

Financial Results Report
for Fiscal Year 2008
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for Fiscal Year 2008 (Reference Materials)

<Contents >

I. Highlights of Financial Results for Fiscal Year 2008

1 Statements of income <Consolidated>	P. 1
<Reference> Scope of consolidation and application of the equity method	P. 1
<Total of four banks, Non-consolidated results of each bank>	P. 2-3
2 Net operating profit per employee	P. 4
<Total of four banks, Non-consolidated results of each bank>	
3 ROE <Consolidated> <Total of four banks, Non-consolidated results of each bank>	P. 4
4 Interest rate spreads (domestic operations)	P. 5
<Total of three banks, Non-consolidated results of each bank>	
5 Use and Source of Funds<Total of three banks,Non-consolidated results of each bank>	P. 6-9
6 Retirement benefit liabilities and expenses	P. 10
<Total of four banks, Non-consolidated results of each bank>	
(1)Retirement benefit obligation	P. 10
(2)Retirement benefit expenses	P. 10
7 Gains or losses on bonds and stocks	P. 11
<Total of four banks, Non-consolidated results of each bank>	
8 Unrealized gains/(losses) on marketable securities (Bonds held to maturity, Stocks of subsidiaries and affiliates and Available-for sale securities)	P. 12
<Consolidated> <Total of four banks, Non-consolidated figures of each bank>	
9 Capital adequacy ratio (preliminary)	P. 13
10 Securitized products held	P. 14
<Total of four banks, Non-consolidated figures of each bank>	
11 Stock holdings	P. 15
<Total of four banks, Non-consolidated figures of each bank>	
12 Number of employees and offices	P. 15
<Resona Holdings, Non-consolidated>	
<Total of four banks, Non-consolidated figures of each bank>	

II. Loans and Bills Discounted and Other

1 Risk-managed loans <Total of three banks, Non-consolidated figures of each bank>	P. 16
2 Percentage of loan loss reserves to total risk-managed loans	P. 16
<Total of three banks, Non-consolidated figures of each bank>	
3 Reserve for possible loan losses	P. 17
<Consolidated> <Total of three banks, Non-consolidated figures of each bank>	
4 Claims disclosure according to the Financial Reconstruction Law	P. 17
<Total of three banks, Non-consolidated figures of each bank>	
5 Coverage ratios by type of borrower	P. 18
<Total of three banks, Non-consolidated figures of each bank>	
6 Results of self-assessment of asset quality	P. 19-20
<Total of three banks, Non-consolidated figures of each bank>	
7 Placement of loans off the balance sheets under the criteria	P. 21-24
of the Financial Reconstruction Law	
<Total of three banks, Non-consolidated figures of each bank>	
8 Loans and bills discounted by industry	P. 25-27
<Total of three banks, Non-consolidated figures of each bank>	
(1) Industry breakdown of total loans and bills discounted	P. 25
(2) Risk-managed loans by industry	P. 26
(3) Loans to consumers	P. 27
(4) Loans to small and medium-sized corporations and individuals	P. 27
9 Balance of deposits and loans <Total of four banks, Non-consolidated figures of each bank>	P. 28
<Reference> Domestic breakdown of consumer, corporate and other deposits	P. 28
<Reference> Investment trust and other investment products for individual customers	P. 28
10 Disposal of problem loans <Total of three banks, Non-consolidated figures of each bank>	P. 28
(1) Sales of nonperforming claims	P. 28
(2) Claims abandoned	P. 28

(Notes)

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

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

I. Highlights of Financial Results for Fiscal Year 2008

1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2008 (A)	(A)-(B)	FY 2007 (B)
Ordinary income	1	979,276	(135,165)	1,114,441
Consolidated gross operating profit	2	739,582	(29,721)	769,303
Interest income	3	547,075	(8,274)	555,350
Trust fees (after disposal of problem loans in the trust account)	4	35,414	(5,966)	41,380
<Disposal of problem loans in the trust account>	5	(385)	(281)	(104)
Fees and commissions	6	117,807	(29,290)	147,098
Trading income	7	21,026	(46,819)	67,845
Other operating income	8	18,258	60,630	(42,371)
Provision to general reserve for possible loan losses	9	(29,557)	(14,941)	(14,615)
General and administrative expenses	10	384,465	(1,454)	385,919
Other gains/(losses), net	11	(270,272)	(105,985)	(164,286)
Gains or losses on stocks	12	(42,209)	1,620	(43,830)
Disposal of problem loans	13	233,785	121,672	112,113
Write-off of loans	14	191,598	115,019	76,579
Provision to specific reserve for possible loan losses	15	38,205	7,980	30,224
Provision to special reserve for certain overseas loans	16	67	33	34
Other disposal of problem loans	17	3,914	(1,360)	5,275
Equity in earnings from investments in affiliated companies	18	201	(207)	409
Ordinary profit	19	114,402	(119,310)	233,712
Extraordinary profit	20	127,579	33,467	94,111
Gains from reversal of credit expenses	21	22,395	(16,518)	38,914
Extraordinary loss	22	7,784	2,653	5,131
Income before income taxes and minority interests	23	234,196	(88,495)	322,692
Income taxes-current	24	9,563	(5,668)	15,232
Income taxes-deferred	25	97,471	101,959	(4,488)
Minority interests in net income/(loss)	26	3,250	(5,879)	9,129
Net interim income	27	123,910	(178,907)	302,818
Credit related expenses (5, 9, 13, 21)	28	181,446	122,968	58,478

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

(Companies)

		End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Number of consolidated subsidiaries	29	19	-	19
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	21	-	21

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

(Millions of yen)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Gross operating profit	1	675,318	(24,750)	700,068	434,581	(9,728)	444,310	153,039	(5,024)	158,064
Gross operating profit from domestic operations	2	658,044	(11,218)	669,263	419,732	3,835	415,897	152,383	(4,788)	157,172
Interest income	3	540,088	3,922	536,165	341,634	(211)	341,845	143,601	7,236	136,364
Trust fees (after disposal of problem loans in the trust account)	4	35,414	(5,966)	41,380	7,181	(1,455)	8,637	-	-	-
<Disposal of problem loans in the trust account>	5	(385)	(281)	(104)	(385)	(281)	(104)	-	-	-
Fees and commissions	6	66,143	(27,812)	93,955	47,563	(19,305)	66,868	12,826	(8,547)	21,373
Trading income	7	3,936	1,478	2,457	3,936	1,478	2,457	-	-	-
Other operating income	8	12,462	17,159	(4,696)	19,417	23,328	(3,911)	(4,044)	(3,477)	(566)
Gross operating profit from international operations	9	17,273	(13,531)	30,804	14,849	(13,563)	28,413	655	(236)	892
Interest income	10	(7,629)	(8,711)	1,081	(7,866)	(8,872)	1,005	(568)	(45)	(522)
Fees and commissions	11	2,799	(288)	3,087	2,373	(214)	2,587	178	(24)	203
Trading income	12	16,112	(51,134)	67,246	16,112	(51,134)	67,246	-	-	-
Other operating income	13	5,991	46,602	(40,610)	4,230	46,656	(42,426)	1,046	(165)	1,211
Expenses (excluding non-recurring items)	14	362,202	74	362,128	230,421	(2,932)	233,353	74,835	2,054	72,780
Personnel expenses	15	122,890	(954)	123,844	74,357	(865)	75,222	26,217	45	26,171
Non-personnel expenses	16	217,604	499	217,104	141,638	(2,506)	144,144	44,145	2,081	42,064
Taxes	17	21,707	528	21,178	14,425	438	13,986	4,472	(72)	4,545
Provision to general reserve for possible loan losses	18	8,409	8,430	(21)	-	-	-	8,205	8,226	(21)
Actual net operating profit *1	19	312,729	(25,105)	337,835	203,774	(7,077)	210,851	78,204	(7,079)	85,283
Core net operating profit *2	20	302,514	(28,028)	330,543	185,284	(21,879)	207,163	83,425	1,969	81,456
Net operating profit	21	304,706	(33,254)	337,960	204,160	(6,795)	210,956	69,999	(15,305)	85,304
Other gains or losses	22	(219,731)	(94,295)	(125,436)	(181,019)	(90,796)	(90,222)	(24,495)	(6,055)	(18,439)
Net gains/(losses) on stocks	23	(37,633)	8,240	(45,874)	(33,934)	10,712	(44,647)	(4,653)	(4,256)	(396)
Gains on sale	24	13,600	(7,212)	20,812	12,132	(5,611)	17,743	26	(1,992)	2,018
Losses on sale	25	25,501	(14,478)	39,980	24,219	(13,369)	37,589	1,092	394	697
Losses on devaluation	26	25,731	(974)	26,706	21,846	(2,955)	24,801	3,587	1,869	1,718
Expenses related to disposal of problem loans	27	192,843	112,532	80,311	163,252	106,852	56,400	17,072	2,551	14,521
Write-off of loans	28	186,071	114,368	71,703	162,537	107,975	54,562	11,426	3,178	8,248
Provision to specific reserve for possible loan losses	29	4,989	(526)	5,515	-	-	-	4,822	(692)	5,515
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-	-	-	-
Other disposal of problem loans	31	1,782	(1,309)	3,092	715	(1,122)	1,837	824	66	757
Other	32	10,744	9,995	749	16,167	5,342	10,824	(2,769)	752	(3,521)
Ordinary profit	33	84,974	(127,550)	212,524	23,140	(97,592)	120,733	45,503	(21,361)	66,864
Extraordinary profit/ (loss), net	34	134,325	44,725	89,600	132,600	48,669	83,931	662	(1,556)	2,218
Gains from reversal of credit-related expenses	35	36,890	(4,563)	41,454	32,088	(2,939)	35,028	862	(1,736)	2,598
Gains from reversal of loan loss reserves	36	14,675	9,617	5,057	14,675	10,584	4,091	-	-	-
Gains from recoveries of written-off claims	37	22,214	(14,181)	36,396	17,413	(13,524)	30,937	862	(1,736)	2,598
Gains/(losses) on sales of premises and equipment	38	103,346	105,165	(1,818)	103,845	105,228	(1,382)	(168)	203	(371)
Losses on impairment on fixed assets	39	3,366	356	3,010	3,334	560	2,774	31	23	8
Other	40	(2,544)	(55,519)	52,974	0	(53,058)	53,059	-	-	-
Income before income taxes	41	219,300	(82,824)	302,125	155,741	(48,923)	204,664	46,165	(22,917)	69,082
Income taxes-current	42	35,042	25,381	9,661	7,314	37,438	(30,123)	20,178	(9,170)	29,349
Income taxes-deferred	43	63,460	31,112	32,347	66,376	30,327	36,048	(3,030)	(2,250)	(780)
Net interim income	44	120,798	(139,318)	260,116	82,050	(116,689)	198,739	29,016	(11,496)	40,513
Credit-related expenses (5, 18, 27, 35)	45	163,976	125,245	38,731	130,777	109,511	21,266	24,415	12,514	11,901

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

Core net operating profit: Actual net operating profit less bond-related income.

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

(Millions of yen)

		Kinki Osaka Bank			Resona Trust & Banking		
		FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Gross operating profit	1	60,253	(6,426)	66,679	27,442	(3,570)	31,013
Gross operating profit from domestic operations	2	58,485	(6,694)	65,180	27,442	(3,570)	31,013
Interest income	3	54,731	(3,080)	57,812	120	(22)	143
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	28,232	(4,510)	32,743
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	6,663	(922)	7,586	(910)	963	(1,873)
Trading income	7	-	-	-	-	-	-
Other operating income	8	(2,910)	(2,691)	(218)	-	-	-
Gross operating profit from international operations	9	1,767	268	1,499	-	-	-
Interest income	10	805	207	598	-	-	-
Fees and commissions	11	247	(49)	296	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	715	110	604	-	-	-
Expenses (excluding non-recurring items)	14	45,030	894	44,136	11,915	58	11,856
Personnel expenses	15	17,579	(136)	17,715	4,736	1	4,735
Non-personnel expenses	16	24,772	847	23,925	7,047	76	6,970
Taxes	17	2,678	182	2,495	130	(20)	150
Provision to general reserve for possible loan losses	18	204	204	-	-	-	-
Actual net operating profit *1	19	15,222	(7,320)	22,543	15,527	(3,628)	19,156
Core net operating profit *2	20	18,277	(4,489)	22,766	15,527	(3,628)	19,156
Net operating profit	21	15,018	(7,524)	22,543	15,527	(3,628)	19,156
Other gains or losses	22	(14,185)	2,342	(16,527)	(31)	214	(245)
Net gains/(losses) on stocks	23	955	1,784	(829)	-	-	-
Gains on sale	24	1,441	391	1,050	-	-	-
Losses on sale	25	189	(1,503)	1,693	-	-	-
Losses on devaluation	26	297	110	186	-	-	-
Expenses related to disposal of problem loans	27	12,517	3,128	9,389	-	-	-
Write-off of loans	28	12,107	3,214	8,893	-	-	-
Provision to specific reserve for possible loan losses	29	166	166	-	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	243	(252)	496	-	-	-
Other	32	(2,622)	3,686	(6,308)	(31)	214	(245)
Ordinary profit	33	833	(5,181)	6,015	15,496	(3,414)	18,911
Extraordinary profit/ (loss), net	34	1,072	(2,385)	3,457	(9)	(2)	(7)
Gains from reversal of credit-related expenses	35	3,939	112	3,826	-	-	-
Gains from reversal of loan loss reserves	36	-	(966)	966	-	-	-
Gains from recoveries of written-off claims	37	3,939	1,078	2,860	-	-	-
Gains/(losses) on sales of premises and equipment	38	(320)	(264)	(56)	(9)	(2)	(7)
Losses on impairment on fixed assets	39	-	(227)	227	-	-	-
Other	40	(2,545)	(2,460)	(84)	-	-	-
Income before income taxes	41	1,906	(7,566)	9,473	15,487	(3,416)	18,903
Income taxes-current	42	1,520	(1,043)	2,564	6,028	(1,842)	7,870
Income taxes-deferred	43	(182)	2,566	(2,748)	295	468	(172)
Net interim income	44	568	(9,089)	9,657	9,163	(2,042)	11,205
Credit-related expenses (5, 18, 27, 35)	45	8,782	3,219	5,563	-	-	-

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

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

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

2. Net operating profit per employee

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Actual net operating profit	312,729	(25,105)	337,835	203,774	(7,077)	210,851	78,204	(7,079)	85,283
Actual net operating profit per employee (thousands of yen)	20,944	(2,006)	22,950	22,783	(972)	23,755	26,902	(3,159)	30,061
Net operating profit	304,706	(33,254)	337,960	204,160	(6,795)	210,956	69,999	(15,305)	85,304
Net operating profit per employee (thousands of yen)	20,407	(2,552)	22,959	22,826	(941)	23,767	24,079	(5,989)	30,068

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Actual net operating profit	15,222	(7,320)	22,543	15,527	(3,628)	19,156
Actual net operating profit per employee (thousands of yen)	6,057	(2,978)	9,035	27,385	(10,030)	37,415
Net operating profit	15,018	(7,524)	22,543	15,527	(3,628)	19,156
Net operating profit per employee (thousands of yen)	5,976	(3,059)	9,035	27,385	(10,030)	37,415

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

3. R O E

<Consolidated>

(%)

	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Net income ROE	5.58	(8.83)	14.41

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

(%)

	Total of four Banks			Resona Bank			Saitama Resona Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Net operating profit ROE	22.29	2.53	19.76	20.77	4.21	16.56	28.11	(1.93)	30.04
Net income ROE	8.83	(6.38)	15.21	8.34	(7.26)	15.60	11.65	(2.62)	14.27

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Net operating profit ROE	15.30	(4.33)	19.63	42.21	(9.08)	51.29
Net income ROE	0.57	(7.84)	8.41	24.90	(5.10)	30.00

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

4. Interest rate spreads (domestic operations)

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

(%)

	Total of three banks			Resona Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Average interest rate on funds invested (A)	1.84	0.01	1.82	1.87	0.03	1.83
Average interest rate of loans and bills discounted (C)	2.17	(0.00)	2.18	2.13	(0.00)	2.13
Average interest rate on securities	0.90	0.05	0.85	0.96	0.16	0.80
Average interest rate on procured funds (B)	1.23	(0.00)	1.24	1.25	(0.00)	1.26
Average interest rate of deposits and negotiable CDs (D)	0.25	(0.00)	0.26	0.26	(0.00)	0.27
Average interest rate on external debt	0.68	(0.07)	0.75	0.52	(0.09)	0.61
Gross interest margin (A) - (B)	0.60	0.02	0.58	0.61	0.03	0.57
Average loan/deposit margin (C) - (D)	1.92	0.00	1.92	1.86	0.00	1.85

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Average interest rate on funds invested (A)	1.74	0.00	1.73	1.94	(0.06)	2.00
Average interest rate of loans and bills discounted (C)	2.26	0.01	2.25	2.27	(0.09)	2.36
Average interest rate on securities	0.82	(0.13)	0.95	0.89	(0.03)	0.93
Average interest rate on procured funds (B)	1.02	(0.01)	1.04	1.66	0.03	1.62
Average interest rate of deposits and negotiable CDs (D)	0.22	(0.00)	0.23	0.28	0.00	0.28
Average interest rate on external debt	1.07	(0.29)	1.36	2.17	(0.50)	2.68
Gross interest margin (A) - (B)	0.71	0.02	0.69	0.28	(0.09)	0.38
Average loan/deposit margin (C) - (D)	2.04	0.02	2.02	1.98	(0.09)	2.08

"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	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,760,634	670,116	1.87	(904,287)	(31,082)	(0.03)	36,664,922	701,198	1.91
Loans and bills discounted	25,598,187	558,198	2.18	(189,546)	(6,338)	(0.00)	25,787,733	564,537	2.18
Securities	7,404,427	63,294	0.85	576,488	2,295	(0.03)	6,827,938	60,998	0.89
Source of Funds	36,178,709	137,778	0.38	(807,849)	(26,316)	(0.06)	36,986,558	164,094	0.44
Deposits	30,676,746	79,297	0.25	(129,541)	(7,883)	(0.02)	30,806,288	87,181	0.28
Negotiable certificates of deposit	2,321,603	10,395	0.44	(170,478)	(2,276)	(0.06)	2,492,081	12,671	0.50
Call money	904,849	4,901	0.54	(600,673)	(4,787)	(0.10)	1,505,522	9,689	0.64
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	683,774	6,764	0.98	17,785	(1,205)	(0.20)	665,988	7,970	1.19

2. Domestic operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	34,838,385	641,928	1.84	(657,687)	(6,724)	0.01	35,496,072	648,652	1.82
Loans and bills discounted	25,481,701	555,199	2.17	(209,096)	(6,006)	(0.00)	25,690,797	561,206	2.18
Securities	7,255,945	66,013	0.90	694,252	9,940	0.05	6,561,693	56,073	0.85
Source of Funds	35,187,405	101,960	0.28	(675,335)	(10,669)	(0.02)	35,862,740	112,630	0.31
Deposits	30,265,389	73,215	0.24	(171,707)	(1,475)	(0.00)	30,437,096	74,690	0.24
Negotiable certificates of deposit	2,314,094	10,341	0.44	(146,646)	(2,130)	(0.05)	2,460,740	12,472	0.50
Call money	888,902	4,430	0.49	(603,510)	(4,665)	(0.11)	1,492,413	9,095	0.60
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	673,735	6,232	0.92	27,719	(795)	(0.16)	646,016	7,027	1.08

3. International operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,179,112	29,295	2.48	(178,015)	(24,015)	(1.44)	1,357,128	53,310	3.92
Loans and bills discounted	116,485	2,998	2.57	19,550	(332)	(0.86)	96,935	3,330	3.43
Securities	148,482	(2,719)	(1.83)	(117,763)	(7,644)	(3.68)	266,245	4,925	1.84
Source of Funds	1,248,166	36,925	2.95	(63,930)	(15,303)	(1.02)	1,312,096	52,228	3.98
Deposits	411,357	6,082	1.47	42,165	(6,408)	(1.90)	369,191	12,491	3.38
Negotiable certificates of deposit	7,509	53	0.71	(23,831)	(145)	0.07	31,341	199	0.63
Call money	15,946	471	2.95	2,837	(121)	(1.56)	13,109	593	4.52
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,038	532	5.29	(9,934)	(410)	0.57	19,972	942	4.72

* Interest income and rate for "securities" included in "use of funds" for international operations are negative since the figures reflect losses (5,154 million yen) on cancellation of investment trusts which manage invested funds through investments in overseas assets.

<Resona bank>

(Millions of yen, %)

1. Total operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,697,415	434,719	1.91	(1,190,326)	(33,926)	(0.04)	23,887,741	468,646	1.96
Loans and bills discounted	16,819,774	358,769	2.13	(415,714)	(9,751)	(0.00)	17,235,489	368,520	2.13
Securities	4,130,618	35,303	0.85	(372,018)	(3,261)	(0.00)	4,502,636	38,564	0.85
Source of Funds	23,276,443	100,951	0.43	(1,059,839)	(24,843)	(0.08)	24,336,283	125,794	0.51
Deposits	18,372,530	49,469	0.26	(342,784)	(7,227)	(0.03)	18,715,315	56,697	0.30
Negotiable certificates of deposit	2,164,057	9,553	0.44	(159,846)	(2,219)	(0.06)	2,323,904	11,772	0.50
Call money	841,468	4,674	0.55	(604,932)	(4,702)	(0.09)	1,446,401	9,377	0.64
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	466,284	3,041	0.65	499	(720)	(0.15)	465,785	3,761	0.80

2. Domestic operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	21,836,208	408,392	1.87	(927,780)	(9,830)	0.03	22,763,988	418,223	1.83
Loans and bills discounted	16,707,900	355,916	2.13	(437,016)	(9,606)	(0.00)	17,144,916	365,522	2.13
Securities	4,046,823	39,093	0.96	(235,243)	4,709	0.16	4,282,067	34,383	0.80
Source of Funds	22,346,231	66,758	0.29	(911,518)	(9,619)	(0.03)	23,257,750	76,377	0.32
Deposits	18,014,704	43,967	0.24	(366,838)	(1,285)	(0.00)	18,381,542	45,252	0.24
Negotiable certificates of deposit	2,156,548	9,500	0.44	(136,015)	(2,073)	(0.06)	2,292,563	11,573	0.50
Call money	825,972	4,208	0.50	(607,783)	(4,597)	(0.10)	1,433,756	8,805	0.61
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	456,284	2,510	0.55	10,471	(308)	(0.08)	445,813	2,818	0.63

3. International operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	996,946	26,941	2.70	(208,993)	(23,858)	(1.51)	1,205,940	50,800	4.21
Loans and bills discounted	111,874	2,853	2.55	21,301	(145)	(0.76)	90,572	2,998	3.31
Securities	83,794	(3,790)	(4.52)	(136,774)	(7,971)	(6.41)	220,568	4,180	1.89
Source of Funds	1,065,951	34,808	3.26	(94,768)	(14,986)	(1.02)	1,160,720	49,794	4.29
Deposits	357,826	5,502	1.53	24,053	(5,942)	(1.89)	333,772	11,444	3.42
Negotiable certificates of deposit	7,509	53	0.71	(23,831)	(145)	0.07	31,341	199	0.63
Call money	15,495	465	3.00	2,851	(105)	(1.51)	12,644	571	4.51
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	531	5.31	(9,972)	(411)	0.59	19,972	942	4.72

* Interest income and rate for "securities" included in "use of funds" for international operations are negative since the figures reflect losses (5,154 million yen) on cancellation of investment trusts which manage invested funds through investments in overseas assets.

<Saitama Resona Bank>

(Millions of yen, %)

1. Total operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	9,649,880	168,293	1.74	347,228	6,102	0.00	9,302,651	162,191	1.74
Loans and bills discounted	6,194,171	140,610	2.27	240,615	6,172	0.01	5,953,555	134,438	2.25
Securities	2,632,065	21,757	0.82	957,722	5,670	(0.13)	1,674,343	16,086	0.96
Source of Funds	9,535,626	25,260	0.26	290,406	(1,088)	(0.02)	9,245,219	26,349	0.28
Deposits	9,052,227	20,257	0.22	256,064	(459)	(0.01)	8,796,162	20,716	0.23
Negotiable certificates of deposit	157,545	841	0.53	(10,631)	(57)	0.00	168,177	899	0.53
Call money	62,920	225	0.35	4,151	(75)	(0.15)	58,768	301	0.51
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	132,671	1,871	1.41	5,155	(383)	(0.35)	127,515	2,255	1.76

2. Domestic operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	9,602,540	167,437	1.74	337,389	6,496	0.00	9,265,151	160,940	1.73
Loans and bills discounted	6,189,559	140,465	2.26	242,367	6,359	0.01	5,947,192	134,106	2.25
Securities	2,626,405	21,683	0.82	956,583	5,665	(0.13)	1,669,822	16,017	0.95
Source of Funds	9,488,083	23,836	0.25	280,589	(739)	(0.01)	9,207,494	24,576	0.26
Deposits	9,012,145	19,875	0.22	244,103	(57)	(0.00)	8,768,042	19,933	0.22
Negotiable certificates of deposit	157,545	841	0.53	(10,631)	(57)	0.00	168,177	899	0.53
Call money	62,469	220	0.35	3,993	(68)	(0.14)	58,476	289	0.49
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	132,632	1,870	1.41	5,116	(384)	(0.35)	127,515	2,255	1.76

3. International operations	FY 2008 (A)			(A)-(B)			FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	115,717	1,114	0.96	14,226	(350)	(0.48)	101,491	1,465	1.44
Loans and bills discounted	4,611	145	3.14	(1,751)	(187)	(2.07)	6,363	332	5.21
Securities	5,660	74	1.31	1,139	4	(0.22)	4,521	69	1.53
Source of Funds	115,920	1,683	1.45	14,204	(304)	(0.50)	101,716	1,988	1.95
Deposits	40,081	381	0.95	11,960	(401)	(1.83)	28,120	783	2.78
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	450	5	1.20	158	(6)	(2.93)	292	12	4.13
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	38	0	2.00	38	0	2.00	-	-	-

6. Retirement benefit liabilities and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008(B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Retirement benefit obligation	349,796	895	348,900	278,787	(630)	279,417	39,992	1,202	38,790
Pension plan assets at fair value	449,914	(150,900)	600,815	396,064	(144,788)	540,852	35,613	(2,487)	38,101
Prepaid pension cost	146,998	7,944	139,053	140,451	8,746	131,705	6,546	(723)	7,269
Reserve for employee's retirement benefits	5,465	2,309	3,156	-	-	-	1,472	1,237	234
Amount to be amortized	41,414	157,432	(116,017)	23,173	152,903	(129,729)	9,453	1,729	7,724

	Kinki Osaka Bank			Resona Trust & Banking		
	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Retirement benefit obligation	31,016	324	30,692	-	-	-
Pension plan assets at fair value	18,236	(3,624)	21,861	-	-	-
Prepaid pension cost	-	(78)	78	-	-	-
Reserve for employee's retirement benefits	3,993	1,071	2,921	-	-	-
Amount to be amortized	8,787	2,799	5,988	-	-	-

(2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Retirement benefit expenses	2,900	1,539	1,361	(3,034)	650	(3,685)	3,561	481	3,080
Service cost	8,999	222	8,776	6,019	99	5,920	1,733	74	1,659
Interest cost	6,978	89	6,888	5,588	14	5,574	775	55	720
Expected return on pension plan assets	5,717	(735)	6,452	4,721	(666)	5,388	449	(20)	469
Amortization of past service cost	-	-	-	-	-	-	-	-	-
Amortization of actuarial differences	(7,358)	492	(7,851)	(9,920)	(129)	(9,791)	1,500	330	1,170

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Retirement benefit expenses	2,118	390	1,728	255	18	237
Service cost	990	30	959	255	18	237
Interest cost	613	19	594	-	-	-
Expected return on pension plan assets	546	(48)	594	-	-	-
Amortization of past service cost	-	-	-	-	-	-
Amortization of actuarial differences	1,060	291	769	-	-	-

7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Net gains/(losses) on bonds	10,215	2,922	7,292	18,490	14,802	3,688	(5,221)	(9,048)	3,827
Gains on sale	34,424	(16,152)	50,576	26,888	(14,225)	41,113	6,876	(1,606)	8,482
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	18,383	(4,973)	23,357	8,398	(10,242)	18,640	7,736	3,683	4,053
Losses on redemption	4,560	(14,741)	19,302	-	(18,689)	18,689	3,960	3,369	591
Losses on devaluation	1,264	639	625	0	(95)	95	400	390	10
Net gains/(losses) on stocks	(37,633)	8,240	(45,874)	(33,934)	10,712	(44,647)	(4,653)	(4,256)	(396)
Gains on sale	13,600	(7,212)	20,812	12,132	(5,611)	17,743	26	(1,992)	2,018
Losses on sale	25,501	(14,478)	39,980	24,219	(13,369)	37,589	1,092	394	697
Losses on devaluation	25,731	(974)	26,706	21,846	(2,955)	24,801	3,587	1,869	1,718

	Kinki Osaka Bank			Resona Trust & Banking		
	FY 2008 (A)	(A)-(B)	FY 2007 (B)	FY 2008 (A)	(A)-(B)	FY 2007 (B)
Net gains/(losses) on bonds	(3,054)	(2,830)	(223)	-	-	-
Gains on sale	659	(320)	980	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	2,248	1,585	663	-	-	-
Losses on redemption	600	578	21	-	-	-
Losses on devaluation	864	345	519	-	-	-
Net gains/(losses) on stocks	955	1,784	(829)	-	-	-
Gains on sale	1,441	391	1,050	-	-	-
Losses on sale	189	(1,503)	1,693	-	-	-
Losses on devaluation	297	110	186	-	-	-

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

<Consolidated>

(Millions of yen)

	Consolidated					
	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007
			Gain	Loss		
Bonds held to maturity	599,101	410,112	7,342	8,189	847	1,517
Available-for-sale securities	7,064,091	950,560	(32,594)	75,153	107,747	(204,251)
Stocks	393,976	(196,002)	37,188	68,445	31,256	(167,204)
Bonds	6,374,615	1,300,167	(56,551)	4,217	60,769	(26,597)
JGB	5,596,702	1,445,035	(56,730)	2,102	58,832	(23,941)
Other	295,500	(153,603)	(13,232)	2,489	15,721	(10,449)

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

Fair values of floating-rate Japanese government bonds, which are included in "bonds" in "Available-for-sale securities", are based on the reference transaction price statistics prepared by the Japan Securities Dealers Association and their net unrealized loss was ¥30.4 bn. These floating-rate JGBs would have ¥3.6 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration purpose.

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

	Total of four banks						Resona Bank					
	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007
			Gain	Loss				Gain	Loss			
Bonds held to maturity	599,101	410,112	7,342	8,189	847	1,517	80,439	80,439	1,130	1,130	-	1,130
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	7,063,029	952,201	(32,754)	74,968	107,722	(205,036)	4,070,372	655,599	(18,410)	52,995	71,405	(155,128)
Stocks	393,044	(194,482)	37,003	68,260	31,256	(167,972)	294,713	(153,617)	23,839	50,496	26,656	(133,795)
Bonds	6,374,615	1,300,167	(56,551)	4,217	60,769	(26,597)	3,738,173	891,036	(39,337)	277	39,615	(15,068)
Other	295,369	(153,483)	(13,206)	2,489	15,696	(10,466)	37,485	(81,819)	(2,912)	2,221	5,133	(6,264)

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007
			Gain	Loss				Gain	Loss			
Bonds held to maturity	392,704	203,715	4,364	4,927	562	(1,460)	125,956	125,956	1,847	2,132	284	1,847
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	2,394,218	456,640	(7,433)	19,919	27,352	(41,230)	583,453	(155,077)	(6,926)	2,038	8,964	(8,689)
Stocks	91,807	(33,624)	12,632	16,649	4,017	(30,101)	6,523	(7,240)	531	1,114	583	(4,075)
Bonds	2,222,254	538,502	(16,750)	3,214	19,964	(10,324)	399,202	(124,411)	(479)	709	1,189	(1,216)
Other	80,156	(48,237)	(3,315)	54	3,370	(804)	177,728	(23,426)	(6,978)	213	7,192	(3,397)

	Resona Trust & Banking					
	B/S Amount (Mar. 2009)	Change from Mar. 2008	Unrealized gains/(losses) (FY 2008)			Change from FY 2007
			Gain	Loss		
Bonds held to maturity	-	-	-	-	-	-
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	14,984	(4,960)	15	15	-	11
Stocks	-	-	-	-	-	-
Bonds	14,984	(4,960)	15	15	-	11
Other	-	-	-	-	-	-

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 Mar. 31, 2009 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	(32,594)
Fair value hedge gains recorded as income (less)	11,889
Deferred tax liabilities	12,166
Unrealized gains on available-for-sale securities (before adjustment)	(32,318)
Amounts attributable to minority interests (less)	36
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	9
Amount reported on the Consolidated Balance Sheet	(32,345)

9. Capital adequacy ratio (preliminary)

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

<Consolidated> (Billions of yen/ %)

	End of Mar. 2009	(A)-(B)	End of Mar. 2008 (B)
	(A)		
Capital adequacy ratio	13.45	(0.83)	14.28
Tier I ratio	9.92	(0.41)	10.33
Total qualifying capital	2,818.5	(297.2)	3,115.8
Tier I	2,078.8	(174.4)	2,253.3
Tier II	771.4	(139.0)	910.4
Deductions	31.6	(16.2)	47.8
Risk weighted assets	20,944.8	(864.4)	21,809.3
Total required capital	1,675.5	(69.1)	1,744.7

Reference

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

Capital adequacy ratio	13.65%
Tier I ratio	9.86%

*1. The aforementioned figures are calculated based on "partial relaxation of capital adequacy requirement for banks, etc." under the Article 2, Paragraph 2 of the FSA Notification No. 79 of 2008 which allows financial institutions not to reflect valuation loss on national government bonds and similar securities in their Tier I capital while calculating their Tier II capital without reflecting valuation gain on such securities. The capital adequacy ratio and Tier I ratio calculated based on the former criteria without applying the aforesaid special treatment would be 13.48% and 9.70%, respectively.

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

<Non-consolidated basis of each bank> (Billions of yen/ %)

	Resona (Non-consolidated)		Saitama Resona (Non-consolidated)		Kinki Osaka (Non-consolidated)		Resona Trust & Banking (Non-consolidated)	
	End of Mar. 2009	Change from Mar. 2008	End of Mar. 2009	Change from Mar. 2008	End of Mar. 2009	Change from Mar. 2008	End of Mar. 2009	Change from Mar. 2008
Capital adequacy ratio	9.87	0.16	10.54	0.44	9.40	0.20	46.23	4.45
Tier I ratio	6.19	0.46	6.11	0.35	5.24	0.03	46.23	4.45
Total qualifying capital	1,464.1	(60.0)	394.7	9.8	172.2	(5.4)	35.8	3.6
Tier I	918.2	17.8	228.8	9.3	96.0	(4.5)	35.8	3.6
Tier II	590.5	(94.3)	177.1	0.0	76.4	(0.6)	-	-
Deductions	44.5	(16.3)	11.3	(0.4)	0.2	0.2	-	-
Risk weighted assets	14,823.8	(869.3)	3,741.3	(65.8)	1,831.8	(97.1)	77.5	0.5
Total required capital	1,185.9	(69.5)	299.3	(5.2)	73.2	(3.8)	3.1	0.0

<Consolidated basis of each bank> (Billions of yen/ %)

	Resona (Consolidated)		Kinki Osaka (Consolidated)	
	End of Mar. 2009	Change from Mar. 2008	End of Mar. 2009	Change from Mar. 2008
Capital adequacy ratio	9.99	0.18	9.67	0.21
Tier I ratio	6.35	0.49	5.53	0.05
Total qualifying capital	1,488.1	(63.9)	178.3	(5.3)
Tier I	947.3	19.7	102.0	(4.5)
Tier II	591.4	(94.7)	76.5	(0.6)
Deductions	50.5	(11.1)	0.2	0.2
Risk weighted assets	14,895.4	(918.8)	1,843.1	(97.6)
Total required capital	1,191.6	(73.5)	73.7	(3.9)

10. Securitized product held

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

(Billions of yen)

	Total of four banks						Resona Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Securitized products	252.1	(71.8)	323.9	(3.3)	(1.9)	(1.3)	54.5	5.8	48.6	(0.0)	(0.0)	-
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	252.1	(71.8)	323.9	(3.3)	(1.9)	(1.3)	54.5	5.8	48.6	(0.0)	(0.0)	-
Backed assets in Japan	252.1	(71.8)	323.9	(3.3)	(1.9)	(1.3)	54.5	5.8	48.6	(0.0)	(0.0)	-
Housing loans	218.1	(38.4)	256.6	(2.9)	(1.9)	(0.9)	45.1	2.2	42.8	(0.0)	(0.0)	-
Commercial real estate	17.3	(2.3)	19.6	(0.3)	(0.1)	(0.1)	5.8	3.6	2.2	-	-	-
Other	16.5	(31.0)	47.6	(0.0)	0.1	(0.1)	3.6	-	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Securitized products	70.1	(29.0)	99.1	(0.8)	(0.6)	(0.1)	127.4	(48.7)	176.1	(2.4)	(1.2)	(1.2)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	70.1	(29.0)	99.1	(0.8)	(0.6)	(0.1)	127.4	(48.7)	176.1	(2.4)	(1.2)	(1.2)
Backed assets in Japan	70.1	(29.0)	99.1	(0.8)	(0.6)	(0.1)	127.4	(48.7)	176.1	(2.4)	(1.2)	(1.2)
Housing loans	62.6	(13.0)	75.7	(0.7)	(0.7)	(0.0)	110.3	(27.6)	138.0	(2.1)	(1.1)	(0.9)
Commercial real estate	-	-	-	-	-	-	11.5	(5.9)	17.4	(0.3)	(0.1)	(0.1)
Other	7.4	(15.9)	23.4	(0.0)	0.0	(0.1)	5.5	(15.0)	20.5	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

	Resona Trust & Banking					
	Balance			Unrealized Gains /(Losses)		
	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Mar. 2009 (A)	(A)-(B)	End of Mar. 2008 (B)
Securitized products	-	-	-	-	-	-
Securitized products organized overseas	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-
Securitized products organized in Japan	-	-	-	-	-	-
Backed assets in Japan	-	-	-	-	-	-
Housing loans	-	-	-	-	-	-
Commercial real estate	-	-	-	-	-	-
Other	-	-	-	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-

Notes:

Note.1: Lined to subprime mortgage loans

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

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

Note.2: ABCP

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

End of March, 2009 Balance sheet amount 49.4 billion yen Unrealized gain 0.05 billion yen

Note.3: Securitized products

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

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

11. Stock holdings

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

(Billions of yen)

	End of Mar. 2009					Change	End of Mar. 2008
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Acquisition cost	356.0	270.8	79.1	5.9	-	(26.5)	382.5
Market value	393.0	294.7	91.8	6.5	-	(194.5)	587.5
Book value of stocks sold outright	7.6	4.6	0.0	3.0	-	1.2	6.4

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

12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2009	Change	End of Mar. 2008
Executive officers	13	1	12

*1. Above figures include 14 directors who concurrently serve as directors and executive officers for subsidiary banks.

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

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

(People/ branch offices)

	End of Mar. 2009					Change	End of Mar. 2008
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Directors	47	17	12	10	10	5	42
Non-board executive officers	49	28	7	10	4	12	37
Employees	14,844	8,916	2,900	2,503	525	169	14,675
Manned domestic offices	589	321	128	136	4	(6)	595
Non-manned domestic offices	866	518	322	26	-	(5)	871
Total domestic offices	1,455	839	450	162	4	(11)	1,466

*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 categorized as "non-board executive officers" or as "directors" for their respective positions.

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

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

*5 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.

*6 The number of unmanned domestic Resona Bank outlets does not include the 950 ATM locations of BankTime.

*7 The figures presented in the table above do not include those individuals who retired as of March 31, 2009.

II. Loans and Bills Discounted and Other

1. Risk-managed loans

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

Risk-managed loans

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to borrowers in legal bankruptcy	82,250	44,393	61,771	37,856	20,478	70,154	41,218	57,081	28,936	13,072
Past due loans	408,810	(54,579)	19,652	463,390	389,157	286,223	(51,929)	18,015	338,153	268,208
Loans past due 3 months or more	27,326	6,883	19,239	20,442	8,086	19,772	8,384	15,599	11,387	4,173
Restructured loans	136,197	(54,877)	(37,937)	191,074	174,134	106,052	(47,138)	(35,834)	153,191	141,886
Risk-managed loans, total	654,584	(58,179)	62,726	712,763	591,858	482,202	(49,465)	54,862	531,668	427,340
Partial direct write-offs	420,357	66,119	105,285	354,237	315,071	360,287	55,177	89,931	305,110	270,356
Balance of loans (Term-end)	26,608,947	863,541	445,142	25,745,405	26,163,804	17,534,278	587,314	232,946	16,946,963	17,301,331

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to borrowers in legal bankruptcy	6,084	742	1,981	5,342	4,102	6,011	2,433	2,707	3,577	3,303
Past due loans	70,530	(4,092)	4,224	74,623	66,305	52,056	1,442	(2,587)	50,613	54,643
Loans past due 3 months or more	3,895	(1,248)	1,611	5,143	2,284	3,658	(253)	2,029	3,911	1,628
Restructured loans	19,423	(855)	3,704	20,278	15,718	10,721	(6,883)	(5,808)	17,604	16,529
Risk-managed loans, total	99,933	(5,453)	11,522	105,387	88,411	72,447	(3,259)	(3,658)	75,707	76,106
Partial direct write-offs	32,020	8,899	12,762	23,120	19,257	28,049	2,042	2,591	26,006	25,457
Balance of loans (Term-end)	6,369,978	189,504	188,208	6,180,473	6,181,769	2,704,690	86,722	23,987	2,617,968	2,680,703

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to borrowers in legal bankruptcy	0.30	0.16	0.23	0.14	0.07	0.40	0.23	0.33	0.17	0.07
Past due loans	1.53	(0.26)	0.05	1.79	1.48	1.63	(0.36)	0.08	1.99	1.55
Loans past due 3 months or more	0.10	0.03	0.07	0.07	0.03	0.11	0.05	0.09	0.06	0.02
Restructured loans	0.51	(0.23)	(0.15)	0.74	0.66	0.60	(0.30)	(0.22)	0.90	0.82
Risk-managed loans, total	2.46	(0.30)	0.20	2.76	2.26	2.75	(0.38)	0.29	3.13	2.46

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to borrowers in legal bankruptcy	0.09	0.01	0.03	0.08	0.06	0.22	0.09	0.10	0.13	0.12
Past due loans	1.10	(0.10)	0.03	1.20	1.07	1.92	(0.01)	(0.11)	1.93	2.03
Loans past due 3 months or more	0.06	(0.02)	0.03	0.08	0.03	0.13	(0.01)	0.07	0.14	0.06
Restructured loans	0.30	(0.02)	0.05	0.32	0.25	0.39	(0.28)	(0.22)	0.67	0.61
Risk-managed loans, total	1.56	(0.14)	0.13	1.70	1.43	2.67	(0.22)	(0.16)	2.89	2.83

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

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

(%)

	Total of three banks					Resona Bank				
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Before partial direct write-off	71.90	(2.12)	(6.04)	74.02	77.94	76.46	(3.17)	(8.62)	79.63	85.08
After partial direct write-off	53.85	(7.26)	(12.35)	61.11	66.20	58.88	(9.06)	(16.76)	67.94	75.64

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar.2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009[A]	[A] -[B]	[A] - [C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Before partial direct write-off	54.62	0.09	0.23	54.53	54.39	56.30	3.78	2.40	52.52	53.90
After partial direct write-off	40.08	(4.48)	(4.38)	44.56	44.46	39.39	3.18	0.91	36.21	38.48

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

3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	End of			End of Sep.	End of Mar.
	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]
General reserve for possible loan losses	304,261	(32,026)	(31,650)	336,287	335,912
Specific reserve for possible loan losses	136,561	(55,982)	(18,252)	192,544	154,814
Special reserve for certain overseas loans	144	38	67	105	76
Total reserve for possible loan losses	440,967	(87,969)	(49,835)	528,936	490,803
Reserve for write-off of loans in the trust account	340	(18)	(40)	358	380

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

	Total of three banks					Resona Bank				
	End of			End of Sep.	End of Mar.	End of			End of Sep.	End of Mar.
	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]
General reserve for possible loan losses	225,450	(27,012)	(20,592)	252,462	246,043	179,402	(30,632)	(30,518)	210,034	209,920
Specific reserve for possible loan losses	125,875	(56,235)	(19,236)	182,111	145,111	103,324	(46,831)	(9,310)	150,155	112,634
Special reserve for certain overseas loans	889	213	564	675	324	889	213	564	675	324
Total reserve for possible loan losses	352,215	(83,033)	(39,264)	435,248	391,479	283,615	(77,249)	(39,263)	360,864	322,878
Reserve for write-off of loans in the trust account	340	(18)	(40)	358	380	340	(18)	(40)	358	380

	Saitama Resona Bank					Kinki Osaka Bank				
	End of			End of Sep.	End of Mar.	End of			End of Sep.	End of Mar.
	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]
General reserve for possible loan losses	26,972	1,823	8,205	25,149	18,767	19,076	1,796	1,720	17,279	17,356
Specific reserve for possible loan losses	13,089	(8,726)	(7,456)	21,816	20,546	9,461	(677)	(2,469)	10,139	11,930
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	40,061	(6,903)	748	46,965	39,313	28,537	1,119	(749)	27,418	29,287
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

4. Claims disclosure according to the Financial Reconstruction Law

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

	Total of three banks					Resona Bank				
	End of			End of Sep.	End of Mar.	End of			End of Sep.	End of Mar.
	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]
Unrecoverable or valueless claims	137,063	40,043	62,951	97,019	74,111	99,872	34,896	54,618	64,975	45,254
Risk claims	367,291	(43,856)	24,483	411,148	342,807	267,063	(39,848)	25,719	306,911	241,343
Special attention loans	163,523	(47,993)	(18,698)	211,517	182,221	125,824	(38,754)	(20,235)	164,579	146,060
Financial Reconstruction Law subtotal [A]	667,878	(51,806)	68,736	719,684	599,141	492,760	(43,705)	60,102	536,466	432,657
Normal claims	26,893,720	844,490	231,712	26,049,229	26,662,007	17,871,004	571,000	47,153	17,300,004	17,823,850
Financial Reconstruction Law total [B]	27,561,598	792,684	300,449	26,768,914	27,261,148	18,363,765	527,294	107,256	17,836,470	18,256,508
Partial direct write-offs	447,854	74,802	114,249	373,052	333,605	384,592	63,475	97,726	321,117	286,866
NPL Ratio [A] / [B]	2.42	(0.26)	0.22	2.68	2.19	2.68	(0.32)	0.31	3.00	2.36

	Saitama Resona Bank					Kinki Osaka Bank				
	End of			End of Sep.	End of Mar.	End of			End of Sep.	End of Mar.
	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]	Mar.2009[A]	[A] - [B]	[A] - [C]	2008 [B]	2008 [C]
Unrecoverable or valueless claims	16,366	1,250	2,816	15,115	13,549	20,824	3,895	5,516	16,928	15,307
Risk claims	60,787	(4,459)	3,501	65,246	57,285	39,441	451	(4,737)	38,990	44,178
Special attention loans	23,318	(2,103)	5,316	25,422	18,002	14,379	(7,136)	(3,779)	21,515	18,158
Financial Reconstruction Law subtotal [A]	100,471	(5,311)	11,634	105,783	88,837	74,645	(2,789)	(2,999)	77,435	77,645
Normal claims	6,339,929	190,218	167,040	6,149,711	6,172,889	2,682,785	83,271	17,518	2,599,514	2,665,267
Financial Reconstruction Law total [B]	6,440,401	184,907	178,674	6,255,494	6,261,727	2,757,431	80,482	14,518	2,676,949	2,742,912
Partial direct write-offs	32,931	8,219	12,901	24,711	20,030	30,331	3,107	3,621	27,223	26,709
NPL Ratio [A] / [B]	1.56	(0.13)	0.14	1.69	1.41	2.70	(0.18)	(0.12)	2.89	2.83

5. Coverage ratios by type of borrower

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

(%)

	Total of three banks			Resona Bank		
	End of Mar. 2009 [A]	[A] - [B]	End of Mar. 2008 [B]	End of Mar. 2009 [A]	[A] - [B]	End of Mar. 2008 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.94	1.85	95.09	96.99	3.03	93.96
Covered by reserves	3.05	(1.85)	4.90	3.00	(3.03)	6.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.51	(6.10)	98.61	92.10	(6.40)	98.50
Covered by collateral, guarantees, etc.	64.97	1.06	63.91	61.30	(0.16)	61.46
Covered by reserves	27.54	(7.15)	34.69	30.80	(6.23)	37.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	78.63	(17.52)	96.15	79.60	(16.51)	96.11
Special Attention Obligors	57.33	(9.06)	66.39	54.88	(11.56)	66.44
Covered by collateral, guarantees, etc.	34.75	8.22	26.53	32.41	8.86	23.55
Covered by reserves	22.58	(17.28)	39.86	22.47	(20.41)	42.88
Reserve ratio against the portion not covered by collateral, guarantees, etc.	34.61	(19.65)	54.26	33.24	(22.86)	56.10
Other Watch Obligors	67.51	1.74	65.77	64.35	1.82	62.53
Covered by collateral, guarantees, etc.	64.51	1.74	62.77	60.85	1.80	59.05
Covered by reserves	3.00	0.00	3.00	3.49	0.02	3.47
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.45	0.39	8.06	8.93	0.45	8.48
Normal Obligors	0.39	0.15	0.24	0.46	0.16	0.30

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2009 [A]	[A] - [B]	End of Mar. 2008 [B]	End of Mar. 2009 [A]	[A] - [B]	End of Mar. 2008 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.29	(0.60)	97.89	96.46	0.49	95.97
Covered by reserves	2.70	0.60	2.10	3.53	(0.49)	4.02
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	92.25	(6.89)	99.14	95.68	(2.83)	98.51
Covered by collateral, guarantees, etc.	74.67	8.32	66.35	74.81	0.66	74.15
Covered by reserves	17.58	(15.21)	32.79	20.87	(3.48)	24.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	69.43	(28.04)	97.47	82.87	(11.38)	94.25
Special Attention Obligors	66.53	4.59	61.94	66.73	(3.79)	70.52
Covered by collateral, guarantees, etc.	43.29	4.06	39.23	44.17	(0.36)	44.53
Covered by reserves	23.23	0.52	22.71	22.56	(3.42)	25.98
Reserve ratio against the portion not covered by collateral, guarantees, etc.	40.97	3.60	37.37	40.41	(6.44)	46.85
Other Watch Obligors	76.68	(0.67)	77.35	73.37	3.08	70.29
Covered by collateral, guarantees, etc.	74.75	(0.42)	75.17	71.68	2.92	68.76
Covered by reserves	1.92	(0.25)	2.17	1.69	0.17	1.52
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.62	(1.14)	8.76	5.97	1.10	4.87
Normal Obligors	0.20	0.10	0.10	0.39	0.13	0.26

6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality								(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
Bankrupt and Effectively Bankrupt Obligors		Unrecoverable or Valueless Claims	46.4	90.6	Reserve Ratio 100%	Direct Write-offs	Reserves (4.1) Collateral /Guarantee (132.8)	Unrecoverable or Valueless Claims	100.00%	
137.0		137.0								
Doubtful Obligors		Risk Claims	174.3	165.4	27.4		Reserves (101.1) Collateral /Guarantee (238.6)	Risk Claims	92.51%	
367.2		367.2								
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention	23.4	200.1			Reserves (36.7) Collateral /Guarantee (58.4)	Claims in Need of Special Attention	58.19%	
	223.5	163.5								
	Other Watch Obligors	Subtotal								
	2,646.2	667.8								
		Non-classified Claims	766.4	1,879.8						
		26,893.7								
Normal Obligors			24,187.4							
24,187.4										
Total Exposures			Total	Normal	Category II	Category III	Category IV			
27,561.5			27,561.5	25,198.0	2,336.0	27.4	-			

Total Coverage Ratio
85.64%

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality								(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
Bankrupt and Effectively Bankrupt Obligors		Unrecoverable or Valueless Claims	B) 24.5	B) 75.0	Reserve Ratio 100%	Direct Write-offs	Reserves (3.0) Collateral /Guarantee (96.8)	Unrecoverable or Valueless Claims	100.00%	
99.8		99.8	T) -	T) 0.2						
		Total	24.5	75.2						
Doubtful Obligors		Risk Claims	B) 114.2	B) 112.4	B) 21.0		Reserves (82.2) Collateral /Guarantee (163.7)	Risk Claims	92.10%	
267.0		267.0	T) 16.8	T) 2.4	T) 0.0					
		Total	131.0	114.9	21.0					
					Reserve Ratio 79.60%					
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention	B) 13.0	B) 159.7			Reserves (28.0) Collateral /Guarantee (42.0)	Claims in Need of Special Attention	55.67%	
	176.8	125.8	T) 3.4	T) 0.5						
		Subtotal	Total) 16.5	Total) 160.2						
	Other Watch Obligors	Non-classified Claims	B) 436.2	B) 1,420.6						
	1,866.5	17,871.0	T) 1.3	T) 8.2						
			Total) 437.6	Total) 1,428.8						
Normal Obligors			B) 15,873.8							
15,953.4			T) 79.6							
			Total) 15,953.4							
Total Exposures			Total	Normal	Category II	Category III	Category IV			
18,363.7			18,363.7	16,563.3	1,779.3	21.0	-			

Claims in Need of Special Attention
B) 121.9
T) 3.8
Total) 125.8

Total Coverage Ratio
84.40%

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	16.3	Unrecoverable or Valueless Claims 16.3	8.2	8.1	Reserve Ratio 100%	Direct Write-offs	Reserves (0.4) Collateral /Guarantee (15.9)	Unrecoverable or Valueless Claims 100.00%
							Reserves (10.6) Collateral /Guarantee (45.3)	Risk Claims 92.25%
Doubtful Obligors	60.7	Risk Claims 60.7	20.7	35.3	4.7	Reserve Ratio 69.43%	Reserves (5.4) Collateral /Guarantee (10.0)	Claims in Need of Special Attention 66.53%
Watch Obligors	Special Attention Obligors 30.9 Other Watch Obligors 404.4	Claims in Need of Special Attention 23.3 Subtotal 100.4	3.1	27.7				
		Non-classified Claims 6,339.9					174.5	229.9
Normal Obligors 5,927.8			5,927.8					
Total Exposures 6,440.4		Total 6,440.4	Normal 6,134.5	Category II 301.1	Category III 4.7	Category IV -		Total Coverage Ratio 87.54%

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality

(Billions of yen)

Exposure Categories		Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria
Bankrupt and Effectively Bankrupt Obligors	20.8	Unrecoverable or Valueless Claims 20.8	13.6	7.2	Reserve Ratio 100%	Direct Write-offs	Reserves (0.7) Collateral /Guarantee (20.0)	Unrecoverable or Valueless Claims 100.00%
							Reserves (8.2) Collateral /Guarantee (29.5)	Risk Claims 95.68%
Doubtful Obligors	39.4	Risk Claims 39.4	22.5	15.2	1.7	Reserve Ratio 82.87%	Reserves (3.2) Collateral /Guarantee (6.3)	Claims in Need of Special Attention 66.73%
Watch Obligors	Special Attention Obligors 15.7 Other Watch Obligors 375.2	Claims in Need of Special Attention 14.3 Subtotal 74.6	3.7	12.0				
		Non-classified Claims 2,682.7					154.2	-
Normal Obligors 2,306.1			2,306.1	-				
Total Exposures 2,757.4		Total 2,757.4	Normal 2,500.1	Category II 255.5	Category III 1.7	Category IV -		Total Coverage Ratio 91.31%

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

<Total of three banks>

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

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Change
Unrecoverable or valueless claims	154.1	97.5	57.8	39.8	27.1	22.0	17.3	15.3	10.2	8.5	(1.6)
Risk claims	639.3	401.4	259.4	128.4	102.7	76.8	65.2	44.9	39.9	25.6	(14.2)
(1) Portion in or prior to fiscal 2004 Total	793.4	499.0	317.3	168.2	129.8	98.9	82.6	60.3	50.1	34.2	(15.8)
Unrecoverable or valueless claims			12.9	9.9	5.0	3.8	2.5	1.8	1.4	1.0	(0.4)
Risk claims			106.2	49.2	37.0	23.8	17.9	12.9	10.9	8.8	(2.0)
(2) Portion in the first half of fiscal 2005 Total			119.2	59.1	42.0	27.7	20.4	14.8	12.3	9.8	(2.4)
Unrecoverable or valueless claims				13.6	6.3	6.2	4.0	3.3	2.4	1.9	(0.5)
Risk claims				114.9	71.9	50.8	35.1	14.6	11.0	7.6	(3.4)
(3) Portion in the latter half of fiscal 2005 Total				128.5	78.2	57.0	39.1	17.9	13.4	9.5	(3.9)
Unrecoverable or valueless claims					14.2	13.3	7.7	7.5	4.6	3.7	(0.9)
Risk claims					130.7	69.4	49.9	28.6	21.9	15.4	(6.5)
(4) Portion in the first half of fiscal 2006 Total					144.9	82.8	57.7	36.2	26.6	19.1	(7.5)
Unrecoverable or valueless claims						17.9	13.5	9.0	5.3	4.7	(0.5)
Risk claims						135.3	83.2	43.7	32.6	18.4	(14.1)
(5) Portion in the latter half of fiscal 2006 Total						153.3	96.7	52.7	37.9	23.2	(14.6)
Unrecoverable or valueless claims							18.8	11.8	5.9	4.4	(1.4)
Risk claims							161.0	82.4	57.4	54.2	(3.2)
(6) Portion in the first half of fiscal 2007 Total							179.8	94.2	63.4	58.7	(4.6)
Unrecoverable or valueless claims								25.0	24.0	19.3	(4.7)
Risk claims								115.4	62.5	29.2	(33.2)
(7) Portion in the latter half of fiscal 2007 Total								140.5	86.6	48.6	(38.0)
Unrecoverable or valueless claims									42.8	35.0	(7.7)
Risk claims									174.5	80.7	(93.8)
(8) Portion in the first half of fiscal 2008 Total									217.4	115.8	(101.6)
Unrecoverable or valueless claims										58.1	
Risk claims										126.9	
(9) Portion in the latter half of fiscal 2008 Total										185.1	
Unrecoverable or valueless claims	154.1	97.5	70.8	63.4	52.6	63.4	64.0	74.1	97.0	137.0	40.0
Risk claims	639.3	401.4	365.7	292.5	342.5	356.4	412.5	342.8	411.1	367.2	(43.8)
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	793.4	499.0	436.5	356.0	395.1	419.9	476.5	416.9	508.1	504.3	(3.8)

(2) Loans placed off the balance sheets (2H of FY 2008)

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008
Liquidation type disposal	0.4	0.6	-	0.0	0.0	0.1	0.2	0.8
Restructuring type disposal	-	0.2	0.1	-	-	0.4	0.9	0.0
Improvement in operating conditions, etc.	-	-	-	-	-	-	-	-
Sales of claims	3.8	0.0	0.4	0.3	0.3	0.6	2.3	0.2
Direct write-offs	(3.6)	(1.0)	(0.4)	(0.8)	4.2	(1.5)	8.9	26.9
Other	15.2	2.5	3.8	7.9	10.1	5.0	25.5	73.5
Collection, repayment, etc.	3.6	1.0	1.2	3.3	4.2	0.4	13.9	46.9
Improvement in borrowers' conditions	11.5	1.4	2.5	4.6	5.8	4.5	11.6	26.6
Total	15.8	2.4	3.9	7.5	14.6	4.6	38.0	101.6

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

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008
Legal liquidation	1.1	0.0	0.1	0.4	1.7	0.8	12.1	25.9	41.2
Measures similar to legal liquidation	0.0	-	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-	-	-
Partial direct write-off of small claims	5.6	0.8	1.4	2.4	1.8	3.1	4.6	7.0	12.4
Entrustment of claims to RCC	-	-	-	-	-	-	-	-	-
Total	6.8	0.8	1.5	2.9	3.6	3.9	16.8	33.0	53.7

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

<Resona Bank > (Banking and trust accounts)

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

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Change
Unrecoverable or valueless claims	100.9	57.4	32.2	22.0	15.8	12.0	9.2	10.2	6.1	4.7	(1.3)
Risk claims	483.0	269.4	179.0	77.8	61.7	46.9	41.4	26.1	23.4	11.1	(12.3)
(1) Portion in or prior to fiscal 2004 Total	584.0	326.8	211.3	99.8	77.5	58.9	50.7	36.4	29.5	15.8	(13.7)
Unrecoverable or valueless claims			6.7	5.5	2.2	2.5	1.6	1.4	1.0	0.7	(0.2)
Risk claims			67.6	34.5	25.1	17.7	12.9	9.7	8.6	6.7	(1.8)
(2) Portion in the first half of fiscal 2005 Total			74.4	40.1	27.4	20.2	14.6	11.1	9.6	7.4	(2.1)
Unrecoverable or valueless claims				8.2	4.0	4.1	2.5	2.5	1.8	1.6	(0.2)
Risk claims				87.8	56.9	40.2	26.0	9.6	7.3	5.7	(1.5)
(3) Portion in the latter half of fiscal 2005 Total				96.0	60.9	44.3	28.6	12.2	9.1	7.4	(1.7)
Unrecoverable or valueless claims					8.9	7.5	4.5	5.5	3.8	2.9	(0.8)
Risk claims					96.4	52.6	37.9	19.7	14.5	9.5	(5.0)
(4) Portion in the first half of fiscal 2006 Total					105.4	60.2	42.4	25.3	18.3	12.5	(5.8)
Unrecoverable or valueless claims						10.8	10.1	6.5	3.9	3.0	(0.9)
Risk claims						98.5	58.0	26.8	18.8	12.5	(6.3)
(5) Portion in the latter half of fiscal 2006 Total						109.3	68.2	33.3	22.8	15.6	(7.2)
Unrecoverable or valueless claims							10.1	5.8	2.9	1.9	(0.9)
Risk claims							125.4	61.9	45.9	45.1	(0.7)
(6) Portion in the first half of fiscal 2007 Total							135.6	67.7	48.8	47.1	(1.7)
Unrecoverable or valueless claims								13.1	17.4	15.2	(2.1)
Risk claims								87.1	46.1	21.2	(24.9)
(7) Portion in the latter half of fiscal 2007 Total								100.3	63.6	36.4	(27.1)
Unrecoverable or valueless claims									27.7	27.4	(0.3)
Risk claims									141.9	60.8	(81.0)
(8) Portion in the first half of fiscal 2008 Total									169.7	88.2	(81.4)
Unrecoverable or valueless claims										42.0	
Risk claims										94.0	
(9) Portion in the latter half of fiscal 2008 Total										136.1	
Unrecoverable or valueless claims	100.9	57.4	39.0	35.8	31.1	37.0	38.3	45.2	64.9	99.8	34.8
Risk claims	483.0	269.4	246.7	200.2	240.2	256.0	301.9	241.3	306.9	267.0	(39.8)
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	584.0	326.8	285.7	236.1	271.4	293.1	340.2	286.5	371.8	366.9	(4.9)

(2) Loans placed off the balance sheets (2H of FY 2008)

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008
Liquidation type disposal	0.3	0.6	-	-	-	0.1	-	-
Restructuring type disposal	-	0.2	0.1	-	-	0.0	0.7	0.0
Improvement in operating conditions, etc.	-	-	-	-	-	-	-	-
Sales of claims	2.2	0.0	0.4	0.2	0.0	0.0	1.1	0.0
Direct write-offs	(2.1)	(1.0)	(0.4)	(0.8)	0.2	(0.5)	6.0	26.2
Other	13.2	2.2	1.6	6.3	6.8	2.0	19.1	55.1
Collection, repayment, etc.	2.5	1.0	0.8	2.7	2.6	(1.7)	8.5	32.0
Improvement in borrowers' conditions	10.7	1.2	0.7	3.6	4.1	3.8	10.5	23.0
Total	13.7	2.1	1.7	5.8	7.2	1.7	27.1	81.4

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

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008
Legal liquidation	0.3	0.0	0.1	0.3	1.2	0.3	11.1	22.7	34.7
Measures similar to legal liquidation	-	-	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-	-	-
Partial direct write-off of small claims	2.5	0.5	1.2	1.7	1.0	1.0	2.7	2.5	3.3
Entrustment of claims to RCC	-	-	-	-	-	-	-	-	-
Total	2.8	0.5	1.3	2.1	2.3	1.4	13.8	25.3	38.1

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

<Saitama Resona Bank>

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

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Change
Unrecoverable or valueless claims	14.2	12.4	6.4	7.3	4.4	4.7	4.1	2.4	1.3	1.0	(0.3)
Risk claims	57.6	44.3	30.5	20.1	14.5	8.0	5.5	5.1	5.1	4.9	(0.1)
(1) Portion in or prior to fiscal 2004 Total	71.8	56.8	37.0	27.4	18.9	12.8	9.6	7.6	6.4	6.0	(0.4)
Unrecoverable or valueless claims			2.3	1.3	1.3	0.4	0.3	0.1	0.0	0.0	(0.0)
Risk claims			17.4	5.2	3.5	1.2	1.0	0.9	0.8	0.7	(0.0)
(2) Portion in the first half of fiscal 2005 Total			19.7	6.5	4.9	1.7	1.4	1.1	0.9	0.8	(0.1)
Unrecoverable or valueless claims				2.6	1.0	1.3	0.9	0.4	0.3	0.1	(0.1)
Risk claims				16.5	7.9	4.7	4.3	3.2	2.7	1.2	(1.5)
(3) Portion in the latter half of fiscal 2005 Total				19.1	9.0	6.1	5.3	3.6	3.0	1.3	(1.7)
Unrecoverable or valueless claims					2.6	3.1	2.1	1.3	0.4	0.4	(0.0)
Risk claims					18.5	9.1	6.4	4.7	4.2	3.4	(0.7)
(4) Portion in the first half of fiscal 2006 Total					21.1	12.3	8.5	6.0	4.6	3.9	(0.7)
Unrecoverable or valueless claims						2.9	1.5	1.4	0.6	1.2	0.5
Risk claims						24.9	17.5	12.3	11.1	3.9	(7.2)
(5) Portion in the latter half of fiscal 2006 Total						27.9	19.1	13.8	11.8	5.1	(6.7)
Unrecoverable or valueless claims							4.8	3.0	1.6	1.2	(0.3)
Risk claims							19.3	10.8	6.7	5.5	(1.2)
(6) Portion in the first half of fiscal 2007 Total							24.1	13.8	8.4	6.8	(1.6)
Unrecoverable or valueless claims								4.5	3.1	2.4	(0.6)
Risk claims								20.0	12.0	5.3	(6.6)
(7) Portion in the latter half of fiscal 2007 Total								24.5	15.1	7.8	(7.3)
Unrecoverable or valueless claims									7.4	3.0	(4.4)
Risk claims									22.2	13.8	(8.4)
(8) Portion in the first half of fiscal 2008 Total									29.7	16.8	(12.8)
Unrecoverable or valueless claims										6.7	
Risk claims										21.6	
(9) Portion in the latter half of fiscal 2008 Total										28.3	
Unrecoverable or valueless claims	14.2	12.4	8.8	11.2	9.5	12.6	14.0	13.5	15.1	16.3	1.2
Risk claims	57.6	44.3	48.0	41.8	44.6	48.2	54.3	57.2	65.2	60.7	(4.4)
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	71.8	56.8	56.8	53.1	54.1	60.8	68.3	70.8	80.3	77.1	(3.2)

(2) Loans placed off the balance sheets (2H of FY 2008)

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008
Liquidation type disposal	-	-	-	0.0	0.0	-	0.0	0.8
Restructuring type disposal	-	-	-	-	-	-	-	-
Improvement in operating conditions, etc.	-	-	-	-	-	-	-	-
Sales of claims	1.3	-	-	0.0	0.2	0.6	1.2	0.1
Direct write-offs	(1.3)	0.0	0.0	(0.0)	3.9	(0.7)	2.7	(0.4)
Other	0.4	0.1	1.7	0.7	2.5	1.7	3.2	12.3
Collection, repayment, etc.	0.4	0.0	0.2	0.4	1.3	1.4	2.8	10.0
Improvement in borrowers' conditions	0.0	0.0	1.4	0.3	1.1	0.3	0.3	2.3
Total	0.4	0.1	1.7	0.7	6.7	1.6	7.3	12.8

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

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008
Legal liquidation	0.0	-	-	0.0	0.4	0.3	0.5	1.5	3.0
Measures similar to legal liquidation	0.0	-	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-	-	-
Partial direct write-off of small claims	0.9	0.0	0.1	0.3	0.3	0.9	0.7	1.4	3.1
Entrustment of claims to RCC	-	-	-	-	-	-	-	-	-
Total	1.0	0.0	0.1	0.4	0.7	1.2	1.3	3.0	6.2

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

<Kinki Osaka Bank >

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

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Change
Unrecoverable or valueless claims	36.9	25.8	17.9	10.4	6.8	5.2	3.9	2.6	2.7	2.8	0.0
Risk claims	94.3	83.4	46.6	30.4	26.4	21.8	18.2	13.5	11.3	9.5	(1.7)
(1) Portion in or prior to fiscal 2004 Total	131.2	109.3	64.5	40.9	33.2	27.1	22.2	16.2	14.1	12.4	(1.6)
Unrecoverable or valueless claims			3.4	3.0	1.3	0.8	0.5	0.2	0.3	0.2	(0.1)
Risk claims			20.2	9.4	8.3	4.8	3.8	2.2	1.4	1.3	(0.0)
(2) Portion in the first half of fiscal 2005 Total			23.7	12.4	9.6	5.7	4.4	2.4	1.7	1.5	(0.2)
Unrecoverable or valueless claims				2.7	1.1	0.8	0.4	0.2	0.2	0.1	(0.1)
Risk claims				10.5	7.1	5.8	4.6	1.7	0.9	0.5	(0.3)
(3) Portion in the latter half of fiscal 2005 Total				13.3	8.2	6.6	5.1	2.0	1.2	0.7	(0.4)
Unrecoverable or valueless claims					2.6	2.6	1.0	0.6	0.4	0.3	(0.1)
Risk claims					15.7	7.6	5.6	4.2	3.2	2.4	(0.8)
(4) Portion in the first half of fiscal 2006 Total					18.3	10.2	6.6	4.8	3.6	2.7	(0.9)
Unrecoverable or valueless claims						4.1	1.8	1.0	0.6	0.4	(0.1)
Risk claims						11.9	7.6	4.5	2.5	1.9	(0.5)
(5) Portion in the latter half of fiscal 2006 Total						16.1	9.4	5.5	3.1	2.4	(0.7)
Unrecoverable or valueless claims							3.7	2.9	1.3	1.2	(0.1)
Risk claims							16.2	9.6	4.7	3.5	(1.2)
(6) Portion in the first half of fiscal 2007 Total							20.0	12.6	6.1	4.7	(1.3)
Unrecoverable or valueless claims								7.3	3.4	1.5	(1.8)
Risk claims								8.2	4.3	2.7	(1.6)
(7) Portion in the latter half of fiscal 2007 Total								15.5	7.8	4.2	(3.5)
Unrecoverable or valueless claims									7.6	4.6	(2.9)
Risk claims									10.3	5.9	(4.3)
(8) Portion in the first half of fiscal 2008 Total									18.0	10.6	(7.3)
Unrecoverable or valueless claims										9.3	
Risk claims										11.2	
(9) Portion in the latter half of fiscal 2008 Total										20.6	
Unrecoverable or valueless claims	36.9	25.8	21.4	16.3	11.9	13.7	11.6	15.3	16.9	20.8	3.8
Risk claims	94.3	83.4	66.8	50.4	57.6	52.1	56.2	44.1	38.9	39.4	0.4
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	131.2	109.3	88.3	66.7	69.5	65.9	67.9	59.4	55.9	60.2	4.3

(2) Loans placed off the balance sheets (2H of FY 2008)

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008
Liquidation type disposal	0.1	-	-	0.0	-	0.0	0.1	0.0
Restructuring type disposal	-	-	-	-	-	0.3	0.1	0.0
Improvement in operating conditions, etc.	-	-	-	-	-	-	-	-
Sales of claims	0.2	-	-	-	-	-	-	-
Direct write-offs	(0.2)	0.0	0.0	0.0	0.0	(0.3)	0.0	1.2
Other	1.5	0.2	0.4	0.8	0.7	1.2	3.2	6.1
Collection, repayment, etc.	0.7	(0.0)	0.1	0.2	0.2	0.7	2.5	4.9
Improvement in borrowers' conditions	0.8	0.2	0.3	0.6	0.5	0.4	0.6	1.1
Total	1.6	0.2	0.4	0.9	0.7	1.3	3.5	7.3

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

(Billions of yen)

	Portion in or prior to fiscal 2004	Portion in the first half of fiscal 2005	Portion in the latter half of fiscal 2005	Portion in the first half of fiscal 2006	Portion in the latter half of fiscal 2006	Portion in the first half of fiscal 2007	Portion in the latter half of fiscal 2007	Portion in the first half of fiscal 2008	Portion in the latter half of fiscal 2008
Legal liquidation	0.7	0.0	0.0	0.0	0.0	0.1	0.4	1.6	3.4
Measures similar to legal liquidation	-	-	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-	-	-
Partial direct write-off of small claims	2.1	0.2	0.0	0.2	0.4	1.1	1.1	3.0	5.8
Entrustment of claims to RCC	-	-	-	-	-	-	-	-	-
Total	2.9	0.2	0.1	0.3	0.5	1.2	1.6	4.6	9.3

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2009	Change	End of Mar. 2008	End of Mar. 2009	Change	End of Mar. 2008
Manufacturing	3,029.7	404.5	2,625.2	2,158.6	294.9	1,863.7
Agriculture	14.9	(3.9)	18.8	6.4	(1.3)	7.7
Forestry	2.6	(1.2)	3.8	1.9	(1.2)	3.2
Fishery	6.5	0.3	6.1	6.5	0.3	6.1
Mining	19.6	(0.6)	20.3	16.8	(0.3)	17.2
Construction	850.8	37.0	813.7	505.1	24.9	480.1
Electricity, gas, heating, water	72.3	2.8	69.5	52.8	3.0	49.8
Information and communication	308.5	46.5	261.9	270.6	34.7	235.9
Transportation	606.0	0.2	605.7	412.9	(2.3)	415.2
Wholesale and retail	2,677.4	46.9	2,630.5	1,938.3	39.8	1,898.5
Financial and insurance services	873.9	51.3	822.5	805.7	54.5	751.2
Real estate	2,486.2	(248.5)	2,734.7	1,691.6	(214.6)	1,906.3
Services	2,176.2	(72.3)	2,248.6	1,529.0	(76.6)	1,605.7
Local governments	895.9	79.5	816.3	360.5	29.9	330.5
Others	12,587.8	102.2	12,485.6	7,776.9	47.0	7,729.8
Domestic total	26,609.0	445.0	26,163.9	17,534.3	232.8	17,301.5
Japan offshore banking account	-	-	-	-	-	-
Total	26,609.0	445.0	26,163.9	17,534.3	232.8	17,301.5

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2009	Change	End of Mar. 2008	End of Mar. 2009	Change	End of Mar. 2008
Manufacturing	508.1	87.1	420.9	362.9	22.3	340.5
Agriculture	8.2	(2.4)	10.6	0.2	(0.1)	0.4
Forestry	0.4	(0.0)	0.4	0.1	0.0	0.1
Fishery	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Mining	2.3	(0.2)	2.5	0.4	(0.1)	0.5
Construction	205.1	8.1	197.0	140.5	4.0	136.5
Electricity, gas, heating, water	19.3	(0.2)	19.6	0.1	0.0	0.0
Information and communication	20.4	8.7	11.6	17.4	3.0	14.3
Transportation	139.0	3.7	135.3	54.1	(1.1)	55.2
Wholesale and retail	384.0	4.2	379.7	355.0	2.8	352.1
Financial and insurance services	25.9	3.3	22.5	42.2	(6.5)	48.7
Real estate	551.0	0.4	550.5	243.5	(34.3)	277.9
Services	464.6	3.2	461.3	182.5	1.0	181.4
Local governments	408.7	(0.6)	409.4	126.6	50.3	76.3
Others	3,632.2	72.5	3,559.7	1,178.6	(17.4)	1,196.1
Domestic total	6,369.9	188.2	6,181.7	2,704.6	23.9	2,680.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,369.9	188.2	6,181.7	2,704.6	23.9	2,680.7

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

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2009	Change	End of Mar. 2008	End of Mar. 2009	Change	End of Mar. 2008
Manufacturing	78.7	(2.3)	81.0	60.5	(4.1)	64.6
Agriculture	0.3	(1.1)	1.4	0.2	(0.6)	0.9
Forestry	0.2	(0.0)	0.3	0.0	(0.0)	0.0
Fishery	0.0	(0.0)	0.0	-	-	-
Mining	1.5	(2.1)	3.7	1.5	(2.1)	3.7
Construction	38.2	(4.8)	43.0	23.5	(7.9)	31.4
Electricity, gas, heating, water	0.0	0.0	-	-	-	-
Information and communication	26.0	20.5	5.5	25.1	20.6	4.5
Transportation	16.1	(12.5)	28.7	10.2	(14.7)	25.0
Wholesale and retail	84.8	(9.1)	94.0	61.9	(8.3)	70.2
Financial and insurance services	28.8	(6.1)	34.9	23.2	(9.7)	32.9
Real estate	175.2	75.6	99.5	145.9	82.3	63.6
Services	68.6	(13.7)	82.3	46.5	(6.2)	52.8
Local governments	-	-	-	-	-	-
Others	135.5	18.4	117.1	83.0	5.7	77.2
Domestic total	654.5	62.7	591.8	482.2	54.8	427.3
Japan offshore banking account	-	-	-	-	-	-
Total	654.5	62.7	591.8	482.2	54.8	427.3

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2009	Change	End of Mar. 2008	End of Mar. 2009	Change	End of Mar. 2008
Manufacturing	10.3	4.0	6.2	7.8	(2.2)	10.0
Agriculture	0.0	(0.4)	0.4	0.0	0.0	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.0	(0.0)	0.0
Mining	0.0	0.0	-	-	-	-
Construction	7.7	3.2	4.5	6.8	(0.1)	7.0
Electricity, gas, heating, water	0.0	0.0	-	-	-	-
Information and communication	0.1	(0.0)	0.2	0.7	0.0	0.7
Transportation	4.1	2.4	1.7	1.6	(0.2)	1.9
Wholesale and retail	10.9	0.2	10.6	12.0	(1.1)	13.1
Financial and insurance services	4.1	4.1	-	1.4	(0.5)	2.0
Real estate	9.1	(10.9)	20.0	20.1	4.2	15.8
Services	11.4	(5.0)	16.5	10.5	(2.3)	12.8
Local governments	-	-	-	-	-	-
Others	41.3	13.7	27.6	11.1	(1.1)	12.2
Domestic total	99.9	11.5	88.4	72.4	(3.6)	76.1
Japan offshore banking account	-	-	-	-	-	-
Total	99.9	11.5	88.4	72.4	(3.6)	76.1

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

(3) Loans to consumers

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Housing loans	11,701,049	133,625	137,180	11,567,423	11,563,868	7,164,531	79,260	75,481	7,085,271	7,089,050
Before securitization	12,076,734	108,779	84,169	11,967,954	11,992,564	7,417,611	61,911	38,385	7,355,700	7,379,225
Residential housing loans	8,593,521	56,207	23,924	8,537,314	8,569,597	4,981,717	17,132	(22,157)	4,964,585	5,003,874
Before securitization	8,929,350	37,144	(17,816)	8,892,206	8,947,167	5,194,941	5,565	(47,982)	5,189,375	5,242,923
Other consumer loans	356,817	(7,232)	(14,253)	364,049	371,070	202,677	(7,065)	(13,196)	209,742	215,874
Total loans to consumers	12,057,866	126,393	122,927	11,931,473	11,934,939	7,367,209	72,195	62,284	7,295,014	7,304,924
Before securitization of housing loans	12,433,551	101,547	69,916	12,332,004	12,363,635	7,620,289	54,845	25,189	7,565,443	7,595,099

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Housing loans	3,431,090	54,788	69,406	3,376,301	3,361,684	1,105,426	(423)	(7,707)	1,105,850	1,113,134
Before securitization	3,553,695	47,291	53,490	3,506,403	3,500,204	1,105,426	(423)	(7,707)	1,105,850	1,113,134
Residential housing loans	2,632,569	37,816	49,714	2,594,753	2,582,855	979,234	1,259	(3,632)	977,975	982,867
Before securitization	2,755,174	30,319	33,798	2,724,855	2,721,376	979,234	1,259	(3,632)	977,975	982,867
Other consumer loans	101,691	2,008	3,859	99,682	97,831	52,449	(2,175)	(4,916)	54,624	57,365
Total loans to consumers	3,532,781	56,797	73,266	3,475,984	3,459,515	1,157,875	(2,598)	(12,624)	1,160,474	1,170,499
Before securitization of housing loans	3,655,386	49,300	57,350	3,606,086	3,598,035	1,157,875	(2,598)	(12,624)	1,160,474	1,170,499

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to SMEs and individuals	22,218,611	470,278	(69,351)	21,748,333	22,287,962	14,236,788	271,543	(158,131)	13,965,244	14,394,919
Ratio of loans to SMEs and individuals	83.50	(0.97)	(1.68)	84.47	85.18	81.19	(1.21)	(2.01)	82.40	83.20

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]	End of Mar. 2009 [A]	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Loans to SMEs and individuals	5,532,986	110,321	103,770	5,422,664	5,429,216	2,448,836	88,412	(14,990)	2,360,423	2,463,827
Ratio of loans to SMEs and individuals	86.86	(0.87)	(0.96)	87.73	87.82	90.54	0.38	(1.36)	90.16	91.90

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

9. Balance of deposits and loans

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

(Millions of yen)

	End of Mar. 2009 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Deposits (Term-end)	32,162,378	19,460,229	9,389,005	3,298,725	14,417	1,226,852	476,125	30,935,525	31,686,252
Deposits (average balance)	30,688,545	18,372,530	9,052,227	3,251,988	11,798	(75,713)	(121,992)	30,764,259	30,810,537
Trust principal (Term-end)	410,635	410,635	-	-	-	(30,346)	(22,945)	440,982	433,580
Trust principal (average balance)	429,159	429,159	-	-	-	(11,235)	(46,207)	440,395	475,366
Loans and bills discounted (Term-end)	26,608,947	17,534,278	6,369,978	2,704,690	-	863,541	445,142	25,745,405	26,163,804
Banking account	26,496,155	17,421,486	6,369,978	2,704,690	-	869,750	458,494	25,626,404	26,037,660
Trust account	112,792	112,792	-	-	-	(6,208)	(13,352)	119,000	126,144
Loans and bills discounted (average balance)	25,717,573	16,939,160	6,194,171	2,584,240	-	69,297	(210,149)	25,648,275	25,927,722
Banking account	25,598,187	16,819,774	6,194,171	2,584,240	-	72,597	(189,546)	25,525,589	25,787,733
Trust account	119,385	119,385	-	-	-	(3,300)	(20,603)	122,685	139,988

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

(Millions of yen)

	End of Mar. 2009 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Domestic consumer deposits (Term-end)	21,247,188	11,329,945	7,319,427	2,597,815	-	201,041	381,520	21,046,147	20,865,668
Liquid deposits	11,385,995	6,098,127	4,214,945	1,072,922	-	162,208	279,463	11,223,786	11,106,531
Time deposits	9,644,088	5,064,223	3,065,411	1,514,452	-	13,985	83,405	9,630,103	9,560,683
Domestic corporate deposits (Term-end)	9,116,449	6,842,733	1,575,911	683,387	14,417	241,798	6,425	8,874,651	9,110,024
Liquid deposits	6,275,322	4,748,394	1,050,074	476,853	-	244,475	60,151	6,030,847	6,215,171
Time deposits	2,429,411	1,810,770	436,788	181,853	-	8,169	13,334	2,421,242	2,416,077

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

2 Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice Time deposits = time deposits + periodic time deposits

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

(Millions of yen)

	End of Mar. 2009 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2008 [B]	End of Mar. 2008 [C]
Investment trust	1,634,393	824,309	562,952	247,131	(466,055)	(649,526)	2,100,449	2,283,920
Public bond	842,437	366,773	436,816	38,847	16,440	55,371	825,997	787,066
Insurance policy	872,255	429,908	296,597	145,749	34,752	135,378	837,503	736,876

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

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

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

10. Disposal of problem loans

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

1) Sales of nonperforming claims

(Millions of yen)

	End of Mar. 2009	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	End of Mar. 2008
Principal of loans sold	61,400	47,843	8,572	4,984	(32,523)	93,924

1 Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	End of Mar. 2009	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	End of Mar. 2008
Number of debt-forgiven borrowers	1	1	-	-	1	-
Amount of claims abandoned	18	18	-	-	18	-

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