

Financial Information for the 1st. Quarter of the Fiscal Year ending March 31, 2004

Resona Holdings, Inc. today reported the financial information of the Company and its subsidiary banks (collectively referred to as "Resona Group") for the first quarter (April 1, 2003 to June 30, 2003) of the fiscal year ending March 31, 2004. The figures reported herein are unaudited.

[Index]

1. Claims disclosed under the Financial Reconstruction Law criteria			
	Resona Group	(Group banks combined)	...
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...
2. Capital adequacy ratio			
	Resona Holdings	(Second criteria)	...
	Resona Bank	(Domestic Standard)	...
	Saitama Resona Bank	(Domestic Standard)	...
	Kinki Osaka Bank	(Domestic Standard)	...
	Nara Bank	(Domestic Standard)	...
	Resona Trust & Banking	(Domestic Standard)	...
3. Unrealized gains/(losses) on marketable securities			
	Resona Group	(Group banks combined)	...
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...
4. Sales of stocks			
	Resona Group	(Group banks combined)	...
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...
5. Market value information on derivatives transactions			
	Resona Group	(Group banks combined)	...
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...
6. Derivative transactions to which macro hedge accounting is applied			
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...
7. Market risk (VaR)			
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
8. Deposits and loans			
	Resona Group	(Group banks combined)	...
	Resona Bank	(Non-consolidated)	...
	Saitama Resona Bank	(Non-consolidated)	...
	Kinki Osaka Bank	(Non-consolidated)	...
	Nara Bank	(Non-consolidated)	...
	Resona Trust & Banking	(Non-consolidated)	...

As was previously announced on July 4, 2003, Resona Group is implementing the asset quality assessment, which is being carried out by Tohmatsu & Co. at the moment. The possible effects from such assessments are not reflected on the Financial Information presented herein.

1. Claims disclosed under the Financial Reconstruction Law criteria

Sum of the non-consolidated figures for the subsidiary banks			[Reference]
(Billions of Yen)	June 30,		March 31, 2003
	2003	Difference	
Unrecoverable or valueless claims	395.9	7.0	388.8
Risk claims	663.4	(89.5)	752.9
Claims in need of attention loans	1,803.5	38.9	1,764.5
Total	2,862.8	(43.4)	2,906.3

(Notes)

- The above figures are the sum of the non-consolidated figures of Resona Bank, Saitama Resona Bank, Kinki Osaka Bank, Nara Bank and Resona Trust & Banking (banking and trust accounts).
- The presented figures as of the end of June 2003 are classified in accordance with the categories, which are defined under the provisions of the Article 4 of the Implementing Regulations for the Law Concerning Emergency Measures to Revitalize Financial System. Presented figures are based on the following criteria:

[Classification for disclosure]

Based on the Guidelines for Self-assessment of Asset Quality which was established in accordance with the FSA's Financial Inspection Manual, each of subsidiary banks implemented self-assessment of asset quality as of the end of June 2003. Based on the results of such self-assessments, claims were classified into the following disclosure categories:

<Unrecoverable or valueless claims>

Claims to "bankrupt" and "effectively bankrupt" obligors

<Risk claims>

Claims to "doubtful" obligors

<Claims in need of special attention>

Of claims to "watch" obligors, following are disclosed as "claims in need of special attention.

Claims of which principal or interest payments are past due more than three months

Restructured claims

[Disclosed amount]

Amounts reported for each disclosure category are based on the outstanding exposure amounts as of the end of June 2003.

Also, those claims newly classified as "unrecoverable or valueless," the exposure amount deemed irrecoverable are deducted as an equivalent for partial direct write-offs.

Claims disclosed under the Financial Reconstruction Law criteria

(For reference)

[Resona Bank] (Non-consolidated)

<Banking Account>

			[Reference]
(Billions of Yen)	June 30,		March 31, 2003
	2003	Difference	
Unrecoverable or valueless claims	274.6	11.9	262.7
Risk claims	463.5	(89.2)	552.7
Claims in need of special attention	1,516.5	51.6	1,464.8
Total	2,254.7	(25.5)	2,280.3

<Trust Account>

			[Reference]
(Billions of Yen)	June 30,		March 31, 2003
	2003	Difference	
Unrecoverable or valueless claims	4.3	(0.8)	5.1
Risk claims	5.1	0.5	4.6
Claims in need of special attention	19.5	(3.7)	23.2
Total	29.1	(3.9)	33.1

[Saitama Resona Bank] (Non-consolidated)

(Billions of Yen)	June 30, 2003	
		Difference
Unrecoverable or valueless claims	30.2	0.7
Risk claims	61.3	0.0
Claims in need of special attention	80.1	(0.7)
Total	171.7	0.1

[Reference]

March 31, 2003
29.4
61.2
80.9
171.6

[Kinki Osaka Bank] (Non-consolidated)

(Billions of Yen)	June 30, 2003	
		Difference
Unrecoverable or valueless claims	79.5	(5.2)
Risk claims	130.4	0.0
Claims in need of special attention	184.2	(8.1)
Total	394.1	(13.3)

[Reference]

March 31, 2003
84.7
130.3
192.3
407.4

[Nara Bank] (Non-consolidated)

(Billions of Yen)	June 30, 2003	
		Difference
Unrecoverable or valueless claims	7.0	0.3
Risk claims	2.9	(0.9)
Claims in need of special attention	2.9	(0.2)
Total	12.9	(0.7)

[Reference]

March 31, 2003
6.6
3.8
3.1
13.7

[Resona Trust & Banking] (Non-consolidated)

There were no classified exposures under the FRL criteria as of the end of June 30, 2003.

2. Capital Adequacy Ratio

[Resona Holdings] (Second criteria)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Consolidated capital adequacy ratio	Former half of 12% range	3.78%
Consolidated Tier I ratio	Latter half of 8% range	1.91%

Projected ratios are subject to change depending on the alterations in presupposed conditions for the management environment.

(For reference)

Projected capital adequacy ratios of the subsidiary banks as of the end of September 2003 are as follows:

[Resona Bank] (Japanese domestic standard)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Consolidated capital adequacy ratio	Middle of 12% range	2.07%
Consolidated Tier I ratio	Middle of 9% range	1.06%

[Saitama Resona Bank] (Japanese domestic standard)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Non-consolidated capital adequacy ratio	Middle of 7% range	7.77%
Non-consolidated Tier I ratio	Latter half of 3% range	3.95%

[Kinki Osaka Bank] (Japanese domestic standard)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Consolidated capital adequacy ratio	Former half of 6% range	6.13%
Consolidated Tier I ratio	Former half of 3% range	3.06%

[Nara Bank] (Japanese domestic standard)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Non-consolidated capital adequacy ratio	Former half of 5% range	5.50%
Non-consolidated Tier I ratio	Latter half of 3% range	4.17%

[Resona Trust & Banking] (Japanese domestic standard)

	September 30, 2003 (Projection)	[Reference] March 31, 2003 (Actual)
Non-consolidated capital adequacy ratio	Approximately 190%	115.10%
Non-consolidated Tier I ratio	Approximately 190%	115.10%

3. Unrealized gains/(losses) on marketable securities

(Sum of the non-consolidated figures for the subsidiary banks)

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)					
	Market Value		Unrealized gains/(losses)			
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)
Other securities	6,332.4		74.3	159.0	84.7	
Stocks	1,328.7		71.3	136.0	64.6	
Bonds	4,655.4		4.1	14.7	10.5	
Others	348.2		(1.1)	8.3	9.5	

[Reference]

March 31, 2003 (Consolidated)			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
5,979.2	(25.8)	90.1	115.9
1,267.3	(51.6)	55.7	107.4
4,463.4	30.4	30.8	0.4
248.4	(4.5)	3.4	8.0

1. Unrealized gains/(losses) as of the end of June 2003 were reported as the difference between the book value (based on the amortized cost method, before write-down) and market price.
2. Above figures include securities, NCDs included in "cash and due from banks" and CPs included in "monetary claims bought."
3. Figures for the end of June 2003 were reported as the sum of non-consolidated figures for the subsidiary banks. Figures for the end of March 2003 were reported on a consolidated basis.
4. For stocks, market values are based on the average price during one-month period to the quarter term-end or fiscal year-end. For other securities, market values are based on the market price prevailing on the last day of the quarter term or fiscal year.
5. Unrealized gains/(losses) on held-to-maturity bonds, stocks of subsidiaries and affiliates were as follows:

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)					
	Market Value		Unrealized gains/(losses)			
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)
Held-to-maturity bonds	2.4		(0.0)	0.0	0.1	
Stocks of subsidiaries and affiliates	31.3		(3.2)	---	3.2	

[Reference]

March 31, 2003 (Consolidated)			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
2.5	0.0	0.0	0.0

(For reference)

[Resona Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)
Other securities	5,126.0	466.8	65.9	134.7	68.8	101.7
Stocks	1,170.9	55.2	59.4	117.8	58.4	110.9
Bonds	3,717.1	320.1	0.6	9.3	8.6	(13.8)
Others	237.9	91.5	5.8	7.6	1.7	4.6

[Reference]

March 31, 2003			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
4,659.2	(35.8)	62.1	97.9
1,115.7	(51.5)	44.2	95.7
3,397.0	14.4	14.7	0.2
146.4	1.1	3.1	1.9

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			
	(A)	Change (A) - (C)	(B)	Gains	Losses	Change (B) - (D)
Held-to-maturity bonds	---	---	---	---	---	---
Stocks of subsidiaries and affiliates	31.3	---	(3.2)	---	3.2	12.1

[Reference]

March 31, 2003			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
---	---	---	---
31.3	(15.4)	---	15.4

(For reference)

Unrealized gains/(losses) on securities held in Jointly Operated Designated Money Trust

[Reference]

(Billions of Yen)	June 30, 2003			
	Unrealized gains/(losses)			Change (A) - (B)
	(A)	Gains	Losses	
Total	(20.5)	0.5	21.0	4.8
Stocks	(15.9)	0.5	16.4	4.0
Others	(4.6)	---	4.6	0.7

March 31, 2003		
Unrealized gains/(losses)		
	Gains	Losses
(25.3)	0.1	25.5
(19.9)	0.1	20.1
(5.3)	---	5.3

[Saitama Resona Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

[Reference]

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	Change (A) - (C)	(B)	Gains	Losses	
Other securities	738.7	234.6	12.3	14.0	1.6	9.0
Stocks	108.5	10.9	12.6	12.6	0.0	10.7
Bonds	630.1	223.6	(0.2)	1.3	1.5	(1.7)
Others	0.0	(0.0)	0.0	0.0	---	(0.0)

March 31, 2003			
Market Value (C)	Unrealized gains/(losses) (D)		
	(D)	Gains	Losses
504.0	3.3	6.8	3.5
97.6	1.8	5.3	3.4
406.4	1.4	1.5	0.0
0.0	0.0	0.0	---

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 30, 2003.

[Kinki Osaka Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

[Reference]

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	Change (A) - (C)	(B)	Gains	Losses	
Other securities	423.6	(342.6)	(4.1)	9.9	14.0	(4.4)
Stocks	49.0	(0.7)	(0.6)	5.4	6.1	3.3
Bonds	264.9	(344.7)	3.5	3.7	0.1	(10.5)
Others	109.7	2.7	(7.0)	0.7	7.7	2.8

March 31, 2003			
Market Value (C)	Unrealized gains/(losses) (D)		
	(D)	Gains	Losses
766.3	0.2	18.6	18.3
49.7	(3.9)	4.1	8.1
609.6	14.1	14.1	0.0
106.9	(9.8)	0.3	10.1

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 30, 2003.

[Nara Bank (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	Change (A) - (C)	(B)	Gains	Losses	
Other securities	28.9	(4.9)	0.1	0.3	0.1	(0.1)
Stocks	0.1	0.0	(0.0)	0.0	0.0	0.0
Bonds	28.2	(4.9)	0.1	0.3	0.1	(0.1)
Others	0.5	0.0	0.0	0.0	0.0	0.0

[Reference]

March 31, 2003			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
33.9	0.3	0.4	0.1
0.1	(0.0)	---	0.0
33.2	0.3	0.4	0.0
0.5	(0.0)	---	0.0

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	Change (A) - (C)	(B)	Gains	Losses	
Held-to-maturity bonds	2.4	0.0	(0.0)	0.0	0.1	(0.0)
Stocks of subsidiaries and affiliates	---	---	---	---	---	---

[Reference]

March 31, 2003			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
2.3	0.0	0.0	0.0
---	---	---	---

[Resona Trust & Banking (Non-consolidated)] Unrealized gains/(losses) on marketable securities

Unrealized gains/(losses) on other securities

(Billions of Yen)	June 30, 2003					
	Market Value		Unrealized gains/(losses)			Change (B) - (D)
	(A)	Change (A) - (C)	(B)	Gains	Losses	
Other securities	15.0	0.0	(0.0)	0.0	0.0	0.0
Stocks	---	---	---	---	---	---
Bonds	15.0	0.0	(0.0)	0.0	0.0	0.0
Others	---	---	---	---	---	---

[Reference]

March 31, 2003			
Market Value		Unrealized gains/(losses)	
(C)	(D)	Gains	Losses
15.0	(0.0)	0.0	0.0
---	---	---	---
15.0	(0.0)	0.0	0.0
---	---	---	---

Unrealized gains/(losses) on held-to-maturity bonds and stocks of subsidiaries and affiliates

There were no marketable held-to-maturity bonds and marketable stocks of subsidiaries and affiliates as of the end of June 30, 2003.

4. Sales of Stocks

Sum of the non-consolidated figures for the subsidiary banks

		[Reference]
	From April 1, 2003 to June 30, 2003	From April 1, 2002 to March 31, 2003
(Billions of yen)		
Book value of the stocks sold	62.5	209.3

Presented figures are for marketable stocks, not including stocks of subsidiaries and affiliates.

(For reference)

Book values of the stocks sold by the subsidiary banks during the 1st quarter period are as follows.

[Resona Bank] (Non-consolidated)

		[Reference]
	From April 1, 2003 to June 30, 2003	From April 1, 2002 to March 31, 2003
(Billions of yen)		
Book value of the stocks sold	58.3	199.2

The figure for the period from April 1, 2002 to March 31, 2003 is the sum of the figures for former Daiwa Bank and former Asahi Bank before merger (covering the period from April 1, 2002 to February 28, 2003) and the figure for Resona Bank after merger (covering the period from March 1, 2003 to March 31, 2003).

[Saitama Resona Bank] (Non-consolidated)

		[Reference]
	From April 1, 2003 to June 30, 2003	From April 1, 2002 to March 31, 2003
(Billions of yen)		
Book value of the stocks sold	0.1	0.0

[Kinki Osaka Bank] (Non-consolidated)

		[Reference]
	From April 1, 2003 to June 30, 2003	From April 1, 2002 to March 31, 2003
(Billions of yen)		
Book value of the stocks sold	4.0	9.6

[Nara Bank] (Non-consolidated)

		[Reference]
	From April 1, 2003 to June 30, 2003	From April 1, 2002 to March 31, 2003
(Billions of yen)		
Book value of the stocks sold	---	0.3

[Resona Trust & Banking] (Non-consolidated)

There were no transactions.

5. Market value information on derivatives transactions
(Sum of the non-consolidated figures for the subsidiary banks)

(1) Interest rate related transactions

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)				[Reference] March 31, 2003 (Consolidated)		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Interest rate futures	273.6	0.0	0.0		340.7	0.0	0.0
Over the counter Interest rate swaps	9,903.5	13.9	13.9		4,069.7	17.4	17.4
Cap	626.7	0.0	1.3		642.1	(1.2)	1.4
Floor	28.4	0.0	0.0		28.8	0.1	0.0
Swaption	1.1	0.0	0.0		0.0	0.0	(0.0)
Total		14.1	15.4			16.2	18.9

1. Derivatives transactions to which hedge accounting is applied are excluded.

(2) Currency related transactions

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)				[Reference] March 31, 2003 (Consolidated)		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter Currency swaps	1,066.1	1.7	1.7		927.0	0.6	0.6
Forward exchange	1,052.8	2.4	2.4		1.0	(0.0)	(0.0)
Currency options	2,955.6	(8.9)	(1.5)		---	---	---
Total		(4.7)	2.5			0.6	0.6

- The presented figures do not include transactions to which hedge accounting is applied and transactions stated in the following Note. 3.
- Starting from the 1st quarter of fiscal 2003, the presented figures include the forward exchange contracts, currency options, etc. which are revalued at the end of each period.
- The contract value, etc. of currency swaps accounted for under the accrual method are as follows.
Starting from the 1st quarter of fiscal 2003, the hedge accounting is applied to the transactions that were accounted for by the accrual method. Therefore, the information on such transactions are not presented in the following.

(Billions of yen)	[Reference] March 31, 2003 (Consolidated)		
	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	84.1	0.5	0.5

The following table shows the contract values of the forward exchange contracts and currency swaps revalued at the end of each period.

(Billions of yen)	[Reference] March 31, 2003 (Consolidated)
	Contract Value
Over the counter	
Forward exchange	715.9
Currency options	2,398.2

(3) Stock related transactions

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)				[Reference] March 31, 2003 (Consolidated)		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Stock index futures	---	---	---		0.0	0.0	0.0
Over the counter Securities options	3.0	(0.1)	(0.1)		---	---	---
Total		(0.1)	(0.1)			0.0	0.0

1. Derivatives transactions to which hedge accounting is applied are excluded.

(4) Bond related transactions

(Billions of Yen)	June 30, 2003 (Sum of the non-consolidated figures for the subsidiary banks)				[Reference] March 31, 2003 (Consolidated)		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Bond futures Bond future options	13.6 ---	0.0 ---	0.0 ---		0.9 ---	(0.0) ---	(0.0) ---
Over the counter Bond options	26.5	(0.2)	(0.2)		---	---	---
Total		(0.1)	(0.1)			(0.0)	(0.0)

1. Derivatives transactions to which hedge accounting is applied are excluded.

(5) Commodity related transactions, other derivatives transactions

There were no such transactions.

(Notes)

- Figures as of the end of June 2003 are shown as the sum of non-consolidated figures for the subsidiary banks. Figures as of the end of March 2003 are reported on a consolidated basis.
- Certain derivative transactions, which were excluded from the figures for March 31, 2003 since macro hedge is applied to these transactions, are also included in the presented figures for June 30, 2003.

(For reference)

Market value information on derivative transactions of the subsidiary banks is as follows.

[Resona Bank (Non-consolidated)]

(1) Interest rate related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange Interest rate futures	273.6	0.0	0.0	0.0	340.7	0.0	0.0
Over the counter Interest rate swaps	9,782.5	12.8	12.8	(4.5)	4,069.7	17.4	17.4
Cap	621.1	0.0	1.2	(0.1)	642.1	(1.2)	1.4
Floor	28.4	0.0	0.0	(0.0)	28.8	0.1	0.0
Swaption	0.0	(0.0)	0.0	0.0	0.0	(0.0)	(0.0)
Total		12.9	14.2	(4.7)		16.2	18.9

(2) Currency related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change	Contract Value	Market Value	Unrealized gain/(loss) (B)
				(A) - (B)			
Over the counter							
Currency swaps	1,054.3	1.6	1.6	0.9	927.0	0.6	0.6
Forward exchange	1,020.7	2.3	2.3		---	---	---
Currency options	2,947.2	(8.9)	(1.5)		---	---	---
Total		(4.9)	2.4			0.6	0.6

The contract value, etc. of currency swaps accounted for under the accrual method are as follows.

	[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (B)
Currency swaps	84.1	0.5	0.5

The following table shows the contract values of forward exchange contracts and currency options revalued at the end of each period.

(Billions of yen)	[Reference] March 31, 2003
	Contract Value
Over the counter	
Forward exchange	712.7
Currency options	2,398.2

(3) Stock related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change	Contract Value	Market Value	Unrealized gain/(loss) (B)
				(A) - (B)			
Over the counter							
Securities options	3.0	(0.1)	(0.1)	(0.1)	---	---	---
Total		(0.1)	(0.1)	(0.1)		---	---

(4) Bond related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change	Contract Value	Market Value	Unrealized gain/(loss) (B)
				(A) - (B)			
Listed on exchange							
Bond futures	2.9	0.0	0.0	0.0	0.2	(0.0)	(0.0)
Bond future options	---	---	---	---	---	---	---
Total		0.0	0.0	0.0		(0.0)	(0.0)

(5) Commodity related transactions, other derivatives transactions
There were no such transactions.

[Saitama Resona Bank (Non-consolidated)]

(1) Interest rate related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Interest rate swaps	108.3	1.2	1.2	0.1	91.9	1.1	1.1
Cap	5.6	(0.0)	0.0	(0.0)	5.5	(0.0)	0.0
Floor	---	---	---	---	---	---	---
Swaption	1.0	0.0	0.0	(0.0)	1.0	0.0	0.0
Total		1.2	1.3	0.0		1.1	1.2

(2) Currency related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Over the counter							
Currency swaps	11.8	0.0	0.0	0.0	9.6	0.0	0.0
Forward exchange	20.3	0.0	0.0		---	---	---
Currency options	8.4	(0.0)	0.0		---	---	---
Total		0.1	0.1			0.0	0.0

The contract value, etc. of currency swaps accounted for under the accrual method
There were no such transactions.

The following table shows the contract values of forward exchange contracts and currency options revalued at the end of each period.

(Billions of yen)	March 31, 2003
	Contract Value
Over the counter	
Forward exchange	13.9
Currency options	1.7

(3) Stock related transactions

There were no such transactions.

(4) Bond related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change (A) - (B)	Contract Value	Market Value	Unrealized gain/(loss) (B)
Listed on exchange							
Bond futures	10.6	0.0	0.0	0.0	---	---	---
Bond future options	---	---	---	---	---	---	---
Over the counter							
Bond options	26.5	(0.2)	(0.2)	(0.2)	---	---	---
Total		(0.1)	(0.1)	(0.1)		---	---

(5) Commodity related transactions, other derivatives transactions

There were no such transactions.

[Kinki Osaka Bank (Non-consolidated)]

(1) Interest rate related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change	Contract Value	Market Value	Unrealized gain/(loss) (B)
				(A) - (B)			
Over the counter							
Interest rate swaps	12.7	(0.1)	(0.1)	(0.1)	---	---	---
Cap	---	---	---	---	---	---	---
Floor	---	---	---	---	---	---	---
Swaption	---	---	---	---	---	---	---
Total		(0.1)	(0.1)	(0.1)		---	---

(2) Currency related transactions

(Billions of Yen)	June 30, 2003				[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss) (A)	Change	Contract Value	Market Value	Unrealized gain/(loss) (B)
				(A) - (B)			
Over the counter							
Currency swaps	---	---	---	---	---	---	---
Forward exchange	11.6	0.0	0.0	0.0	---	---	---
Total		0.0	0.0	0.0		---	---

The contract value, etc. of currency swaps accounted for under the accrual method

(Billions of yen)	[Reference] March 31, 2003		
	Contract Value	Market Value	Unrealized gain/(loss)
Currency swaps	0.0	0.0	0.0

The following table shows the contract values of forward exchange contracts and currency options revalued at the end of each period.

(Billions of yen)	[Reference] March 31, 2003
	Contract Value
Over the counter	
Forward exchange	12.4
Currency options	---

(3) Stock related transactions

There were no such transactions.

(4) Bond related transactions

There were no such transactions.

(5) Commodity related transactions, other derivatives transactions

There were no such transactions.

[Nara Bank (Non-consolidated)]

There were no derivatives transactions.

[Resona Trust & Banking (Non-consolidated)]

There were no derivatives transactions.

6. Derivative transactions to which macro hedge accounting is applied

[Resona Bank (Non-consolidated)]

Interest rate related transactions

(Billions of Yen)	June 30, 2003		
	Contract Value	Market Value	Unrealized gain/(loss)
Over the counter			
Interest rate swaps	2,069.9	18.6	18.6
Cap	20.0	(0.0)	(0.0)
Swaption	---	---	---
Total		18.5	18.5

Notional principal amounts of interest rate swaps by remaining period to maturity are as follows:

(Billions of Yen)	June 30, 2003		
	One year or less	One to five years	More than five years
Receive fix / pay float	---	886.0	129.0
Receive float / pay fix	574.9	410.0	70.0
Receive float / pay float	---	---	---
Total	574.9	1,296.0	199.0

[Saitama Resona Bank (Non-consolidated)]

There were no such transactions.

[Kinki Osaka Bank (Non-consolidated)]

There were no such transactions.

[Nara Bank (Non-consolidated)]

There were no such transactions.

[Resona Trust & Banking (Non-consolidated)]

There were no such transactions.

7. Market Risk (VaR)

[Resona Bank (Non-consolidated)]

Market Risk (VaR)	From April 1, 2003 to June 30, 2003
Maximum	0.3
Minimum	0.0
Average	0.1

[Reference]

(Billions of yen)

	From March 1, 2003 to March 31, 2003
	0.4
	0.1
	0.2

[Saitama Resona Bank (Non-consolidated)]

Market Risk (VaR)	From April 1, 2002 to June 30, 2002
Maximum	0.0
Minimum	0.0
Average	0.0

[Reference]

(Billions of yen)

	From March 1, 2003 to March 31, 2003
	0.0
	0.0
	0.0

[Reference]

(Billions of yen)

Market Risk (VaR)	From April 1, 2002 to February 28, 2003	
	Daiwa Bank	Asahi Bank
Maximum	0.2	0.5
Minimum	0.0	0.0
Average	0.1	0.2

1. Above figures are the value at risk in relation to the interest rate-related and foreign exchange transactions in the trading account to which mark-to-market accounting method is applied.
2. Assuming a ten-day holding period and a confidence interval of 99%

8. Deposits and Loans

(Sum of the non-consolidated figures for the subsidiary banks)

Outstanding balances of deposits and loans

	(Billions of Yen)	June 30		[Reference]
		2003 (A)	Change (A) - (B)	March 31 2003 (B)
Deposits	(Term-end bal.)	32,892.1	(2,018.2)	34,910.3
Trust principal	(Term-end bal.)	576.0	(20.3)	596.3
Loans	(Term-end bal.)	27,976.2	(1,568.9)	29,545.1
Banking account		27,697.2	(1,556.4)	29,253.7
Trust account		278.9	(12.4)	291.4

1. Trust account refers to Jointly Operated Designated Money Trusts for which the principal is guaranteed.

Domestic individual and corporate deposits

	(Billions of Yen)	June 30		[Reference]
		2003 (A)	Change (A) - (B)	March 31 2003 (B)
Domestic individual deposits	(Term-end bal.)	20,146.8	(144.0)	20,290.9
Demand deposits		8,864.2	25.1	8,839.0
Time deposits		11,116.3	(166.1)	11,282.4
Domestic corporate deposits	(Term-end bal.)	10,436.9	(1,587.2)	12,024.1
Demand deposits		7,658.1	(1,506.6)	9,164.8
Time deposits		2,299.2	(98.2)	2,397.4

1. The above figures are based on the figures reported to Bank of Japan.

(Overseas deposits and Japan Offshore Banking Account are excluded.)

2. Demand deposits = current deposits + ordinary deposits + saving deposit + deposits at notice

Time deposits = time deposits + installment saving accounts

(For reference)

Deposits and loans of the subsidiary banks are as follows.

[Resona Bank (Non-consolidated)]

Outstanding balances of deposits and loans

	(Billions of Yen)	June 30		[Reference]
		2003 (A)	Change (A) - (B)	March 31 2003 (B)
Deposits	(Term-end bal.)	20,346.0	(2,010.0)	22,356.1
Trust principal	(Term-end bal.)	576.0	(20.3)	596.3
Loans	(Term-end bal.)	20,425.7	(1,278.4)	21,704.2
Banking account		20,146.7	(1,266.0)	21,412.7
Trust account		278.9	(12.4)	291.4

Domestic individual and corporate deposits

	(Billions of Yen)	June 30		[Reference]
		2003 (A)	Change (A) - (B)	March 31 2003 (B)
Domestic individual deposits	(Term-end bal.)	10,512.3	(194.6)	10,706.9
Demand deposits		4,800.5	(100.1)	4,900.7
Time deposits		5,581.4	(90.2)	5,671.7
Domestic corporate deposits	(Term-end bal.)	8,496.3	(1,413.3)	9,909.7
Demand deposits		6,205.3	(1,339.3)	7,544.7
Time deposits		1,888.7	(83.3)	1,972.1

[Saitama Resona Bank (Non-consolidated)]

Outstanding balances of deposits and loans

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	8,696.4	95.4
Loans	(Term-end bal.)	4,580.7	(129.6)

[Reference]

March 31 2003 (B)
8,600.9
4,710.3

Domestic individual and corporate deposits

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	6,529.8	85.0
Demand deposits		3,099.1	94.9
Time deposits		3,399.2	(11.1)
Domestic corporate deposits	(Term-end bal.)	1,253.4	(100.7)
Demand deposits		1,036.3	(95.1)
Time deposits		183.4	(3.0)

[Reference]

March 31 2003 (B)
6,444.7
3,004.1
3,410.4
1,354.1
1,131.4
186.5

[Kinki Osaka Bank (Non-consolidated)]

Outstanding balances of deposits and loans

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	3,673.8	(104.8)
Loans	(Term-end bal.)	2,845.4	(155.5)

[Reference]

March 31 2003 (B)
3,778.7
3,000.9

Domestic individual and corporate deposits

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	2,963.6	(35.8)
Demand deposits		918.7	28.7
Time deposits		2,040.2	(64.3)
Domestic corporate deposits	(Term-end bal.)	656.8	(72.8)
Demand deposits		396.0	(72.4)
Time deposits		217.1	(11.2)

[Reference]

March 31 2003 (B)
2,999.4
890.0
2,104.5
729.7
468.4
228.4

[Nara Bank (Non-consolidated)]

Outstanding balances of deposits and loans

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	172.5	1.2
Loans	(Term-end bal.)	124.3	(5.2)

[Reference]

March 31 2003 (B)
171.2
129.6

Domestic individual and corporate deposits

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Domestic individual deposits	(Term-end bal.)	141.0	1.2
Demand deposits		45.7	1.6
Time deposits		95.3	(0.4)
Domestic corporate deposits	(Term-end bal.)	26.8	(0.3)
Demand deposits		17.0	0.2
Time deposits		9.7	(0.5)

[Reference]

March 31 2003 (B)
139.8
44.1
95.7
27.2
16.8
10.3

[Resona Trust & Banking]

Outstanding balances of deposits

	(Billions of Yen)	June 30	
		2003 (A)	Change (A) - (B)
Deposits	(Term-end bal.)	3.3	0.0

[Reference]

March 31 2003 (B)
3.3