¥(4,350)	¥203,809	¥120,712	¥1,500,270
Changes during the term							
Dividends paid							(102,159)
Net income							89,775
Net changes except for stockholders' equity during the term	30,876	(9,689)	—	2,189	23,377	4,420	27,797
Total changes during the term	30,876	(9,689)	—	2,189	23,377	4,420	15,413
Balance at the end of the term	¥160,912	¥27,214	¥41,219	¥(2,160)	¥227,186	¥125,132	¥1,515,684

[Consolidated Statement of Changes in Net Assets - Continued]

For the six months ended September 30, 2014

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥279,928	¥429,378	¥227,450	¥936,758
Cumulative effect of the changes in accounting policies			462	462
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	279,928	429,378	227,913	937,221
Changes during the term				
Dividends paid			(2,843)	(2,843)
Net income			98,753	98,753
Net changes except for stockholders' equity during the term				
Total changes during the term	-	-	95,909	95,909
Balance at the end of the term	¥279,928	¥429,378	¥323,823	¥1,033,130

	Accumulated other comprehensive income						Minority interests in consolidated subsidiaries	Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	¥190,901	¥28,281	¥41,213	¥(4,081)	¥(21,362)	¥234,952	¥133,325	¥1,305,035
Cumulative effect of the changes in accounting policies								462
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	190,901	28,281	41,213	(4,081)	(21,362)	234,952	133,325	1,305,498
Changes during the term								
Dividends paid								(2,843)
Net income								98,753
Net changes except for stockholders' equity during the term	50,507	5,245	-	(30)	(508)	55,214	3,223	58,437
Total changes during the term	50,507	5,245	-	(30)	(508)	55,214	3,223	154,346
Balance at the end of the term	¥241,409	¥33,526	¥41,213	¥(4,111)	¥(21,871)	¥290,166	¥136,548	¥1,459,845

[Non-Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2014	September 30, 2014
Assets		
Cash and due from banks	¥ 3,777,886	¥ 4,427,566
Call loans	62,082	103,408
Monetary claims bought	50,053	45,091
Trading assets	590,366	557,875
Securities	5,040,457	4,340,784
Loans and bills discounted	17,693,968	17,772,315
Foreign exchange assets	58,026	58,832
Other assets	829,390	1,210,725
Other	829,390	1,210,725
Tangible fixed assets	216,626	216,899
Intangible fixed assets	36,624	34,821
Prepaid pension cost	57,707	64,053
Deferred tax assets	72,942	34,848
Customers' liabilities for acceptances and guarantees	292,716	299,165
Reserve for possible loan losses	(126,457)	(107,471)
Total Assets	¥ 28,652,391	¥ 29,058,915
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 21,186,600	¥ 21,050,154
Negotiable certificates of deposit	2,210,370	2,552,330
Call money	730,514	954,046
Payables under repurchase agreements	38,994	60,993
Payables under securities lending transactions	49,891	49,911
Trading liabilities	306,763	337,443
Borrowed money	905,370	532,818
Foreign exchange liabilities	4,774	8,195
Bonds	637,469	612,326
Due to trust account	533,844	544,448
Other liabilities	548,942	715,075
Accrued income taxes	850	6,513
Lease obligation	33,627	33,965
Asset retirement obligations	726	756
Other	513,738	673,840
Reserve for employees' bonuses	10,660	5,473
Other reserves	27,022	18,602
Deferred tax liabilities for land revaluation	23,696	23,696
Acceptances and guarantees	292,716	299,165
Total Liabilities	27,507,634	27,764,683
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	227,151	320,959
Other retained earnings	227,151	320,959
Retained earnings carried forward	227,151	320,959
Total stockholders' equity	884,258	978,066
Net unrealized gains on available-for-sale securities	190,897	241,405
Net deferred gains on hedges	28,388	33,547
Revaluation reserve for land	41,213	41,213
Total valuation and translation differences	260,498	316,165
Total Net Assets	1,144,757	1,294,232
Total Liabilities and Net Assets	¥ 28,652,391	¥ 29,058,915

[Non-Consolidated Statement of Income]*(Millions of yen)*

	For the six months ended	
	September 30, 2013	September 30, 2014
Ordinary income	¥ 285,442	¥ 301,997
Interest income	149,641	146,615
Interest on loans and bills discounted	123,811	117,049
Interest and dividends on securities	16,824	18,065
Trust fees	11,877	11,257
Fees and commissions	58,433	60,146
Trading income	329	2,109
Other operating income	15,847	14,528
Other ordinary income	49,312	67,340
Ordinary expenses	166,491	170,045
Interest expenses	17,508	16,168
Interest on deposits	6,133	4,243
Fees and commissions	23,574	23,416
Trading expenses	3,055	587
Other operating expenses	2,953	2,981
General and administrative expenses	108,115	109,427
Other ordinary expenses	11,283	17,463
Ordinary profits	118,951	131,952
Extraordinary gains	0	14
Extraordinary losses	1,368	1,500
Net income before income taxes	117,582	130,466
Income taxes – current	16,854	23,467
Income taxes – deferred	17,062	10,756
Total income taxes	33,916	34,224
Net income	¥ 83,666	¥ 96,241

[Non-Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2013

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥474,934	¥1,132,042
Changes during the term						
Dividends paid					(102,159)	(102,159)
Net income					83,666	83,666
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	(18,493)	(18,493)
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥456,441	¥1,113,549

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥130,036	¥37,127	¥41,219	¥208,383	¥1,340,426
Changes during the term					
Dividends paid					(102,159)
Net income					83,666
Net changes except for stockholders' equity during the term	30,878	(9,737)	—	21,140	21,140
Total changes during the term	30,878	(9,737)	—	21,140	2,647
Balance at the end of the term	¥160,914	¥27,389	¥41,219	¥229,524	¥1,343,073

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

For the six months ended September 30, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥279,928	¥279,928	¥97,250	¥377,178	¥227,151	¥884,258
Cumulative effect of the changes in accounting policies					410	410
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	279,928	279,928	97,250	377,178	227,561	884,668
Changes during the term						
Dividends paid					(2,843)	(2,843)
Net income					96,241	96,241
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	93,397	93,397
Balance at the end of the term	¥279,928	¥279,928	¥97,250	¥377,178	¥320,959	¥978,066

	Valuation and translation differences				Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Revaluation reserve for land	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥190,897	¥28,388	¥41,213	¥260,498	¥1,144,757
Cumulative effect of the changes in accounting policies					410
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	190,897	28,388	41,213	260,498	1,145,167
Changes during the term					
Dividends paid					(2,843)
Net income					96,241
Net changes except for stockholders' equity during the term	50,507	5,159	—	55,666	55,666
Total changes during the term	50,507	5,159	—	55,666	149,064
Balance at the end of the term	¥241,405	¥33,547	¥41,213	¥316,165	¥1,294,232

Saitama Resona Bank, Limited

Summary of Financial Results for the First Half of Fiscal Year 2014

(Six months ended September 30, 2014/ Unaudited)

<under Japanese GAAP>

[Non-Consolidated Balance Sheet]*(Millions of yen)*

	March 31, 2014	September 30, 2014
Assets		
Cash and due from banks	¥ 2,476,598	¥ 2,353,005
Call loans	88,094	67,414
Monetary claims bought	16,856	15,511
Trading securities	27,807	20,376
Securities	2,870,438	2,975,096
Loans and bills discounted	6,692,453	6,751,054
Foreign exchange assets	7,191	8,249
Other assets	42,358	39,560
Other	42,358	39,560
Tangible fixed assets	57,242	56,832
Intangible fixed assets	2,727	2,712
Prepaid pension cost	4,197	5,700
Deferred tax assets	11,701	4,896
Customers' liabilities for acceptances and guarantees	11,904	14,167
Reserve for possible loan losses	(38,127)	(33,621)
Total Assets	¥ 12,271,444	¥ 12,280,957
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 11,321,153	¥ 11,252,412
Negotiable certificates of deposit	123,790	192,970
Call money	130,000	100,000
Borrowed money	161,260	167,600
Foreign exchange liabilities	213	166
Bonds	95,500	95,500
Other liabilities	52,340	74,868
Accrued income taxes	2,860	2,940
Lease obligation	22	20
Asset retirement obligations	50	50
Other	49,407	71,857
Reserve for employees' bonuses	3,326	1,756
Reserve for employees' retirement benefits	6,044	3,371
Other reserves	9,701	11,022
Acceptances and guarantees	11,904	14,167
Total Liabilities	11,915,234	11,913,835
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	140,865	142,523
Legal reserve	20,012	20,012
Other retained earnings	120,853	122,510
Retained earnings carried forward	120,853	122,510
Total stockholders' equity	310,865	312,523
Net unrealized gains on available-for-sale securities	45,514	54,667
Net deferred losses on hedges	(170)	(69)
Total valuation and translation differences	45,344	54,597
Total Net Assets	356,209	367,121
Total Liabilities and Net Assets	¥ 12,271,444	¥ 12,280,957

[Non-Consolidated Statement of Income]*(Millions of yen)*

	For the six months ended September 30, 2013	For the six months ended September 30, 2014
Ordinary income	¥ 89,335	¥ 86,899
Interest income	62,716	60,028
Interest on loans and bills discounted	52,716	50,141
Interest and dividends on securities	8,955	8,068
Fees and commissions	18,461	18,612
Other operating income	1,981	2,112
Other ordinary income	6,174	6,145
Ordinary expenses	57,335	56,970
Interest expenses	4,037	3,712
Interest on deposits	2,124	1,761
Fees and commissions	8,392	8,413
Other operating expenses	1,729	488
General and administrative expenses	38,744	39,476
Other ordinary expenses	4,431	4,880
Ordinary profits	31,999	29,929
Extraordinary gains	—	56
Extraordinary losses	119	52
Net income before income taxes	31,879	29,933
Income taxes – current	9,541	7,598
Income taxes – deferred	2,300	2,738
Total income taxes	11,841	10,336
Net income	¥ 20,037	¥ 19,596

[Non-Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2013

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥125,988	¥146,001	¥316,001
Changes during the term							
Dividends paid					(21,280)	(21,280)	(21,280)
Net income					20,037	20,037	20,037
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	(1,242)	(1,242)	(1,242)
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥124,746	¥144,758	¥314,758

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥48,553	¥(584)	¥47,968	¥363,969
Changes during the term				
Dividends paid				(21,280)
Net income				20,037
Net changes except for stockholders' equity during the term	1,140	324	1,465	1,465
Total changes during the term	1,140	324	1,465	223
Balance at the end of the term	¥49,693	¥(259)	¥49,434	¥364,193

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

For the six months ended September 30, 2014

(Millions of yen)

	Stockholders' equity						Total stockholders' equity
	Capital stock	Capital surplus		Legal reserve	Retained earnings		
		Capital reserve	Total capital surplus		Other retained earnings	Total retained earnings	
				Retained earnings carried forward			
Balance at the beginning of the fiscal year	¥70,000	¥100,000	¥100,000	¥20,012	¥120,853	¥140,865	¥310,865
Cumulative effect of the changes in accounting policies					681	681	681
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	70,000	100,000	100,000	20,012	121,534	141,546	311,546
Changes during the term							
Dividends paid					(18,620)	(18,620)	(18,620)
Net income					19,596	19,596	19,596
Net changes except for stockholders' equity during the term							
Total changes during the term	—	—	—	—	976	976	976
Balance at the end of the term	¥70,000	¥100,000	¥100,000	¥20,012	¥122,510	¥142,523	¥312,523

	Valuation and translation differences			Total net assets
	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges	Total valuation and translation differences	
Balance at the beginning of the fiscal year	¥45,514	¥(170)	¥45,344	¥356,209
Cumulative effect of the changes in accounting policies				681
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	45,514	(170)	45,344	356,890
Changes during the term				
Dividends paid				(18,620)
Net income				19,596
Net changes except for stockholders' equity during the term	9,152	101	9,253	9,253
Total changes during the term	9,152	101	9,253	10,230
Balance at the end of the term	¥54,667	¥(69)	¥54,597	¥367,121

The Kinki Osaka Bank, Ltd.

Summary of Financial Results for the First Half of Fiscal Year 2014
(Six months ended September 30, 2014/ Unaudited)
<under Japanese GAAP>

[Consolidated Balance Sheet]

(Millions of yen)

	March 31, 2014	September 30, 2014
Assets		
Cash and due from banks	¥ 210,533	¥ 335,125
Call loans and bills bought	1,000	1,000
Monetary claims bought	29,963	24,982
Trading securities	2	—
Securities	791,145	861,601
Loans and bills discounted	2,557,257	2,491,082
Foreign exchange assets	3,796	4,002
Other assets	8,819	8,837
Tangible fixed assets	31,377	31,931
Intangible fixed assets	476	449
Deferred tax assets	2,436	—
Customers' liabilities for acceptances and guarantees	10,869	12,352
Reserve for possible loan losses	(32,082)	(27,990)
Total Assets	3,615,594	3,743,374
Liabilities and Net Assets		
Liabilities		
Deposits	3,262,619	3,296,988
Negotiable certificates of deposit	106,000	117,900
Payables under securities lending transactions	—	105,907
Borrowed money	72,920	41,400
Foreign exchange liabilities	170	108
Other liabilities	26,612	27,116
Reserve for employees' bonuses	2,468	1,252
Net defined benefit liability	11,978	9,843
Other reserves	3,585	3,636
Deferred tax liabilities	—	287
Acceptances and guarantees	10,869	12,352
Total Liabilities	3,497,224	3,616,794
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Retained earnings	23,515	28,307
Total stockholders' equity	117,926	122,718
Net unrealized gains on available-for-sale securities	7,516	10,141
Remesurements of defined benefit plans	(7,072)	(6,280)
Total accumulated other comprehensive income	443	3,861
Total Net Assets	118,369	126,579
Total Liabilities and Net Assets	¥ 3,615,594	¥ 3,743,374

[Consolidated Statement of Income]*(Millions of yen)*

	For the six months ended		For the six months ended	
	September 30, 2013		September 30, 2014	
Ordinary income	¥	37,103	¥	35,016
Interest income		22,161		21,202
Interest on loans and bills discounted		19,774		18,496
Interest and dividends on securities		2,065		2,494
Fees and commissions		8,394		8,741
Other operating income		4,043		1,262
Other ordinary income		2,503		3,810
Ordinary expenses		28,295		25,951
Interest expenses		2,082		1,731
Interest on deposits		1,478		1,134
Fees and commissions		2,537		2,035
Other operating expenses		423		2
General and administrative expenses		20,136		19,990
Other ordinary expenses		3,115		2,190
Ordinary profits		8,807		9,065
Extraordinary gains		2		—
Gains on disposal of fixed assets		2		—
Extraordinary losses		154		105
Losses on disposal of fixed assets		8		34
Impairment losses on fixed assets		146		70
Net income before income taxes and minority interests		8,655		8,960
Income taxes – current		1,365		45
Income taxes – deferred		2,009		1,562
Total income taxes		3,374		1,607
Net income before minority interests		5,281		7,353
Minority interests in net income		—		—
Net income	¥	5,281	¥	7,353

[Consolidated Statement of Comprehensive Income]*(Millions of yen)*

	For the six months ended		For the six months ended	
	September 30, 2013		September 30, 2014	
Net income before minority interests	¥	5,281	¥	7,353
Other comprehensive income		(998)		3,417
Net unrealized gains on available-for-sale securities		(998)		2,624
Foreign currency translation adjustments		—		792
Total comprehensive income		<u>4,282</u>		<u>10,770</u>
Comprehensive income attributable to:				
Owners of the parent	¥	4,282	¥	10,770

[Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2013

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥38,971	¥55,439	¥19,214	¥113,625
Changes during the term				
Dividends paid			(1,755)	(1,755)
Net income			5,281	5,281
Net changes except for stockholders' equity during the term				
Total changes during the term	—	—	3,525	3,525
Balance at the end of the term	¥38,971	¥55,439	¥22,740	¥117,150

	Accumulated other comprehensive income	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,732	¥121,357
Changes during the term		
Dividends paid		(1,755)
Net income		5,281
Net changes except for stockholders' equity during the term	(998)	(998)
Total changes during the term	(998)	2,527
Balance at the end of the term	¥6,733	¥123,884

[Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2014

(Millions of yen)

	Stockholders' equity			
	Capital stock	Capital surplus	Retained earnings	Total stockholders' equity
Balance at the beginning of the fiscal year	¥38,971	¥55,439	¥23,515	¥117,926
Cumulative effect of the changes in accounting policies			339	339
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	38,971	55,439	23,855	118,265
Changes during the term				
Dividends paid			(2,900)	(2,900)
Net income			7,353	7,353
Net changes except for stockholders' equity during the term				
Total changes during the term	—	—	4,452	4,452
Balance at the end of the term	¥38,971	¥55,439	¥28,307	¥122,718

	Accumulated other comprehensive income			Total net assets
	Net unrealized gains on available-for-sale securities	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at the beginning of the fiscal year	¥7,516	¥(7,072)	¥443	¥118,369
Cumulative effect of the changes in accounting policies	—	—	—	339
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	7,516	(7,072)	443	118,709
Changes during the term				
Dividends paid				(2,900)
Net income				7,353
Net changes except for stockholders' equity during the term	2,624	792	3,417	3,417
Total changes during the term	2,624	792	3,417	7,870
Balance at the end of the term	¥10,141	¥(6,280)	¥3,861	¥126,579

[Non-Consolidated Balance Sheet]*(Millions of yen)*

	March 31, 2014	September 30, 2014
Assets		
Cash and due from banks	¥ 210,509	¥ 335,100
Call loans	1,000	1,000
Monetary claims bought	29,963	24,982
Trading securities	2	—
Securities	793,362	863,818
Loans and bills discounted	2,555,791	2,489,570
Foreign exchange assets	3,796	4,002
Other assets	8,683	8,760
Other	8,683	8,760
Tangible fixed assets	31,341	31,896
Intangible fixed assets	370	354
Prepaid pension cost	2,034	2,513
Deferred tax assets	294	—
Customers' liabilities for acceptances and guarantees	9,650	11,241
Reserve for possible loan losses	(27,028)	(23,285)
Total Assets	¥ 3,619,772	¥ 3,749,956
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,285,969	¥ 3,320,701
Negotiable certificates of deposit	106,000	117,900
Payables under securities lending transactions	—	105,907
Borrowed money	72,920	41,400
Foreign exchange liabilities	170	108
Other liabilities	16,662	17,468
Accrued income taxes	451	189
Lease obligation	913	982
Asset retirement obligations	208	229
Other	15,088	16,067
Reserve for employees' bonuses	2,438	1,237
Reserve for employees' retirement benefits	5,364	4,499
Other reserves	3,585	3,636
Deferred tax liabilities	—	2,372
Acceptances and guarantees	9,650	11,241
Total Liabilities	3,502,761	3,626,473
Net Assets		
Capital stock	38,971	38,971
Capital surplus	55,439	55,439
Capital reserve	38,971	38,971
Other capital surplus	16,467	16,467
Retained earnings	15,083	18,931
Other retained earnings	15,083	18,931
Retained earnings carried forward	15,083	18,931
Total stockholders' equity	109,493	113,341
Net unrealized gains on available-for-sale securities	7,516	10,141
Total valuation and translation differences	7,516	10,141
Total Net Assets	117,010	123,483
Total Liabilities and Net Assets	¥ 3,619,772	¥ 3,749,956

[Non-Consolidated Statement of Income]*(Millions of yen)*

	For the six months ended	
	September 30, 2013	September 30, 2014
Ordinary income	¥ 36,424	¥ 34,482
Interest income	22,105	21,192
Interest on loans and bills discounted	19,718	18,486
Interest and dividends on securities	2,065	2,494
Fees and commissions	7,774	8,119
Other operating income	4,043	1,262
Other ordinary income	2,500	3,908
Ordinary expenses	29,090	26,758
Interest expenses	2,085	1,733
Interest on deposits	1,480	1,136
Fees and commissions	3,600	3,101
Other operating expenses	423	2
General and administrative expenses	19,889	19,739
Other ordinary expenses	3,092	2,182
Ordinary profits	<u>7,333</u>	<u>7,723</u>
Extraordinary gains	2	-
Extraordinary losses	154	104
Net income before income taxes	<u>7,180</u>	<u>7,619</u>
Income taxes - current	992	(292)
Income taxes – deferred	1,988	1,503
Total income taxes	<u>2,980</u>	<u>1,211</u>
Net income	<u>¥ 4,200</u>	<u>¥ 6,408</u>

[Non-Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2013

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥12,666	¥107,076
Changes during the term						
Dividends paid					(1,755)	(1,755)
Net income					4,200	4,200
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	2,445	2,445
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥15,111	¥109,521

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,732	¥114,809
Changes during the term		
Dividends paid		(1,755)
Net income		4,200
Net changes except for stockholders' equity during the term	(998)	(998)
Total changes during the term	(998)	1,446
Balance at the end of the term	¥6,733	¥116,255

[Non-Consolidated Statement of Changes in Net Assets]

For the six months ended September 30, 2014

(Millions of yen)

	Stockholders' equity					Total stockholders' equity
	Capital stock	Capital surplus			Retained earnings	
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	
					Retained earnings carried forward	
Balance at the beginning of the fiscal year	¥38,971	¥38,971	¥16,467	¥55,439	¥15,083	¥109,493
Cumulative effect of the changes in accounting policies					339	339
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	38,971	38,971	16,467	55,439	15,423	109,833
Changes during the term						
Dividends paid					(2,900)	(2,900)
Net income					6,408	6,408
Net changes except for stockholders' equity during the term						
Total changes during the term	—	—	—	—	3,508	3,508
Balance at the end of the term	¥38,971	¥38,971	¥16,467	¥55,439	¥18,931	¥113,341

	Valuation and translation differences	Total net assets
	Net unrealized gains on available-for-sale securities	
Balance at the beginning of the fiscal year	¥7,516	¥117,010
Cumulative effect of the changes in accounting policies	—	339
Balance at the beginning of the fiscal year after reflecting the effect of the changes in accounting policies	7,516	117,350
Changes during the term		
Dividends paid		(2,900)
Net income		6,408
Net changes except for stockholders' equity during the term	2,624	2,624
Total changes during the term	2,624	6,132
Balance at the end of the term	¥10,141	¥123,483