

# Financial Results Report

for Fiscal Year 2009  
(Reference Materials)



RESONA

**Resona Holdings, Inc.**

---

## Financial Results Report for Fiscal Year 2009 (Reference Materials)

### <Contents >

#### I. Highlights of Financial Results for Fiscal Year 2009

1 Statements of income <Consolidated>	P. 1
<Reference> Scope of consolidation and application of the equity method	P. 1
<Total of three banks, Non-consolidated results of each bank>	P. 2-3
2 Net operating profit per employee	P. 4
<Total of three banks, Non-consolidated results of each bank>	
3 ROE <Consolidated> <Total of three 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 three 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 three 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 three banks, Non-consolidated figures of each bank>	
9 Capital adequacy ratio (preliminary)	P. 13
10 Securitized Products Held	P. 14
<Total of three banks, Non-consolidated figures of each bank>	
11 Stock holdings	P. 15
<Total of three banks, Non-consolidated figures of each bank>	
12 Number of employees and offices	P. 15
<Resona Holdings, Non-consolidated>	
<Total of three 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 of the Financial Reconstruction Law	P. 21-24
<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 three 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)

\*[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 2009

### 1. Statements of Income

<Consolidated>		(Millions of yen)		
		FY 2009 (A)	(A)-(B)	FY 2008 (B)
Ordinary income	1	875,130	(104,145)	979,276
Consolidated gross operating profit	2	678,399	(61,182)	739,582
Interest income	3	499,499	(47,575)	547,075
Trust fees (after disposal of problem loans in the trust account)	4	28,727	(6,687)	35,414
<Disposal of problem loans in the trust account>	5	(9)	376	(385)
Fees and commissions	6	116,401	(1,406)	117,807
Trading income	7	26,330	5,304	21,026
Other operating income	8	7,440	(10,817)	18,258
Provision to general reserve for possible loan losses	9	(7,186)	22,371	(29,557)
General and administrative expenses	10	387,502	3,037	384,465
Other gains/(losses), net	11	(145,767)	124,504	(270,272)
Gains or losses on stocks	12	668	42,877	(42,209)
Disposal of problem loans	13	145,820	(87,965)	233,785
Write-off of loans	14	72,971	(118,627)	191,598
Provision to specific reserve for possible loan losses	15	66,784	28,578	38,205
Provision to special reserve for certain overseas loans	16	(142)	(209)	67
Other disposal of problem loans	17	6,207	2,292	3,914
Equity in earnings from investments in affiliated companies	18	90	(111)	201
Ordinary profit	19	152,314	37,912	114,402
Extraordinary profit	20	28,719	(98,860)	127,579
Gains from reversal of credit expenses	21	23,974	1,579	22,395
Extraordinary loss	22	4,976	(2,808)	7,784
Income before income taxes and minority interests	23	176,057	(58,139)	234,196
Income taxes-current	24	11,954	2,391	9,563
Income taxes-deferred	25	27,774	(69,697)	97,471
Minority interests in net income/(loss)	26	4,098	847	3,250
Net income	27	132,230	8,319	123,910
Credit related expenses (5, 9, 13, 21)	28	114,650	(66,796)	181,446

<Reference> Scope of consolidation and application of the equity method		(Companies)		
		End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
		Number of consolidated subsidiaries	29	18
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	20	(1)	21

&lt;Total of three banks, Non-consolidated results of each bank&gt;

(Millions of yen)

		Total of three banks			Resona Bank				
		FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B) Total	Resona Bank	Former Resona Trust & Banking
Gross operating profit	1	615,206	(60,111)	675,318	406,634	(55,390)	462,024	434,581	27,442
Gross operating profit from domestic operations	2	608,961	(49,083)	658,044	402,346	(44,829)	447,175	419,732	27,442
Interest income	3	492,037	(48,050)	540,088	305,597	(36,157)	341,755	341,634	120
Trust fees (after disposal of problem loans in the trust account)	4	28,727	(6,687)	35,414	28,727	(6,687)	35,414	7,181	28,232
<Disposal of problem loans in the trust account>	5	(9)	376	(385)	(9)	376	(385)	(385)	-
Fees and commissions	6	65,200	(942)	66,143	45,619	(1,032)	46,652	47,563	(910)
Trading income	7	1,525	(2,411)	3,936	1,525	(2,411)	3,936	3,936	-
Other operating income	8	21,471	9,008	12,462	20,876	1,459	19,417	19,417	-
Gross operating profit from international operations	9	6,245	(11,028)	17,273	4,288	(10,561)	14,849	14,849	-
Interest income	10	(6,160)	1,469	(7,629)	(6,077)	1,788	(7,866)	(7,866)	-
Fees and commissions	11	2,464	(335)	2,799	2,082	(290)	2,373	2,373	-
Trading income	12	25,932	9,820	16,112	25,932	9,820	16,112	16,112	-
Other operating income	13	(15,991)	(21,983)	5,991	(17,649)	(21,879)	4,230	4,230	-
Expenses (excluding non-recurring items)	14	350,545	(11,656)	362,202	230,870	(11,465)	242,336	230,421	11,915
Personnel expenses	15	126,095	3,205	122,890	81,187	2,094	79,093	74,357	4,736
Non-personnel expenses	16	206,002	(11,602)	217,604	138,048	(10,638)	148,686	141,638	7,047
Taxes	17	18,447	(3,260)	21,707	11,634	(2,921)	14,556	14,425	130
Provision to general reserve for possible loan losses	18	(8,674)	(17,083)	8,409	(15,227)	(15,227)	-	-	-
Actual net operating profit *1	19	264,651	(48,078)	312,729	175,754	(43,547)	219,302	203,774	15,527
Core net operating profit *2	20	244,864	(57,650)	302,514	157,582	(43,229)	200,812	185,284	15,527
Net operating profit	21	273,335	(31,371)	304,706	190,990	(28,697)	219,688	204,160	15,527
Other gains or losses	22	(120,728)	99,002	(219,731)	(89,547)	91,503	(181,050)	(181,019)	(31)
Net gains/(losses) on stocks	23	4,315	41,948	(37,633)	2,195	36,129	(33,934)	(33,934)	-
Gains on sale	24	8,258	(5,341)	13,600	5,899	(6,232)	12,132	12,132	-
Losses on sale	25	840	(24,661)	25,501	710	(23,509)	24,219	24,219	-
Losses on devaluation	26	3,102	(22,628)	25,731	2,994	(18,852)	21,846	21,846	-
Expenses related to disposal of problem loans	27	114,682	(78,160)	192,843	87,310	(75,942)	163,252	163,252	-
Write-off of loans	28	66,787	(119,283)	186,071	52,837	(109,699)	162,537	162,537	-
Provision to specific reserve for possible loan losses	29	45,806	40,817	4,989	34,095	34,095	-	-	-
Provision to special reserve for certain overseas loans	30	(887)	(887)	-	(887)	(887)	-	-	-
Other disposal of problem loans	31	2,975	1,192	1,782	1,263	548	715	715	-
Other	32	(10,361)	(21,106)	10,744	(4,431)	(20,567)	16,136	16,167	(31)
Ordinary profit	33	152,606	67,631	84,974	101,443	62,805	38,637	23,140	15,496
Extraordinary profit/(loss), net	34	23,972	(110,353)	134,325	18,098	(114,492)	132,590	132,600	(9)
Gains from reversal of credit-related expenses	35	23,888	(13,002)	36,890	17,890	(14,198)	32,088	32,088	-
Gains from reversal of loan loss reserves	36	-	(14,675)	14,675	-	(14,675)	14,675	14,675	-
Gains from recoveries of written-off claims	37	23,888	1,673	22,214	17,890	477	17,413	17,413	-
Gains/(losses) on sales of premises and equipment	38	(1,234)	(104,581)	103,346	(1,082)	(104,918)	103,835	103,845	(9)
Losses on impairment on fixed assets	39	3,636	270	3,366	3,378	43	3,334	3,334	-
Other	40	4,955	7,500	(2,544)	4,667	4,667	0	0	-
Income before income taxes	41	176,578	(42,722)	219,300	119,541	(51,686)	171,228	155,741	15,487
Income taxes-current	42	48,791	13,748	35,042	14,886	1,543	13,343	7,314	6,028
Income taxes-deferred	43	4,642	(58,817)	63,460	18,673	(47,998)	66,672	66,376	295
Net income	44	123,145	2,347	120,798	85,982	(5,231)	91,213	82,050	9,163
Credit-related expenses (5, 18, 27, 35)	45	82,111	(81,865)	163,976	54,183	(76,594)	130,777	130,777	-

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

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

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

&lt;Total of three banks, Non-consolidated results of each bank&gt;

(Millions of yen)

		Saitama Resona Bank			Kinki Osaka Bank		
		FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Gross operating profit	1	147,847	(5,191)	153,039	60,724	470	60,253
Gross operating profit from domestic operations	2	147,365	(5,018)	152,383	59,249	764	58,485
Interest income	3	136,316	(7,284)	143,601	50,123	(4,608)	54,731
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	11,859	(967)	12,826	7,721	1,057	6,663
Trading income	7	-	-	-	-	-	-
Other operating income	8	(810)	3,233	(4,044)	1,405	4,315	(2,910)
Gross operating profit from international operations	9	482	(173)	655	1,474	(293)	1,767
Interest income	10	(542)	26	(568)	460	(345)	805
Fees and commissions	11	177	(1)	178	203	(43)	247
Trading income	12	-	-	-	-	-	-
Other operating income	13	847	(198)	1,046	810	95	715
Expenses (excluding non-recurring items)	14	76,427	1,591	74,835	43,247	(1,782)	45,030
Personnel expenses	15	27,407	1,190	26,217	17,500	(78)	17,579
Non-personnel expenses	16	44,491	346	44,145	23,462	(1,310)	24,772
Taxes	17	4,528	55	4,472	2,285	(393)	2,678
Provision to general reserve for possible loan losses	18	7,218	(987)	8,205	(665)	(869)	204
Actual net operating profit *1	19	71,420	(6,783)	78,204	17,476	2,253	15,222
Core net operating profit *2	20	71,345	(12,080)	83,425	15,937	(2,340)	18,277
Net operating profit	21	64,202	(5,796)	69,999	18,141	3,122	15,018
Other gains or losses	22	(15,290)	9,204	(24,495)	(15,890)	(1,705)	(14,185)
Net gains/(losses) on stocks	23	794	5,448	(4,653)	1,325	370	955
Gains on sale	24	968	942	26	1,390	(51)	1,441
Losses on sale	25	66	(1,026)	1,092	64	(125)	189
Losses on devaluation	26	107	(3,479)	3,587	0	(296)	297
Expenses related to disposal of problem loans	27	12,702	(4,370)	17,072	14,669	2,151	12,517
Write-off of loans	28	5,707	(5,718)	11,426	8,242	(3,865)	12,107
Provision to specific reserve for possible loan losses	29	6,190	1,367	4,822	5,519	5,353	166
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	804	(19)	824	906	663	243
Other	32	(3,382)	(613)	(2,769)	(2,546)	75	(2,622)
Ordinary profit	33	48,911	3,408	45,503	2,250	1,417	833
Extraordinary profit/(loss), net	34	2,969	2,307	662	2,904	1,832	1,072
Gains from reversal of credit-related expenses	35	3,197	2,335	862	2,799	(1,139)	3,939
Gains from reversal of loan loss reserves	36	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	3,197	2,335	862	2,799	(1,139)	3,939
Gains/(losses) on sales of premises and equipment	38	(104)	63	(168)	(47)	272	(320)
Losses on impairment on fixed assets	39	123	92	31	134	134	-
Other	40	-	-	-	287	2,833	(2,545)
Income before income taxes	41	51,880	5,715	46,165	5,155	3,249	1,906
Income taxes-current	42	33,299	13,121	20,178	604	(915)	1,520
Income taxes-deferred	43	(11,130)	(8,100)	(3,030)	(2,901)	(2,719)	(182)
Net income	44	29,710	694	29,016	7,452	6,884	568
Credit-related expenses (5, 18, 27, 35)	45	16,723	(7,692)	24,415	11,204	2,421	8,782

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

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

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

## 2. Net operating profit per employee

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

(Millions of yen)

	Total of three banks			Resona Bank				
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B) Total	Resona Bank	Former Resona Trust & Banking
Actual net operating profit	264,651	(48,078)	312,729	175,754	(43,547)	219,302	203,774	15,527
Actual net operating profit per employee (thousands of yen)	17,452	(3,492)	20,944	18,207	(4,850)	23,057	22,783	27,385
Net operating profit	273,335	(31,371)	304,706	190,990	(28,697)	219,688	204,160	15,527
Net operating profit per employee (thousands of yen)	18,025	(2,382)	20,407	19,785	(3,313)	23,098	22,826	27,385

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Actual net operating profit	71,420	(6,783)	78,204	17,476	2,253	15,222
Actual net operating profit per employee (thousands of yen)	23,743	(3,159)	26,902	6,982	925	6,057
Net operating profit	64,202	(5,796)	69,999	18,141	3,122	15,018
Net operating profit per employee (thousands of yen)	21,343	(2,736)	24,079	7,247	1,271	5,976

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

## 3. R O E

<Consolidated>

(%)

	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Net income ROE	6.30	0.72	5.58

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

(%)

	Total of three banks			Resona Bank				
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B) Total	Resona Bank	Former Resona Trust & Banking
Net operating profit ROE	20.35	(1.94)	22.29	19.37	(2.17)	21.54	20.77	42.21
Net income ROE	9.16	0.33	8.83	8.72	(0.22)	8.94	8.34	24.90

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Net operating profit ROE	24.47	(3.64)	28.11	19.09	3.79	15.30
Net income ROE	11.32	(0.33)	11.65	7.84	7.27	0.57

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 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Average interest rate on funds invested (A)	1.58	(0.25)	1.84	1.59	(0.27)	1.87
Average interest rate of loans and bills discounted (C)	1.95	(0.22)	2.17	1.90	(0.22)	2.13
Average interest rate on securities	0.60	(0.30)	0.90	0.56	(0.40)	0.96
Average interest rate on procured funds (B)	1.11	(0.11)	1.23	1.14	(0.11)	1.25
Average interest rate of deposits and negotiable CDs (D)	0.16	(0.09)	0.25	0.16	(0.09)	0.26
Average interest rate on external debt	0.36	(0.31)	0.68	0.13	(0.38)	0.52
Gross interest margin (A) - (B)	0.46	(0.13)	0.60	0.45	(0.16)	0.61
Average loan/deposit margin (C) - (D)	1.79	(0.13)	1.92	1.73	(0.13)	1.86

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Average interest rate on funds invested (A)	1.52	(0.21)	1.74	1.72	(0.22)	1.94
Average interest rate of loans and bills discounted (C)	2.08	(0.18)	2.26	2.00	(0.27)	2.27
Average interest rate on securities	0.60	(0.22)	0.82	0.93	0.03	0.89
Average interest rate on procured funds (B)	0.93	(0.09)	1.02	1.52	(0.14)	1.66
Average interest rate of deposits and negotiable CDs (D)	0.14	(0.07)	0.22	0.20	(0.08)	0.28
Average interest rate on external debt	1.14	0.07	1.07	1.80	(0.36)	2.17
Gross interest margin (A) - (B)	0.59	(0.11)	0.71	0.20	(0.08)	0.28
Average loan/deposit margin (C) - (D)	1.93	(0.10)	2.04	1.79	(0.19)	1.98

"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 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,892,988	578,469	1.61	132,353	(91,646)	(0.26)	35,760,634	670,116	1.87
Loans and bills discounted	25,668,319	501,522	1.95	70,132	(56,675)	(0.22)	25,598,187	558,198	2.18
Securities	8,837,489	54,723	0.61	1,433,061	(8,570)	(0.23)	7,404,427	63,294	0.85
Source of Funds	36,400,962	92,591	0.25	222,252	(45,186)	(0.12)	36,178,709	137,778	0.38
Deposits	31,424,747	52,217	0.16	748,001	(27,080)	(0.09)	30,676,746	79,297	0.25
Negotiable certificates of deposit	1,767,259	3,193	0.18	(554,344)	(7,202)	(0.26)	2,321,603	10,395	0.44
Call money	710,400	869	0.12	(194,448)	(4,031)	(0.41)	904,849	4,901	0.54
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	783,135	5,083	0.64	99,361	(1,681)	(0.34)	683,774	6,764	0.98

2. Domestic operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,306,908	560,430	1.58	468,523	(81,498)	(0.25)	34,838,385	641,928	1.84
Loans and bills discounted	25,545,845	499,757	1.95	64,143	(55,441)	(0.22)	25,481,701	555,199	2.17
Securities	8,717,403	52,726	0.60	1,461,457	(13,287)	(0.30)	7,255,945	66,013	0.90
Source of Funds	35,664,956	68,392	0.19	477,551	(33,568)	(0.09)	35,187,405	101,960	0.28
Deposits	30,990,652	50,920	0.16	725,263	(22,294)	(0.07)	30,265,389	73,215	0.24
Negotiable certificates of deposit	1,767,030	3,192	0.18	(547,063)	(7,148)	(0.26)	2,314,094	10,341	0.44
Call money	705,443	828	0.11	(183,459)	(3,602)	(0.38)	888,902	4,430	0.49
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	773,135	4,552	0.58	99,399	(1,680)	(0.33)	673,735	6,232	0.92

3. International operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	960,512	19,227	2.00	(218,599)	(10,067)	(0.48)	1,179,112	29,295	2.48
Loans and bills discounted	122,474	1,764	1.44	5,988	(1,234)	(1.13)	116,485	2,998	2.57
Securities	120,086	1,997	1.66	(28,396)	4,716	3.49	148,482	(2,719)	(1.83)
Source of Funds	1,110,438	25,387	2.28	(137,727)	(11,537)	(0.67)	1,248,166	36,925	2.95
Deposits	434,094	1,297	0.29	22,737	(4,785)	(1.17)	411,357	6,082	1.47
Negotiable certificates of deposit	228	0	0.11	(7,280)	(53)	(0.59)	7,509	53	0.71
Call money	4,956	41	0.83	(10,989)	(429)	(2.11)	15,946	471	2.95
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	531	5.31	(38)	(0)	0.01	10,038	532	5.29

Note: Interest received on securities held in the "Use of Funds" for international operations for FY2008 is negative since the reported figure includes the loss (¥5,154 million) on withdrawal of the investments in the investment trust funds managed internationally.



&lt;Resona bank&gt;

(Millions of yen, %)

1. Total operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,389,813	365,572	1.63	(307,602)	(69,146)	(0.28)	22,697,415	434,719	1.91
Loans and bills discounted	16,762,011	318,145	1.89	(57,763)	(40,624)	(0.23)	16,819,774	358,769	2.13
Securities	4,780,334	27,686	0.57	649,716	(7,616)	(0.27)	4,130,618	35,303	0.85
Source of Funds	23,078,145	66,053	0.28	(198,297)	(34,898)	(0.14)	23,276,443	100,951	0.43
Deposits	18,743,722	31,727	0.16	371,191	(17,741)	(0.10)	18,372,530	49,469	0.26
Negotiable certificates of deposit	1,594,003	2,757	0.17	(570,054)	(6,796)	(0.26)	2,164,057	9,553	0.44
Call money	640,477	798	0.12	(200,990)	(3,875)	(0.43)	841,468	4,674	0.55
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	576,005	1,427	0.24	109,720	(1,614)	(0.40)	466,284	3,041	0.65

2. Domestic operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	21,878,414	348,535	1.59	42,205	(59,856)	(0.27)	21,836,208	408,392	1.87
Loans and bills discounted	16,644,280	316,454	1.90	(63,620)	(39,461)	(0.22)	16,707,900	355,916	2.13
Securities	4,723,422	26,506	0.56	676,598	(12,587)	(0.40)	4,046,823	39,093	0.96
Source of Funds	22,417,000	42,938	0.19	70,769	(23,819)	(0.10)	22,346,231	66,758	0.29
Deposits	18,375,373	30,582	0.16	360,669	(13,384)	(0.07)	18,014,704	43,967	0.24
Negotiable certificates of deposit	1,593,774	2,756	0.17	(562,774)	(6,743)	(0.26)	2,156,548	9,500	0.44
Call money	636,441	759	0.11	(189,531)	(3,448)	(0.39)	825,972	4,208	0.50
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	566,005	895	0.15	109,720	(1,614)	(0.39)	456,284	2,510	0.55

3. International operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	782,286	17,886	2.28	(214,660)	(9,055)	(0.41)	996,946	26,941	2.70
Loans and bills discounted	117,730	1,690	1.43	5,856	(1,162)	(1.11)	111,874	2,853	2.55
Securities	56,912	1,180	2.07	(26,881)	4,971	6.59	83,794	(3,790)	(4.52)
Source of Funds	932,032	23,963	2.57	(133,919)	(10,844)	(0.69)	1,065,951	34,808	3.26
Deposits	368,349	1,145	0.31	10,522	(4,356)	(1.22)	357,826	5,502	1.53
Negotiable certificates of deposit	228	0	0.11	(7,280)	(53)	(0.59)	7,509	53	0.71
Call money	4,036	38	0.96	(11,459)	(426)	(2.04)	15,495	465	3.00
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	531	5.31	-	-	-	10,000	531	5.31

Note: Interest received on securities held in the "Use of Funds" for international operations for FY2008 is negative since the reported figure includes the loss (Y5,154 million) on withdrawal of the investments in the investment trust funds managed internationally.

## &lt;Saitama Resona Bank&gt;

(Millions of yen, %)

1. Total operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	10,091,411	153,927	1.52	441,530	(14,365)	(0.21)	9,649,880	168,293	1.74
Loans and bills discounted	6,331,438	131,763	2.08	137,266	(8,847)	(0.18)	6,194,171	140,610	2.27
Securities	3,392,237	20,682	0.60	760,171	(1,075)	(0.21)	2,632,065	21,757	0.82
Source of Funds	9,955,682	18,153	0.18	420,055	(7,107)	(0.08)	9,535,626	25,260	0.26
Deposits	9,428,288	13,680	0.14	376,061	(6,577)	(0.07)	9,052,227	20,257	0.22
Negotiable certificates of deposit	173,255	436	0.25	15,710	(405)	(0.28)	157,545	841	0.53
Call money	69,535	70	0.10	6,615	(155)	(0.25)	62,920	225	0.35
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	123,353	2,136	1.73	(9,317)	264	0.32	132,671	1,871	1.41

2. Domestic operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	10,035,692	153,458	1.52	433,151	(13,979)	(0.21)	9,602,540	167,437	1.74
Loans and bills discounted	6,326,694	131,689	2.08	137,134	(8,775)	(0.18)	6,189,559	140,465	2.26
Securities	3,378,068	20,446	0.60	751,663	(1,236)	(0.22)	2,626,405	21,683	0.82
Source of Funds	9,899,785	17,141	0.17	411,701	(6,694)	(0.07)	9,488,083	23,836	0.25
Deposits	9,381,427	13,601	0.14	369,281	(6,274)	(0.07)	9,012,145	19,875	0.22
Negotiable certificates of deposit	173,255	436	0.25	15,710	(405)	(0.28)	157,545	841	0.53
Call money	68,615	68	0.09	6,145	(152)	(0.25)	62,469	220	0.35
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	123,353	2,136	1.73	(9,279)	265	0.32	132,632	1,870	1.41

3. International operations	FY 2009 (A)			(A)-(B)			FY 2008 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	125,844	686	0.54	10,126	(428)	(0.41)	115,717	1,114	0.96
Loans and bills discounted	4,744	73	1.55	132	(71)	(1.59)	4,611	145	3.14
Securities	14,168	235	1.66	8,507	161	0.34	5,660	74	1.31
Source of Funds	126,022	1,229	0.97	10,101	(454)	(0.47)	115,920	1,683	1.45
Deposits	46,861	78	0.16	6,780	(303)	(0.78)	40,081	381	0.95
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	920	2	0.27	469	(2)	(0.92)	450	5	1.20
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	-	-	-	(38)	(0)	(2.00)	38	0	2.00



## 6. Retirement benefit liabilities and expenses

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

### (1) Retirement benefit obligation

(Millions of yen)

	Total of three banks			Resona Bank		
	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
Retirement benefit obligation	359,859	10,058	349,801	283,976	5,184	278,792
Pension plan assets at fair value	497,099	47,184	449,914	439,535	43,470	396,064
Prepaid pension cost	138,253	(8,739)	146,993	132,872	(7,573)	140,446
Reserve for employee's retirement benefits	8,485	3,020	5,465	-	-	-
Amount to be amortized	(7,471)	(48,886)	41,414	(22,685)	(45,859)	23,173

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
Retirement benefit obligation	41,975	1,982	39,992	33,907	2,891	31,016
Pension plan assets at fair value	37,159	1,545	35,613	20,404	2,168	18,236
Prepaid pension cost	5,380	(1,166)	6,546	-	-	-
Reserve for employee's retirement benefits	2,816	1,344	1,472	5,669	1,675	3,993
Amount to be amortized	7,379	(2,074)	9,453	7,834	(952)	8,787

\*Former Resona Trust & Banking had no retirement benefit liabilities as of March 31, 2009.

### (2) Retirement benefit expenses

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Retirement benefit expenses	19,984	17,083	2,900	13,195	15,974	(2,779)
Service cost	9,124	125	8,999	6,353	78	6,275
Interest cost	6,996	18	6,978	5,575	(12)	5,588
Expected return on pension plan assets	3,784	(1,932)	5,717	3,111	(1,610)	4,721
Amortization of actuarial differences	7,648	15,007	(7,358)	4,377	14,298	(9,920)

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Retirement benefit expenses	4,073	512	3,561	2,715	596	2,118
Service cost	1,757	24	1,733	1,013	22	990
Interest cost	799	24	775	620	6	613
Expected return on pension plan assets	308	(140)	449	364	(181)	546
Amortization of actuarial differences	1,823	323	1,500	1,446	385	1,060

\*Resona Bank's FY2008 figures include figures for the former Resona Trust & Banking.

## 7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of three banks			Resona Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Net gains/(losses) on bonds	19,787	9,572	10,215	18,172	(318)	18,490
Gains on sale	39,584	5,160	34,424	30,977	4,088	26,888
Gains on redemption	-	-	-	-	-	-
Losses on sale	9,520	(8,862)	18,383	4,365	(4,032)	8,398
Losses on redemption	3,072	(1,487)	4,560	2,237	2,237	-
Losses on devaluation	7,204	5,939	1,264	6,201	6,201	0
Net gains/(losses) on stocks	4,315	41,948	(37,633)	2,195	36,129	(33,934)
Gains on sale	8,258	(5,341)	13,600	5,899	(6,232)	12,132
Losses on sale	840	(24,661)	25,501	710	(23,509)	24,219
Losses on devaluation	3,102	(22,628)	25,731	2,994	(18,852)	21,846

	Saitama Resona Bank			Kinki Osaka Bank		
	FY 2009 (A)	(A)-(B)	FY 2008 (B)	FY 2009 (A)	(A)-(B)	FY 2008 (B)
Net gains/(losses) on bonds	75	5,296	(5,221)	1,539	4,593	(3,054)
Gains on sale	5,915	(960)	6,876	2,692	2,032	659
Gains on redemption	-	-	-	-	-	-
Losses on sale	5,099	(2,637)	7,736	55	(2,193)	2,248
Losses on redemption	717	(3,243)	3,960	118	(482)	600
Losses on devaluation	23	(376)	400	979	114	864
Net gains/(losses) on stocks	794	5,448	(4,653)	1,325	370	955
Gains on sale	968	942	26	1,390	(51)	1,441
Losses on sale	66	(1,026)	1,092	64	(125)	189
Losses on devaluation	107	(3,479)	3,587	0	(296)	297

\*Former Resona Trust & Banking had no aforesaid transactions in FY2008.

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

<Consolidated> (Millions of yen)

	Consolidated					
	B/S Amount (End of Mar. 2010)	Change from Mar. 2009	Unrealized gains/(losses)			Change from Mar. 2009
			(End of Mar. 2010)	Gain	Loss	
Bonds held to maturity	1,087,202	488,100	24,844	25,032	187	17,502
Available-for-sale securities	7,854,340	790,248	120,607	162,656	42,048	153,202
Stocks	474,592	80,615	130,054	143,728	13,673	92,865
Bonds	7,046,016	671,400	(9,110)	13,872	22,982	47,441
JGB	5,742,129	145,427	(13,584)	7,035	20,620	43,145
Other	333,732	38,232	(337)	5,055	5,392	12,895

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 ¥12.9 bn. These floating-rate JGBs would have ¥18.2 bn of unrealized gain based on the fair values computed with a valuation model utilized for an internal administration

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, 2010 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	120,607
Fair value hedge gains recorded as income	(less) 11,105
Deferred tax liabilities	(less) 26,234
Unrealized gains on available-for-sale securities (before adjustment)	83,267
Amounts attributable to minority interests	(less) 190
Parent's portion of unrealized gains on available-for-sale securities of equity method investees	52
Amount reported on the Consolidated Balance Sheet	83,129

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

(Millions of yen)

	Total of four banks						Resona Bank					
	B/S Amount (End of Mar. 2010)	Change from Mar. 2009	Unrealized gains/(losses)			Change from Mar. 2009	B/S Amount (End of Mar. 2010)	Change from Mar. 2009	Unrealized gains/(losses)			Change from Mar. 2009
			(End of Mar. 2010)	Gain	Loss				(End of Mar. 2010)	Gain	Loss	
Bonds held to maturity	1,087,202	488,100	24,844	25,032	187	17,502	489,719	409,279	5,873	5,873	-	4,743
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	7,846,256	783,226	119,821	161,840	42,018	152,576	4,211,252	125,895	76,746	108,243	31,496	95,141
Stocks	473,703	80,658	129,813	143,486	13,673	92,809	350,947	56,234	88,101	100,745	12,643	64,262
Bonds	7,045,892	671,277	(9,111)	13,870	22,982	47,439	3,766,660	13,502	(14,751)	3,588	18,339	24,571
Other	326,659	31,290	(879)	4,482	5,361	12,327	93,644	56,159	3,395	3,908	512	6,308

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (End of Mar. 2010)	Change from Mar. 2009	Unrealized gains/(losses)			Change from Mar. 2009	B/S Amount (End of Mar. 2010)	Change from Mar. 2009	Unrealized gains/(losses)			Change from Mar. 2009
			(End of Mar. 2010)	Gain	Loss				(End of Mar. 2010)	Gain	Loss	
Bonds held to maturity	441,077	48,372	13,457	13,566	109	9,093	156,404	30,447	5,513	5,592	78	3,665
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	2,997,815	603,596	45,691	51,346	5,655	53,124	637,188	53,734	(2,616)	2,250	4,866	4,309
Stocks	115,984	24,176	40,516	41,038	522	27,883	6,770	247	1,194	1,702	507	663
Bonds	2,799,868	577,613	6,016	9,901	3,884	22,766	479,364	80,161	(377)	380	758	101
Other	81,962	1,806	(841)	406	1,247	2,474	151,053	(26,675)	(3,433)	167	3,601	3,544

\* Change from Mar. 2009 is a comparison with figures that include the former Resona Trust & Banking.

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. Capital adequacy ratio (preliminary)

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

	(Billions of yen/ %)		
	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
Capital adequacy ratio	13.81	0.36	13.45
Tier I ratio	10.20	0.28	9.92
Total qualifying capital	2,814.0	(4.5)	2,818.5
Tier I	2,078.6	(0.1)	2,078.8
Tier II	752.0	(19.3)	771.4
Deductions	16.7	(14.8)	31.6
Risk weighted assets	20,364.1	(580.7)	20,944.8
Total required capital	1,629.1	(46.4)	1,675.5

#### Reference

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

Capital adequacy ratio	14.20%
Tier I ratio	10.09%

\*1. The Japanese domestic standard is applicable to Resona Holdings and its subsidiary banks for calculations of capital adequacy ratios. However, total required capital of Resona Holdings, Resona Bank and Saitama Resona Bank is calculated as "risk-weighted assets x 8%" since they adopted the F-IRB approach for capital adequacy ratio calculations. Total required capital of Kinki Osaka Bank which adopted the Standardized Approach is calculated as "risk-weighted assets x 4%."

\*2. 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 14.18% and 10.09%, respectively.

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

	(Billions of yen/ %)									
	Resona (Non-consolidated)		End of Mar. 2009 (B)	Saitama Resona (Non-consolidated)		End of Mar. 2009 (B)	Kinki Osaka (Non-consolidated)		End of Mar. 2009 (B)	
End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2010 (A)		(A)-(B)	End of Mar. 2010 (A)		(A)-(B)			
Capital adequacy ratio	10.95	1.08	9.87	11.09	0.55	10.54	10.48	1.08	9.40	
Tier I ratio	7.25	1.06	6.19	6.74	0.63	6.11	6.06	0.82	5.24	
Total qualifying capital	1,573.1	108.9	1,464.1	425.1	30.4	394.7	177.3	5.1	172.2	
Tier I	1,041.1	122.9	918.2	258.5	29.6	228.8	102.6	6.6	96.0	
Tier II	562.1	(28.3)	590.5	177.2	0.0	177.1	75.5	(0.8)	76.4	
Deductions	30.2	(14.3)	44.5	10.6	(0.7)	11.3	0.8	0.6	0.2	
Risk weighted assets	14,361.1	(462.6)	14,823.8	3,831.8	90.5	3,741.3	1,692.1	(139.7)	1,831.8	
Total required capital	1,148.8	(37.0)	1,185.9	306.5	7.2	299.3	67.6	(5.5)	73.2	

	(Billions of yen/ %)					
	Resona (Consolidated)		End of Mar. 2009 (B)	Kinki Osaka (Consolidated)		End of Mar. 2009 (B)
End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2010 (A)		(A)-(B)		
Capital adequacy ratio	11.03	1.04	9.99	10.71	1.04	9.67
Tier I ratio	7.42	1.07	6.35	6.32	0.79	5.53
Total qualifying capital	1,594.7	106.6	1,488.1	182.3	4.0	178.3
Tier I	1,072.8	125.5	947.3	107.6	5.5	102.0
Tier II	563.1	(28.2)	591.4	75.6	(0.8)	76.5
Deductions	41.2	(9.3)	50.5	0.8	0.6	0.2
Risk weighted assets	14,446.9	(448.5)	14,895.4	1,701.9	(141.2)	1,843.1
Total required capital	1,155.7	(35.8)	1,191.6	68.0	(5.6)	73.7

## 10. Securitized Product held

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

(Billions of yen)

	Total of three banks						Resona Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
Securitized products	244.7	(7.3)	252.1	(2.6)	0.6	(3.3)	82.9	28.4	54.5	0.0	0.0	(0.0)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	244.7	(7.3)	252.1	(2.6)	0.6	(3.3)	82.9	28.4	54.5	0.0	0.0	(0.0)
Backed assets in Japan	244.7	(7.3)	252.1	(2.6)	0.6	(3.3)	82.9	28.4	54.5	0.0	0.0	(0.0)
Housing loans	220.8	2.6	218.1	(1.7)	1.1	(2.9)	74.1	29.0	45.1	0.0	0.0	(0.0)
Commercial real estate	13.9	(3.3)	17.3	(0.8)	(0.5)	(0.3)	5.1	(0.6)	5.8	0.0	0.0	-
Other	9.9	(6.6)	16.5	(0.0)	0.0	(0.0)	3.6	-	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)	End of Mar. 2010 (A)	(A)-(B)	End of Mar. 2009 (B)
Securitized products	55.0	(15.1)	70.1	(0.3)	0.5	(0.8)	106.8	(20.5)	127.4	(2.3)	0.0	(2.4)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	55.0	(15.1)	70.1	(0.3)	0.5	(0.8)	106.8	(20.5)	127.4	(2.3)	0.0	(2.4)
Backed assets in Japan	55.0	(15.1)	70.1	(0.3)	0.5	(0.8)	106.8	(20.5)	127.4	(2.3)	0.0	(2.4)
Housing loans	51.8	(10.8)	62.6	(0.3)	0.4	(0.7)	94.8	(15.5)	110.3	(1.4)	0.6	(2.1)
Commercial real estate	-	-	-	-	-	-	8.8	(2.6)	11.5	(0.9)	(0.5)	(0.3)
Other	3.1	(4.2)	7.4	(0.0)	0.0	(0.0)	3.0	(2.4)	5.5	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

\*Former Resona Trust & Banking held no securitized products as of March 31, 2009.

### 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, 2010	Balance sheet amount	28.2 billion yen	Unrealized gain	0.0 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 three banks, Non-consolidated figures of each bank>

(Billions of yen)

	End of Mar. 2010				Change	End of Mar. 2009
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Acquisition cost	343.8	262.8	75.4	5.5	(12.1)	356.0
Market value	473.7	350.9	115.9	6.7	80.6	393.0
Book value of stocks sold outright	11.1	7.0	3.6	0.4	3.4	7.6

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

\*2 Former Resona Trust & Banking held no stocks in its banking account as of March 31, 2009.

## 12. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Mar. 2010	Change	End of Mar. 2009
Executive officers	9	(4)	13

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

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

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

(People/ branch offices)

	End of Mar. 2010				Change	End of Mar. 2009
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank		
Directors	40	18	12	10	(7)	47
Non-board executive officers	49	32	7	10	0	49
Employees	15,115	9,621	3,001	2,493	271	14,844
Manned domestic offices	576	312	128	136	(13)	589
Non-manned domestic offices	846	502	319	25	(20)	866
Total domestic offices	1,422	814	447	161	(33)	1,455

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

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

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

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

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

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

\*7 The number of unmanned domestic offices for Resona Bank does not include 1,230 ATM locations of BankTime.

\*8 Figures for March 31, 2009 include figures for the former Resona Trust & Banking.

## 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. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to borrowers in legal bankruptcy	33,108	(23,166)	(49,141)	56,275	82,250	24,593	(20,343)	(45,560)	44,936	70,154
Past due loans	458,581	12,464	49,770	446,116	408,810	316,395	(935)		317,331	286,223
Loans past due 3 months or more	13,866	(10,993)	(13,459)	24,859	27,326	8,798	(6,116)	(10,974)	14,914	19,772
Restructured loans	140,945	(22,038)	4,748	162,983	136,197	97,234	(30,137)	(8,817)	127,371	106,052
Risk-managed loans, total	646,503	(43,732)	(8,081)	690,235	654,584	447,022	(57,531)	(35,180)	504,553	482,202
Partial direct write-offs	416,174	4,773	(4,159)	411,401	420,334	358,514	7,181	(1,750)	351,333	360,265
Balance of loans (Term-end)	26,306,112	53,829	(302,835)	26,252,282	26,608,947	17,315,019	134,184	(219,259)	17,180,834	17,534,278

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to borrowers in legal bankruptcy	4,094	(2,724)	(1,989)	6,818	6,084	4,420	(99)	(1,590)	4,519	6,011
Past due loans	81,848	6,766	11,318	75,082	70,530	60,336	6,633	8,280	53,703	52,056
Loans past due 3 months or more	2,969	(4,496)	(926)	7,465	3,895	2,099	(379)	(1,558)	2,479	3,658
Restructured loans	25,109	5,623	5,686	19,485	19,423	18,601	2,475	7,880	16,126	10,721
Risk-managed loans, total	114,021	5,169	14,088	108,852	99,933	85,458	8,629	13,011	76,829	72,447
Partial direct write-offs	28,677	(3,373)	(3,342)	32,051	32,020	28,982	966	932	28,016	28,049
Balance of loans (Term-end)	6,386,315	27,150	16,337	6,359,165	6,369,978	2,604,777	(107,504)	(99,913)	2,712,282	2,704,690

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to borrowers in legal bankruptcy	0.12	(0.09)	(0.18)	0.21	0.30	0.14	(0.12)	(0.26)	0.26	0.40
Past due loans	1.74	0.05	0.21	1.69	1.53	1.82	(0.02)	0.19	1.84	1.63
Loans past due 3 months or more	0.05	(0.04)	(0.05)	0.09	0.10	0.05	(0.03)	(0.06)	0.08	0.11
Restructured loans	0.53	(0.09)	0.02	0.62	0.51	0.56	(0.18)	(0.04)	0.74	0.60
Risk-managed loans, total	2.45	(0.17)	(0.01)	2.62	2.46	2.58	(0.35)	(0.17)	2.93	2.75

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to borrowers in legal bankruptcy	0.06	(0.04)	(0.03)	0.10	0.09	0.16	0.00	(0.06)	0.16	0.22
Past due loans	1.28	0.10	0.18	1.18	1.10	2.31	0.33	0.39	1.98	1.92
Loans past due 3 months or more	0.04	(0.07)	(0.02)	0.11	0.06	0.08	(0.01)	(0.05)	0.09	0.13
Restructured loans	0.39	0.09	0.09	0.30	0.30	0.71	0.12	0.32	0.59	0.39
Risk-managed loans, total	1.78	0.07	0.22	1.71	1.56	3.28	0.45	0.61	2.83	2.67

### 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. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Before partial direct write-off	72.03	0.72	0.13	71.31	71.90	78.17	2.20	1.71	75.97	76.46
After partial direct write-off	54.03	(0.18)	0.18	54.21	53.85	60.66	1.42	1.78	59.24	58.88

	Saitama Resona Bank				Kinki Osaka Bank					
	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010[A]	[A] - [B]	[A] - [C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Before partial direct write-off	55.52	0.21	0.90	55.31	54.62	49.46	(5.26)	(6.84)	54.72	56.30
After partial direct write-off	44.33	2.17	4.25	42.16	40.08	32.33	(5.88)	(7.06)	38.21	39.39

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

### 3. Reserve for possible loan losses

<Consolidated> (Millions of yen)

	End of Mar.			End of Sep.	End of Mar.
	2010 [A]	[A] - [B]	[A] - [C]	2009 [B]	2009 [C]
General reserve for possible loan losses	296,349	(18,156)	(7,911)	314,505	304,261
Specific reserve for possible loan losses	143,253	(6,250)	6,691	149,503	136,561
Special reserve for certain overseas loans	1	(53)	(142)	55	144
Total reserve for possible loan losses	439,604	(24,459)	(1,362)	464,064	440,967
Reserve for write-off of loans in the trust account	301	(20)	(39)	321	340

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

	Total of three banks					Resona Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2010 [A]			2009 [B]	2009 [C]	2010 [A]			2009 [B]	2009 [C]
General reserve for possible loan losses	216,223	(18,817)	(9,226)	235,041	225,450	163,988	(19,308)	(15,414)	183,296	179,402
Specific reserve for possible loan losses	132,828	(5,856)	6,952	138,684	125,875	106,883	(8,289)	3,559	115,172	103,324
Special reserve for certain overseas loans	1	(147)	(887)	149	889	1	(147)	(887)	149	889
Total reserve for possible loan losses	349,053	(24,821)	(3,161)	373,875	352,215	270,873	(27,745)	(12,741)	298,618	283,615
Reserve for write-off of loans in the trust account	301	(20)	(39)	321	340	301	(20)	(39)	321	340

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2010 [A]			2009 [B]	2009 [C]	2010 [A]			2009 [B]	2009 [C]
General reserve for possible loan losses	34,190	2,415	7,218	31,775	26,972	18,045	(1,924)	(1,030)	19,970	19,076
Specific reserve for possible loan losses	16,361	2,240	3,271	14,120	13,089	9,583	191	121	9,391	9,461
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	50,551	4,655	10,489	45,895	40,061	27,628	(1,732)	(908)	29,361	28,537
Reserve for write-off of loans in the trust account	-	-	-	-	-	-	-	-	-	-

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

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

	Total of three banks					Resona Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2010 [A]			2009 [B]	2009 [C]	2010 [A]			2009 [B]	2009 [C]
Unrecoverable or valueless claims	94,570	(13,770)	(42,493)	108,340	137,063	60,885	(11,860)	(38,987)	72,745	99,872
Risk claims	409,570	4,011	42,279	405,559	367,291	291,612	(7,451)	24,549	299,064	267,063
Special attention loans	154,812	(33,031)	(8,710)	187,843	163,523	106,032	(36,253)	(19,792)	142,286	125,824
Financial Reconstruction Law subtotal [A]	658,953	(42,790)	(8,924)	701,743	667,878	458,530	(55,565)	(34,230)	514,095	492,760
Normal claims	26,470,844	48,954	(422,876)	26,421,889	26,893,720	17,581,665	152,513	(289,339)	17,429,151	17,871,004
Financial Reconstruction Law total [B]	27,129,797	6,164	(431,800)	27,123,633	27,561,598	18,040,195	96,948	(323,569)	17,943,247	18,363,765
Partial direct write-offs	436,882	2,875	(10,949)	434,006	447,832	375,479	4,798	(9,090)	370,680	384,570
NPL Ratio [A] / [B]	2.42	(0.15)	0.00	2.58	2.42	2.54	(0.32)	(0.14)	2.86	2.68

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.	End of Mar.	[A] - [B]	[A] - [C]	End of Sep.	End of Mar.
	2010 [A]			2009 [B]	2009 [C]	2010 [A]			2009 [B]	2009 [C]
Unrecoverable or valueless claims	13,711	(3,503)	(2,654)	17,215	16,366	19,973	1,594	(851)	18,379	20,824
Risk claims	72,614	7,373	11,827	65,240	60,787	45,344	4,089	5,903	41,254	39,441
Special attention loans	28,078	1,126	4,759	26,951	23,318	20,701	2,095	6,321	18,606	14,379
Financial Reconstruction Law subtotal [A]	114,404	4,996	13,932	109,407	100,471	86,019	7,779	11,373	78,240	74,645
Normal claims	6,331,142	18,250	(8,787)	6,312,891	6,339,929	2,558,036	(121,809)	(124,749)	2,679,846	2,682,785
Financial Reconstruction Law total [B]	6,445,546	23,246	5,144	6,422,299	6,440,401	2,644,055	(114,030)	(113,375)	2,758,086	2,757,431
Partial direct write-offs	29,515	(3,580)	(3,415)	33,095	32,931	31,887	1,657	1,556	30,230	30,331
NPL Ratio [A] / [B]	1.77	0.07	0.21	1.70	1.56	3.25	0.41	0.54	2.83	2.70

## 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. 2010 [A]	[A] - [B]	End of Mar. 2009 [B]	End of Mar. 2010 [A]	[A] - [B]	End of Mar. 2009 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.24	0.30	96.94	96.66	(0.33)	96.99
Covered by reserves	2.75	(0.30)	3.05	3.33	0.33	3.00
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.78	(4.73)	92.51	87.43	(4.67)	92.10
Covered by collateral, guarantees, etc.	61.75	(3.22)	64.97	58.66	(2.64)	61.30
Covered by reserves	26.02	(1.52)	27.54	28.77	(2.03)	30.80
Reserve ratio against the portion not covered by collateral, guarantees, etc.	68.06	(10.57)	78.63	69.61	(9.99)	79.60
Special Attention Obligors	58.24	0.91	57.33	54.23	(0.65)	54.88
Covered by collateral, guarantees, etc.	40.74	5.99	34.75	36.10	3.69	32.41
Covered by reserves	17.50	(5.08)	22.58	18.13	(4.34)	22.47
Reserve ratio against the portion not covered by collateral, guarantees, etc.	29.54	(5.07)	34.61	28.37	(4.87)	33.24
Other Watch Obligors	69.27	1.76	67.51	66.37	2.02	64.35
Covered by collateral, guarantees, etc.	65.92	1.41	64.51	62.54	1.69	60.85
Covered by reserves	3.35	0.35	3.00	3.83	0.34	3.49
Reserve ratio against the portion not covered by collateral, guarantees, etc.	9.83	1.38	8.45	10.23	1.30	8.93
Normal Obligors	0.37	(0.02)	0.39	0.44	(0.02)	0.46

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Mar. 2010 [A]	[A] - [B]	End of Mar. 2009 [B]	End of Mar. 2010 [A]	[A] - [B]	End of Mar. 2009 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.38	0.09	97.29	98.93	2.47	96.46
Covered by reserves	2.61	(0.09)	2.70	1.06	(2.47)	3.53
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	87.42	(4.83)	92.25	90.60	(5.08)	95.68
Covered by collateral, guarantees, etc.	68.48	(6.19)	74.67	70.87	(3.94)	74.81
Covered by reserves	18.93	1.35	17.58	19.72	(1.15)	20.87
Reserve ratio against the portion not covered by collateral, guarantees, etc.	60.09	(9.34)	69.43	67.72	(15.15)	82.87
Special Attention Obligors	71.28	4.75	66.53	60.77	(5.96)	66.73
Covered by collateral, guarantees, etc.	54.78	11.49	43.29	45.38	1.21	44.17
Covered by reserves	16.49	(6.74)	23.23	15.38	(7.18)	22.56
Reserve ratio against the portion not covered by collateral, guarantees, etc.	36.49	(4.48)	40.97	28.17	(12.24)	40.41
Other Watch Obligors	75.69	(0.99)	76.68	73.96	0.59	73.37
Covered by collateral, guarantees, etc.	72.79	(1.96)	74.75	72.15	0.47	71.68
Covered by reserves	2.90	0.98	1.92	1.80	0.11	1.69
Reserve ratio against the portion not covered by collateral, guarantees, etc.	10.68	3.06	7.62	6.48	0.51	5.97
Normal Obligors	0.22	0.02	0.20	0.32	(0.07)	0.39

Note: Credit amounts for each category and the amounts of coverage by collateral, guarantees, etc. reported as of the end of March 2010 include privately-placed bonds for which loan loss reserves are not provided.

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

(1) Total of three banks

Self-Assessment of Asset Quality							(Billions of yen)		
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
Bankrupt and Effectively Bankrupt Obligor	Unrecoverable or Valueless Claims	33.6	60.9	Reserve Ratio 100%	Direct Write-offs	Reserves (2.6) Collateral /Guarantee (91.9)	Unrecoverable or Valueless Claims	100.00%	
94.5	94.5								
Doubtful Obligor	Risk Claims	188.9	170.7	49.8		Reserves (106.6) Collateral /Guarantee (252.9)	Risk Claims	87.78%	
409.5	409.5			Reserve Ratio 68.06%					
Special Attention Obligor	Claims in Need of Special Attention	29.9	180.0			Reserves (26.8) Collateral /Guarantee (62.4)	Claims in Need of Special Attention	57.68%	
	154.8								
209.9	Subtotal	658.9							
Watch Obligor	Non-classified Claims	872.2	1,816.2						
Normal Obligor		23,727.2							
23,727.2									
Total Exposures	Total	Normal	Category II	Category III	Category IV			Total Coverage Ratio	
27,129.7	27,129.7	24,852.0	2,227.8	49.8	-			82.46%	

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

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality							(Billions of yen)		
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
Bankrupt and Effectively Bankrupt Obligor	Unrecoverable or Valueless Claims	B) 16.0 T) - Total) 16.0	B) 44.5 T) 0.2 Total) 44.8	Reserve Ratio 100%	Direct Write-offs	Reserves (2.0) Collateral /Guarantee (58.8)	Unrecoverable or Valueless Claims	100.00%	
60.8	60.8								
Doubtful Obligor	Risk Claims	B) 122.4 T) 15.8 Total) 138.2	B) 114.8 T) 2.0 Total) 116.8	B) 36.4 T) 0.0 Total) 36.4		Reserves (83.9) Collateral /Guarantee (171.0)	Risk Claims	87.43%	
291.6	291.6			Reserve Ratio 69.61%					
Special Attention Obligor	Claims in Need of Special Attention	B) 14.8 T) 3.3 Total) 18.2	B) 126.8 T) 0.6 Total) 127.5			Reserves (19.0) Collateral /Guarantee (37.6)	Claims in Need of Special Attention	53.48%	
	106.0								
145.7	Subtotal	458.5							
Watch Obligor	Non-classified Claims	B) 477.6 T) 1.4 Total) 479.0	B) 1,288.7 T) 8.0 Total) 1,296.8						Claims in Need of Special Attention B) 102.1 T) 3.8 Total) 106.0
		Other Watch Obligor	1,775.9						
17,581.6									
Normal Obligor		B) 15,699.0 T) 67.0 Total) 15,766.0							Total Coverage Ratio 81.25%
15,766.0									
Total Exposures	Total	Normal	Category II	Category III	Category IV				
18,040.1	18,040.1	16,417.6	1,586.0	36.4	-				

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

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

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

Self-Assessment of Asset Quality							(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 13.7	Unrecoverable or Valueless Claims 13.7	5.6	8.1	100%		Reserves ( 0.3 ) Collateral /Guarantee ( 13.3 )	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 72.6	Risk Claims 72.6	25.7	37.7	9.1		Reserves ( 13.7 ) Collateral /Guarantee ( 49.7 )	Risk Claims 87.42%	
Watch Obligors	Claims in Need of Special Attention 28.0	6.9	33.2			Reserves ( 4.6 ) Collateral /Guarantee ( 15.3 )	Claims in Need of Special Attention 71.28%	
	Special Attention Obligors 40.2							Subtotal 114.4
Other Watch Obligors 507.7	Non-classified Claims 6,331.1	223.0	284.6					
Normal Obligors 5,811.2		5,811.2						
<b>Total Exposures</b> 6,445.5	<b>Total</b> 6,445.5	<b>Normal</b> 6,072.6	<b>Category II</b> 363.7	<b>Category III</b> 9.1	<b>Category IV</b> -		<b>Total Coverage Ratio</b> 84.96%	

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

Self-Assessment of Asset Quality							(Billions of yen)	
Exposure Obligor Categories Classification	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	
								Reserve Ratio
Bankrupt and Effectively Bankrupt Obligors 19.9	Unrecoverable or Valueless Claims 19.9	11.9	7.9	100%		Reserves ( 0.2 ) Collateral /Guarantee ( 19.7 )	Unrecoverable or Valueless Claims 100.00%	
Doubtful Obligors 45.3	Risk Claims 45.3	24.9	16.1	4.2		Reserves ( 8.9 ) Collateral /Guarantee ( 32.1 )	Risk Claims 90.60%	
Watch Obligors	Claims in Need of Special Attention 20.7	4.7	19.2			Reserves ( 3.1 ) Collateral /Guarantee ( 9.3 )	Claims in Need of Special Attention 60.77%	
	Special Attention Obligors 24.0							Subtotal 86.0
Other Watch Obligors 404.7	Non-classified Claims 2,558.0	170.0	234.7					
Normal Obligors 2,149.8		2,149.8					<b>Total Coverage Ratio</b> 85.60%	
<b>Total Exposures</b> 2,644.0	<b>Total</b> 2,644.0	<b>Normal</b> 2,361.7	<b>Category II</b> 278.0	<b>Category III</b> 4.2	<b>Category IV</b> -			

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

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

<Total of three banks>

### (1) Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria) (2) Loans placed off the balance sheets (2H of FY 2009)

		(Billions of yen)							
		Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Sep. 30, 2009	Mar. 31, 2010	Change
	Unrecoverable or valueless claims	63.4	45.1	37.1	24.1	20.0	16.0	13.1	(2.8)
	Risk claims	356.4	251.4	144.9	116.4	76.0	60.3	52.5	(7.7)
(1)	Portion in or prior to fiscal 2006 Total	419.9	296.7	182.1	140.6	96.0	76.3	65.7	(10.6)
	Unrecoverable or valueless claims		18.8	11.8	5.9	4.4	2.8	2.0	(0.7)
	Risk claims		161.0	82.4	57.4	54.2	45.9	41.7	(4.1)
(2)	Portion in the first half of fiscal 2007 Total		179.8	94.2	63.4	58.7	48.7	43.8	(4.9)
	Unrecoverable or valueless claims			25.0	24.0	19.3	12.6	8.0	(4.6)
	Risk claims			115.4	62.5	29.2	24.1	15.6	(8.5)
(3)	Portion in the latter half of fiscal 2007 Total			140.5	86.6	48.6	36.8	23.6	(13.1)
	Unrecoverable or valueless claims				42.8	35.0	20.5	13.1	(7.4)
	Risk claims				174.5	80.7	64.4	36.6	(27.8)
(4)	Portion in the first half of fiscal 2008 Total				217.4	115.8	85.0	49.7	(35.2)
	Unrecoverable or valueless claims					58.1	32.6	19.5	(13.0)
	Risk claims					126.9	80.2	45.9	(34.2)
(5)	Portion in the latter half of fiscal 2008 Total					185.1	112.8	65.4	(47.3)
	Unrecoverable or valueless claims						23.6	18.7	(4.8)
	Risk claims						130.3	72.7	(57.6)
(6)	Portion in the first half of fiscal 2009 Total						154.0	91.4	(62.5)
	Unrecoverable or valueless claims							19.8	
	Risk claims							144.2	
(7)	Portion in the latter half of fiscal 2009 Total							164.1	
	Unrecoverable or valueless claims	63.4	64.0	74.1	97.0	137.0	108.3	94.5	(13.7)
	Risk claims	356.4	412.5	342.8	411.1	367.2	405.5	409.5	4.0
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)		419.9	476.5	416.9	508.1	504.3	513.8	504.1	(9.7)

		(Billions of yen)					
		Portion in or prior to 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	Portion in the first half of fiscal 2009
Liquidation type disposal		0.0	0.6	1.2	2.8	0.8	0.1
Restructuring type disposal		-	1.7	1.3	6.4	8.9	0.1
Improvement in operating conditions, etc.		-	-	-	-	3.9	-
Sales of claims		2.3	0.1	0.4	0.9	1.5	0.2
Direct write-offs		(2.6)	(2.4)	(1.0)	(0.8)	2.8	13.8
Other		10.9	4.8	11.1	26.0	29.1	48.1
Collection, repayment, etc.		6.3	2.7	5.3	22.5	24.5	30.0
Improvement in borrowers' conditions		4.5	2.1	5.8	3.4	4.6	18.1
Total		10.6	4.9	13.1	35.2	47.3	62.5

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

		(Billions of yen)						
		Portion in or prior to 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	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009
Legal liquidation		1.6	0.3	4.9	4.4	9.0	4.4	9.3
Measures similar to legal liquidation		0.0	-	-	0.0	-	1.1	-
Partition into good and bad portions		-	-	-	-	-	-	-
Partial direct write-off of small claims		8.4	1.5	2.8	4.2	7.2	8.3	7.6
Entrustment of claims to RCC		-	-	-	-	-	-	-
Total		10.0	1.8	7.7	8.6	16.3	13.9	16.9

&lt;Resona Bank &gt; (Banking and trust accounts)

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

(Billions of yen)

	Mar.31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Sep. 30, 2009	Mar. 31, 2010	Change
Unrecoverable or valueless claims	37.0	28.1	26.2	16.7	13.1	10.0	8.6	(1.4)
Risk claims	256.0	176.4	92.2	72.8	45.7	35.3	31.2	(4.0)
(1) Portion in or prior to fiscal 2006 Total	293.1	204.6	118.5	89.6	58.8	45.3	39.8	(5.4)
Unrecoverable or valueless claims		10.1	5.8	2.9	1.9	1.2	0.7	(0.5)
Risk claims		125.4	61.9	45.9	45.1	38.8	35.9	(2.8)
(2) Portion in the first half of fiscal 2007 Total		135.6	67.7	48.8	47.1	40.0	36.7	(3.3)
Unrecoverable or valueless claims			13.1	17.4	15.2	10.5	7.0	(3.5)
Risk claims			87.1	46.1	21.2	17.5	10.1	(7.3)
(3) Portion in the latter half of fiscal 2007 Total			100.3	63.6	36.4	28.0	17.2	(10.8)
Unrecoverable or valueless claims				27.7	27.4	16.9	9.7	(7.1)
Risk claims				141.9	60.8	47.9	25.2	(22.6)
(4) Portion in the first half of fiscal 2008 Total				169.7	88.2	64.8	35.0	(29.7)
Unrecoverable or valueless claims					42.0	21.7	13.5	(8.2)
Risk claims					94.0	64.1	34.3	(29.7)
(5) Portion in the latter half of fiscal 2008 Total					136.1	85.9	47.8	(38.0)
Unrecoverable or valueless claims						12.2	11.3	(0.8)
Risk claims						95.3	54.4	(40.9)
(6) Portion in the first half of fiscal 2009 Total						107.5	65.8	(41.7)
Unrecoverable or valueless claims							9.8	
Risk claims							100.0	
(7) Portion in the latter half of fiscal 2009 Total							109.8	
Unrecoverable or valueless claims	37.0	38.3	45.2	64.9	99.8	72.7	60.8	(11.8)
Risk claims	256.0	301.9	241.3	306.9	267.0	299.0	291.6	(7.4)
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	293.1	340.2	286.5	371.8	366.9	371.8	352.4	(19.3)

**(2) Loans placed off the balance sheets (2H of FY 2009)**

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009
Liquidation type disposal	-	-	0.3	1.5	0.2	0.0
Restructuring type disposal	-	1.7	-	5.0	8.2	0.0
Improvement in operating conditions, etc.	-	-	-	-	3.9	-
Sales of claims	0.3	0.0	0.0	-	0.0	0.0
Direct write-offs	(0.7)	(1.8)	1.7	1.6	4.6	12.4
Other	5.9	3.4	8.7	21.4	20.9	29.2
Collection, repayment, etc.	4.4	2.2	3.8	19.4	18.4	17.4
Improvement in borrowers' conditions	1.4	1.2	4.8	2.0	2.5	11.7
Total	5.4	3.3	10.8	29.7	38.0	41.7

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

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009
Legal liquidation	1.2	0.0	4.5	3.7	7.3	2.9	5.5
Measures similar to legal liquidation	-	-	-	0.0	-	1.1	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	4.7	0.4	2.1	1.9	2.9	2.4	1.4
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	5.9	0.5	6.7	5.7	10.3	6.6	6.9



&lt;Saitama Resona Bank&gt;

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

(Billions of yen)

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Sep. 30, 2009	Mar. 31, 2010	Change
Unrecoverable or valueless claims	12.6	9.2	5.9	2.8	2.9	2.8	2.0	(0.8)
Risk claims	48.2	34.9	26.4	24.1	14.3	11.4	9.0	(2.3)
(1) Portion in or prior to fiscal 2006 Total	60.8	44.2	32.3	27.0	17.3	14.2	11.0	(3.2)
Unrecoverable or valueless claims		4.8	3.0	1.6	1.2	0.8	0.7	(0.1)
Risk claims		19.3	10.8	6.7	5.5	4.2	3.4	(0.8)
(2) Portion in the first half of fiscal 2007 Total		24.1	13.8	8.4	6.8	5.1	4.1	(0.9)
Unrecoverable or valueless claims			4.5	3.1	2.4	1.4	0.5	(0.8)
Risk claims			20.0	12.0	5.3	4.3	3.4	(0.8)
(3) Portion in the latter half of fiscal 2007 Total			24.5	15.1	7.8	5.7	3.9	(1.7)
Unrecoverable or valueless claims				7.4	3.0	1.5	1.6	0.0
Risk claims				22.2	13.8	12.5	9.3	(3.1)
(4) Portion in the first half of fiscal 2008 Total				29.7	16.8	14.0	10.9	(3.0)
Unrecoverable or valueless claims					6.7	4.3	2.6	(1.6)
Risk claims					21.6	12.2	9.1	(3.1)
(5) Portion in the latter half of fiscal 2008 Total					28.3	16.5	11.8	(4.7)
Unrecoverable or valueless claims						6.1	2.7	(3.4)
Risk claims						20.4	11.8	(8.6)
(6) Portion in the first half of fiscal 2009 Total						26.5	14.5	(12.0)
Unrecoverable or valueless claims							3.3	
Risk claims							26.4	
(7) Portion in the latter half of fiscal 2009 Total							29.7	
Unrecoverable or valueless claims	12.6	14.0	13.5	15.1	16.3	17.2	13.7	(3.5)
Risk claims	48.2	54.3	57.2	65.2	60.7	65.2	72.6	7.3
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	60.8	68.3	70.8	80.3	77.1	82.4	86.3	3.8

**(2) Loans placed off the balance sheets (2H of FY 2009)**

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009
Liquidation type disposal	0.0	0.3	0.6	1.0	0.4	0.1
Restructuring type disposal	-	-	1.3	-	0.1	0.1
Improvement in operating conditions, etc.	-	-	-	-	-	-
Sales of claims	0.9	0.0	0.0	0.5	0.9	0.2
Direct write-offs	(0.9)	(0.3)	(2.2)	(1.0)	(0.6)	1.4
Other	3.1	0.8	1.9	2.6	3.8	10.1
Collection, repayment, etc.	1.5	0.4	1.2	1.5	3.1	8.2
Improvement in borrowers' conditions	1.6	0.4	0.6	1.0	0.6	1.9
Total	3.2	0.9	1.7	3.0	4.7	12.0

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

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009
Legal liquidation	0.0	0.2	0.3	0.4	0.8	0.5	1.7
Measures similar to legal liquidation	0.0	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	1.6	0.4	0.2	1.2	1.8	2.1	1.5
Entrustment of claims to RCC	-	-	-	-	-	-	-
Total	1.6	0.7	0.5	1.6	2.6	2.7	3.3

&lt;Kinki Osaka Bank &gt;

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

(Billions of yen)

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Mar. 31, 2009	Sep. 30, 2009	Mar. 31, 2010	Change
Unrecoverable or valueless claims	13.7	7.8	4.9	4.4	3.9	3.1	2.5	(0.5)
Risk claims	52.1	40.0	26.2	19.5	15.9	13.5	12.2	(1.3)
(1) Portion in or prior to fiscal 2006 Total	65.9	47.8	31.2	23.9	19.8	16.7	14.8	(1.8)
Unrecoverable or valueless claims		3.7	2.9	1.3	1.2	0.6	0.5	(0.0)
Risk claims		16.2	9.6	4.7	3.5	2.8	2.3	(0.5)
(2) Portion in the first half of fiscal 2007 Total		20.0	12.6	6.1	4.7	3.5	2.9	(0.6)
Unrecoverable or valueless claims			7.3	3.4	1.5	0.7	0.4	(0.2)
Risk claims			8.2	4.3	2.7	2.2	1.9	(0.3)
(3) Portion in the latter half of fiscal 2007 Total			15.5	7.8	4.2	3.0	2.4	(0.5)
Unrecoverable or valueless claims				7.6	4.6	2.0	1.6	(0.3)
Risk claims				10.3	5.9	4.0	2.0	(2.0)
(4) Portion in the first half of fiscal 2008 Total				18.0	10.6	6.1	3.7	(2.4)
Unrecoverable or valueless claims					9.3	6.4	3.3	(3.1)
Risk claims					11.2	3.8	2.4	(1.4)
(5) Portion in the latter half of fiscal 2008 Total					20.6	10.3	5.7	(4.5)
Unrecoverable or valueless claims						5.2	4.6	(0.6)
Risk claims						14.5	6.4	(8.1)
(6) Portion in the first half of fiscal 2009 Total						19.8	11.1	(8.7)
Unrecoverable or valueless claims							6.7	
Risk claims							17.8	
(7) Portion in the latter half of fiscal 2009 Total							24.5	
Unrecoverable or valueless claims	13.7	11.6	15.3	16.9	20.8	18.3	19.9	1.5
Risk claims	52.1	56.2	44.1	38.9	39.4	41.2	45.3	4.0
Claims to obligors classified as "doubtful" or lower obligor categories (Financial Reconstruction Law Criteria)	65.9	67.9	59.4	55.9	60.2	59.6	65.3	5.6

**(2) Loans placed off the balance sheets (2H of FY 2009)**

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009
Liquidation type disposal	0.0	0.2	0.2	0.2	0.2	-
Restructuring type disposal	-	-	0.0	1.3	0.6	0.0
Improvement in operating conditions, etc.	-	-	-	-	-	-
Sales of claims	1.0	0.0	0.3	0.4	0.6	0.0
Direct write-offs	(0.9)	(0.2)	(0.5)	(1.4)	(1.2)	(0.1)
Other	1.7	0.6	0.5	1.8	4.3	8.7
Collection, repayment, etc.	0.2	0.0	0.3	1.4	2.9	4.2
Improvement in borrowers' conditions	1.4	0.5	0.2	0.4	1.4	4.4
<b>Total</b>	<b>1.8</b>	<b>0.6</b>	<b>0.5</b>	<b>2.4</b>	<b>4.5</b>	<b>8.7</b>

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

(Billions of yen)

	Portion in or prior to 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	Portion in the first half of fiscal 2009	Portion in the latter half of fiscal 2009
Legal liquidation	0.4	0.0	0.0	0.2	0.8	0.8	2.0
Measures similar to legal liquidation	-	-	-	-	-	-	-
Partition into good and bad portions	-	-	-	-	-	-	-
Partial direct write-off of small claims	2.1	0.5	0.4	0.9	2.4	3.7	4.6
Entrustment of claims to RCC	-	-	-	-	-	-	-
<b>Total</b>	<b>2.5</b>	<b>0.5</b>	<b>0.4</b>	<b>1.2</b>	<b>3.3</b>	<b>4.6</b>	<b>6.7</b>

## 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)

	End of March 2010			
	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Manufacturing	2,876.5	2,066.2	466.1	344.1
Agriculture, Forestry	14.6	7.0	6.9	0.6
Fishery	6.8	6.8	0.0	0.0
Mining, quarrying of stone, gravel extraction	16.5	13.9	2.3	0.3
Construction	786.0	449.2	199.9	136.8
Electricity, gas, heating, water	69.1	50.8	18.1	0.1
Information and communication	316.9	276.4	21.9	18.5
Transportation, postal activities	608.0	420.9	142.3	44.6
Wholesale and retail trade	2,660.7	1,932.3	385.4	342.9
Finance and insurance	841.2	770.9	31.1	39.0
Real estate	2,292.0	1,531.2	544.5	216.2
Goods rental and leasing	314.4	257.6	33.8	23.0
Services	1,758.2	1,198.7	404.0	155.5
Government, local government	870.5	350.9	393.2	126.3
Others	12,873.9	7,981.6	3,736.1	1,156.2
Domestic total	26,306.1	17,315.0	6,386.3	2,604.7
Japan offshore banking account	-	-	-	-
Total	26,306.1	17,315.0	6,386.3	2,604.7

\*Certain industries are defined differently in accordance with the changes made to the Japan Standard Industrial Classification.

(Billions of yen)

	End of March 2009			
	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Manufacturing	3,029.7	2,158.6	508.1	362.9
Agriculture	14.9	6.4	8.2	0.2
Forestry	2.6	1.9	0.4	0.1
Fishery	6.5	6.5	0.0	0.0
Mining	19.6	16.8	2.3	0.4
Construction	850.8	505.1	205.1	140.5
Electricity, gas, heating, water	72.3	52.8	19.3	0.1
Information and communication	308.5	270.6	20.4	17.4
Transportation	606.0	412.9	139.0	54.1
Wholesale and retail	2,677.4	1,938.3	384.0	355.0
Financial and insurance services	873.9	805.7	25.9	42.2
Real estate	2,486.2	1,691.6	551.0	243.5
Services	2,176.2	1,529.0	464.6	182.5
Local governments	895.9	360.5	408.7	126.6
Others	12,587.8	7,776.9	3,632.2	1,178.6
Domestic total	26,609.0	17,534.3	6,369.9	2,704.6
Japan offshore banking account	-	-	-	-
Total	26,609.0	17,534.3	6,369.9	2,704.6

**(2) Risk-managed loans by industry**

(Billions of yen)

	End of March 2010			
	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Manufacturing	93.5	69.3	14.5	9.7
Agriculture, Forestry	0.7	0.3	0.4	0.0
Fishery	0.0	-	-	0.0
Mining, quarrying of stone, gravel extraction	0.6	0.6	0.0	-
Construction	34.4	17.4	6.6	10.3
Electricity, gas, heating, water	0.0	-	0.0	-
Information and communication	25.1	23.5	0.6	0.8
Transportation, postal activities	15.6	9.3	4.3	1.9
Wholesale and retail trade	87.5	60.8	14.0	12.6
Finance and insurance	31.0	26.2	3.5	1.3
Real estate	129.6	91.4	18.0	20.1
Goods rental and leasing	3.7	3.3	0.3	0.0
Services	71.8	47.0	11.9	12.8
Government, local government	-	-	-	-
Others	152.1	97.2	39.3	15.5
Domestic total	646.5	447.0	114.0	85.4
Japan offshore banking account	-	-	-	-
Total	646.5	447.0	114.0	85.4

\*Certain industries are defined differently in accordance with the changes made to the Japan Standard Industrial Classification.

(Billions of yen)

	End of March 2009			
	Total of three banks	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank
Manufacturing	78.7	60.5	10.3	7.8
Agriculture	0.3	0.2	0.0	0.0
Forestry	0.2	0.0	0.2	-
Fishery	0.0	-	-	0.0
Mining	1.5	1.5	0.0	-
Construction	38.2	23.5	7.7	6.8
Electricity, gas, heating, water	0.0	-	0.0	-
Information and communication	26.0	25.1	0.1	0.7
Transportation	16.1	10.2	4.1	1.6
Wholesale and retail	84.8	61.9	10.9	12.0
Financial and insurance services	28.8	23.2	4.1	1.4
Real estate	175.2	145.9	9.1	20.1
Services	68.6	46.5	11.4	10.5
Local governments	-	-	-	-
Others	135.5	83.0	41.3	11.1
Domestic total	654.5	482.2	99.9	72.4
Japan offshore banking account	-	-	-	-
Total	654.5	482.2	99.9	72.4

**(3) Loans to consumers**

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Housing loans	12,042,983	181,780	341,934	11,861,203	11,701,049	7,412,995	122,477	248,463	7,290,518	7,164,531
Before securitization	12,368,806	160,859	292,072	12,207,946	12,076,734	7,631,016	108,633	213,404	7,522,382	7,417,611
Residential housing loans	8,863,915	146,163	270,393	8,717,752	8,593,521	5,179,457	100,647	197,740	5,078,809	4,981,717
Before securitization	9,159,851	129,544	230,500	9,030,307	8,929,350	5,367,591	91,105	172,649	5,276,485	5,194,941
Other consumer loans	333,761	(11,104)	(23,055)	344,866	356,817	184,739	(8,712)	(17,938)	193,451	202,677
Total loans to consumers	12,376,745	170,675	318,878	12,206,069	12,057,866	7,597,734	113,764	230,525	7,483,970	7,367,209
Before securitization of housing loans	12,702,568	149,755	269,016	12,552,813	12,433,551	7,815,755	99,921	195,466	7,715,834	7,620,289

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Housing loans	3,536,838	57,474	105,747	3,479,364	3,431,090	1,093,149	1,828	(12,277)	1,091,320	1,105,426
Before securitization	3,644,640	50,397	90,944	3,594,243	3,553,695	1,093,149	1,828	(12,277)	1,091,320	1,105,426
Residential housing loans	2,713,589	42,298	81,019	2,671,290	2,632,569	970,868	3,217	(8,365)	967,651	979,234
Before securitization	2,821,391	35,221	66,216	2,786,169	2,755,174	970,868	3,217	(8,365)	967,651	979,234
Other consumer loans	102,351	167	660	102,184	101,691	46,670	(2,559)	(5,778)	49,230	52,449
Total loans to consumers	3,639,189	57,641	106,408	3,581,548	3,532,781	1,139,820	(730)	(18,055)	1,140,551	1,157,875
Before securitization of housing loans	3,746,991	50,564	91,605	3,696,427	3,655,386	1,139,820	(730)	(18,055)	1,140,551	1,157,875

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to SMEs and individuals	22,320,857	284,871	102,245	22,035,986	22,218,611	14,358,704	292,772	121,916	14,065,932	14,236,788
Ratio of loans to SMEs and individuals	84.85	0.92	1.35	83.93	83.50	82.92	1.06	1.73	81.86	81.19

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]	End of Mar. 2010 [A]	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Loans to SMEs and individuals	5,575,442	42,723	42,455	5,532,718	5,532,986	2,386,710	(50,624)	(62,125)	2,437,334	2,448,836
Ratio of loans to SMEs and individuals	87.30	0.30	0.44	87.00	86.86	91.62	1.76	1.08	89.86	90.54

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

## 9. Balance of deposits and loans

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

(Millions of yen)

	End of Mar. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Deposits (Term-end)	33,042,194	19,935,548	9,785,452	3,321,193	1,274,345	879,816	31,767,849	32,162,378
Deposits (average balance)	31,424,747	18,743,722	9,428,288	3,252,736	52,129	736,202	31,372,618	30,688,545
Trust principal (Term-end)	456,479	456,479	-	-	(21,480)	45,843	477,959	410,635
Trust principal (average balance)	443,345	443,345	-	-	11,710	14,185	431,634	429,159
Loans and bills discounted (Term-end)	26,306,112	17,315,019	6,386,315	2,604,777	53,829	(302,835)	26,252,282	26,608,947
Banking account	26,207,432	17,216,340	6,386,315	2,604,777	61,705	(288,722)	26,145,727	26,496,155
Trust account	98,679	98,679	-	-	(7,875)	(14,113)	106,554	112,792
Loans and bills discounted (average balance)	25,775,036	16,868,727	6,331,438	2,574,870	(86,634)	57,463	25,861,671	25,717,573
Banking account	25,668,320	16,762,011	6,331,438	2,574,870	(83,384)	70,133	25,751,704	25,598,187
Trust account	106,716	106,716	-	-	(3,250)	(12,669)	109,967	119,385

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

(Millions of yen)

	End of Mar. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Domestic consumer deposits (Term-end)	21,802,988	11,649,611	7,536,046	2,617,330	354,987	555,800	21,448,001	21,247,188
Liquid deposits	11,685,283	6,245,235	4,376,273	1,063,775	213,758	299,288	11,471,525	11,385,995
Time deposits	9,900,675	5,241,103	3,117,869	1,541,701	155,971	256,587	9,744,703	9,644,088
Domestic corporate deposits (Term-end)	9,483,914	7,193,929	1,607,958	682,025	272,871	367,464	9,211,042	9,116,449
Liquid deposits	6,479,726	4,915,565	1,096,155	468,004	93,318	204,403	6,386,407	6,275,322
Time deposits	2,585,942	1,919,032	473,885	193,024	156,334	156,530	2,429,608	2,429,411

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

3. Figures for March 31, 2009 include figures for the former Resona Trust & Banking.

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

(Millions of yen)

	End of Mar. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Sep. 2009 [B]	End of Mar. 2009 [C]
Investment trust	2,017,980	1,038,592	685,098	294,289	110,555	383,586	1,907,424	1,634,393
Public bond	844,716	366,485	439,144	39,086	(3,943)	2,279	848,660	842,437
Insurance policy	1,050,246	513,893	358,647	177,705	76,259	177,990	973,986	872,255

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. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Mar. 2009 [B]
Principal of loans sold	21,281	10,037	5,128	6,116	(40,118)	61,400

1 Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

	End of Mar. 2010 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	End of Mar. 2009 [B]
Number of debt-forgiven borrowers	1	1	-	-	-	1
Amount of claims abandoned	1,500	1,500	-	-	1,481	18

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