

Financial Results Report

for the First Half of FY 2008
(Reference Materials)



RESONA

Resona Holdings, Inc.

Financial Results Report for the First Half of Fiscal Year 2008 (Reference Materials)

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(Notes)

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

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

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I. Highlights of Financial Results for the First Half of Fiscal Year 2008

1. Statements of Income

<Consolidated>		(Millions of yen)		
		1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Ordinary income	1	514,510	(36,810)	551,321
Consolidated gross operating profit	2	374,869	(2,837)	377,706
Interest income	3	274,538	(2,042)	276,581
Trust fees (after disposal of problem loans in the trust account)	4	18,837	(1,647)	20,485
<Disposal of problem loans in the trust account>	5	(109)	(258)	148
Fees and commissions	6	64,363	(13,868)	78,231
Trading income	7	(4,550)	(17,557)	13,007
Other operating income	8	21,679	32,277	(10,598)
Provision to general reserve for possible loan losses	9	492	15,909	(15,417)
General and administrative expenses	10	190,129	792	189,336
Other gains/(losses), net	11	(147,213)	(70,947)	(76,266)
Gains or losses on stocks	12	(5,023)	3,999	(9,022)
Disposal of problem loans	13	146,209	75,090	71,118
Write-off of loans	14	77,676	47,892	29,783
Provision to specific reserve for possible loan losses	15	68,391	26,508	41,882
Provision to special reserve for certain overseas loans	16	28	16	11
Other disposal of problem loans	17	113	672	(559)
Equity in earnings from investments in affiliated companies	18	118	(126)	244
Ordinary profit	19	37,035	(90,486)	127,521
Extraordinary profit	20	117,923	89,924	27,998
Gains from reversal of credit expenses	21	13,179	(14,522)	27,701
Extraordinary loss	22	5,376	2,513	2,862
Income before income taxes and minority interests	23	149,582	(3,075)	152,657
Income taxes-current	24	6,297	(966)	7,263
Income taxes-deferred	25	55,281	35,919	19,362
Minority interests in net income/(loss)	26	1,612	(4,186)	5,799
Net interim income	27	86,390	(33,841)	120,231
Credit related expenses (5, 9, 13, 21)	28	133,412	105,264	28,148

<Reference> Scope of consolidation and application of the equity method		(Companies)		
		1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Number of consolidated subsidiaries	29	19	-	19
Number of affiliated companies accounted for by the equity method	30	2	-	2
Total	31	21	-	21

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

(Millions of yen)

		Total of four banks			Resona Bank			Saitama Resona Bank		
		1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Gross operating profit	1	341,858	(851)	342,710	216,996	4,440	212,555	79,670	(673)	80,344
Gross operating profit from domestic operations	2	326,555	740	325,815	203,085	6,220	196,865	79,235	(595)	79,831
Interest income	3	266,577	438	266,139	168,044	(1,122)	169,166	70,911	3,350	67,561
Trust fees (after disposal of problem loans in the trust account)	4	18,837	(1,647)	20,485	3,448	(538)	3,986	-	-	-
<Disposal of problem loans in the trust account>	5	(109)	(258)	148	(109)	(258)	148	-	-	-
Fees and commissions	6	38,289	(13,180)	51,469	26,748	(8,920)	35,669	8,432	(4,205)	12,638
Trading income	7	972	(216)	1,189	972	(216)	1,189	-	-	-
Other operating income	8	1,878	15,346	(13,467)	3,871	17,018	(13,146)	(108)	259	(368)
Gross operating profit from international operations	9	15,302	(1,592)	16,895	13,910	(1,779)	15,690	434	(78)	512
Interest income	10	(159)	(874)	715	(430)	(1,048)	618	(120)	66	(186)
Fees and commissions	11	1,485	(68)	1,554	1,262	(38)	1,300	88	(15)	103
Trading income	12	(6,779)	(18,694)	11,915	(6,779)	(18,694)	11,915	-	-	-
Other operating income	13	20,755	18,045	2,709	19,857	18,001	1,855	466	(128)	595
Expenses (excluding non-recurring items)	14	178,505	648	177,857	114,721	(25)	114,747	36,288	537	35,750
Personnel expenses	15	58,403	(1,643)	60,047	35,487	(924)	36,412	12,472	(323)	12,795
Non-personnel expenses	16	108,344	1,216	107,128	71,212	(53)	71,266	21,573	943	20,630
Taxes	17	11,757	1,075	10,681	8,021	952	7,068	2,242	(81)	2,324
Provision to general reserve for possible loan losses	18	6,496	26,315	(19,819)	114	15,529	(15,415)	6,382	8,556	(2,174)
Actual net operating profit *1	19	163,243	(1,758)	165,002	102,164	4,207	97,957	43,381	(1,211)	44,593
Core net operating profit *2	20	162,331	(16,577)	178,909	98,031	(14,703)	112,734	44,721	954	43,767
Net operating profit	21	156,857	(27,816)	184,673	102,160	(11,062)	113,223	36,999	(9,767)	46,767
Other gains or losses	22	(129,401)	(71,001)	(58,400)	(108,906)	(67,203)	(41,702)	(13,163)	(5,494)	(7,668)
Net gains/(losses) on stocks	23	(2,309)	7,801	(10,111)	(2,942)	6,757	(9,700)	(97)	182	(280)
Gains on sale	24	9,807	(3,697)	13,505	8,895	(3,760)	12,655	7	(23)	30
Losses on sale	25	3,409	(17,873)	21,282	3,406	(17,097)	20,503	3	(13)	16
Losses on devaluation	26	8,708	6,373	2,334	8,431	6,579	1,852	101	(192)	293
Expenses related to disposal of problem loans	27	133,806	75,017	58,789	115,701	71,994	43,707	12,521	5,065	7,455
Write-off of loans	28	75,215	48,123	27,092	63,128	43,942	19,185	6,553	2,179	4,374
Provision to specific reserve for possible loan losses	29	58,257	25,813	32,443	52,400	27,449	24,951	5,856	2,587	3,269
Provision to special reserve for certain overseas loans	30	350	279	71	350	279	71	-	-	-
Other disposal of problem loans	31	(16)	801	(818)	(177)	322	(500)	111	298	(187)
Other	32	6,714	(3,785)	10,499	9,738	(1,966)	11,705	(544)	(611)	67
Ordinary profit	33	27,455	(98,817)	126,272	(6,745)	(78,266)	71,520	23,836	(15,261)	39,098
Extraordinary profit/ (loss), net	34	113,056	90,580	22,475	112,948	92,275	20,673	509	(175)	684
Gains from reversal of credit-related expenses	35	13,679	(11,573)	25,253	10,706	(12,416)	23,122	614	(254)	869
Gains from reversal of loan loss reserves	36	542	542	-	-	-	-	-	-	-
Gains from recoveries of written-off claims	37	13,137	(12,115)	25,253	10,706	(12,416)	23,122	614	(254)	869
Gains/(losses) on sales of premises and equipment	38	104,086	104,791	(704)	104,402	104,895	(493)	(101)	82	(183)
Losses on impairment on fixed assets	39	2,164	176	1,988	2,160	204	1,956	4	3	0
Other	40	(2,544)	(2,460)	(84)	0	(0)	0	-	-	-
Income before income taxes	41	140,511	(8,237)	148,748	106,202	14,008	92,193	24,346	(15,437)	39,783
Income taxes-current	42	26,300	20,831	5,469	9,515	25,171	(15,655)	13,108	(1,442)	14,551
Income taxes-deferred	43	43,018	21,509	21,508	45,792	25,726	20,065	(3,210)	(5,490)	2,280
Net interim income	44	71,192	(50,578)	121,770	50,894	(36,888)	87,783	14,447	(8,505)	22,952
Credit-related expenses (5, 18, 27, 35)	45	126,513	112,648	13,864	104,999	99,681	5,318	18,288	13,875	4,412

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

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

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

(Millions of yen)

		Kinki Osaka Bank			Resona Trust & Banking		
		1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Gross operating profit	1	30,495	(3,745)	34,240	14,697	(873)	15,570
Gross operating profit from domestic operations	2	29,537	(4,010)	33,548	14,697	(873)	15,570
Interest income	3	27,552	(1,790)	29,343	68	0	67
Trust fees (after disposal of problem loans in the trust account)	4	-	-	-	15,389	(1,108)	16,498
<Disposal of problem loans in the trust account>	5	-	-	-	-	-	-
Fees and commissions	6	3,868	(288)	4,157	(761)	234	(995)
Trading income	7	-	-	-	-	-	-
Other operating income	8	(1,884)	(1,931)	47	-	-	-
Gross operating profit from international operations	9	957	265	692	-	-	-
Interest income	10	391	106	284	-	-	-
Fees and commissions	11	135	(14)	149	-	-	-
Trading income	12	-	-	-	-	-	-
Other operating income	13	431	173	258	-	-	-
Expenses (excluding non-recurring items)	14	21,542	(140)	21,683	5,952	276	5,675
Personnel expenses	15	8,264	(347)	8,611	2,179	(48)	2,227
Non-personnel expenses	16	11,854	(5)	11,860	3,703	332	3,371
Taxes	17	1,423	212	1,211	69	(7)	76
Provision to general reserve for possible loan losses	18	-	2,230	(2,230)	-	-	-
Actual net operating profit *1	19	8,952	(3,605)	12,557	8,744	(1,150)	9,894
Core net operating profit *2	20	10,834	(1,677)	12,512	8,744	(1,150)	9,894
Net operating profit	21	8,952	(5,835)	14,788	8,744	(1,150)	9,894
Other gains or losses	22	(7,336)	1,643	(8,980)	4	53	(48)
Net gains/(losses) on stocks	23	730	860	(130)	-	-	-
Gains on sale	24	905	85	820	-	-	-
Losses on sale	25	-	(762)	762	-	-	-
Losses on devaluation	26	174	(12)	187	-	-	-
Expenses related to disposal of problem loans	27	5,584	(2,042)	7,626	-	-	-
Write-off of loans	28	5,534	2,000	3,533	-	-	-
Provision to specific reserve for possible loan losses	29	-	(4,223)	4,223	-	-	-
Provision to special reserve for certain overseas loans	30	-	-	-	-	-	-
Other disposal of problem loans	31	49	179	(130)	-	-	-
Other	32	(2,483)	(1,259)	(1,223)	4	53	(48)
Ordinary profit	33	1,615	(4,192)	5,808	8,749	(1,096)	9,845
Extraordinary profit/ (loss), net	34	(401)	(1,524)	1,122	(0)	4	(5)
Gains from reversal of credit-related expenses	35	2,358	1,096	1,261	-	-	-
Gains from reversal of loan loss reserves	36	542	542	-	-	-	-
Gains from recoveries of written-off claims	37	1,816	554	1,261	-	-	-
Gains/(losses) on sales of premises and equipment	38	(214)	(191)	(22)	(0)	4	(5)
Losses on impairment on fixed assets	39	-	(31)	31	-	-	-
Other	40	(2,545)	(2,460)	(84)	-	-	-
Income before income taxes	41	1,214	(5,716)	6,931	8,748	(1,092)	9,840
Income taxes-current	42	406	(2,298)	2,705	3,269	(598)	3,868
Income taxes-deferred	43	145	1,119	(974)	291	153	137
Net interim income	44	663	(4,536)	5,200	5,187	(647)	5,834
Credit-related expenses (5, 18, 27, 35)	45	3,225	(908)	4,133	-	-	-

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

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

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

2. Net operating profit per employee

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Actual net operating profit	163,243	(1,758)	165,002	102,164	4,207	97,957	43,381	(1,211)	44,593
Actual net operating profit per employee (thousands of yen)	10,715	(293)	11,008	11,186	293	10,893	14,665	(601)	15,266
Net operating profit	156,857	(27,816)	184,673	102,160	(11,062)	113,223	36,999	(9,767)	46,767
Net operating profit per employee (thousands of yen)	10,295	(2,025)	12,320	11,185	(1,406)	12,591	12,508	(3,502)	16,010

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Actual net operating profit	8,952	(3,605)	12,557	8,744	(1,150)	9,894
Actual net operating profit per employee (thousands of yen)	3,432	(1,456)	4,888	16,313	(3,202)	19,515
Net operating profit	8,952	(5,835)	14,788	8,744	(1,150)	9,894
Net operating profit per employee (thousands of yen)	3,432	(2,324)	5,756	16,313	(3,202)	19,515

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Net interim income ROE	7.27	(4.42)	11.69

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

(%)

	Total of four Banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Net operating profit ROE	21.61	0.98	20.63	19.55	2.60	16.95	27.76	(3.41)	31.17
Net interim income ROE	9.81	(3.79)	13.60	9.74	(3.40)	13.14	10.84	(4.45)	15.29

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Net operating profit ROE	17.48	(7.66)	25.14	46.45	(7.75)	54.20
Net interim income ROE	1.29	(7.55)	8.84	27.55	(4.41)	31.96

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

(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		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Average interest rate on funds invested (A)	1.83	0.04	1.79	1.85	0.06	1.79
Average interest rate of loans and bills discounted (C)	2.19	0.05	2.13	2.14	0.06	2.08
Average interest rate on securities	0.90	0.01	0.88	0.91	0.10	0.80
Average interest rate on procured funds (B)	1.24	0.03	1.21	1.27	0.03	1.24
Average interest rate of deposits and negotiable CDs (D)	0.28	0.03	0.25	0.29	0.03	0.26
Average interest rate on external debt	0.73	(0.01)	0.74	0.59	(0.02)	0.61
Gross interest margin (A) - (B)	0.59	0.01	0.57	0.58	0.02	0.55
Average loan/deposit margin (C) - (D)	1.90	0.01	1.88	1.84	0.02	1.82

	Saitama Resona Bank			Kinki Osaka Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Average interest rate on funds invested (A)	1.75	0.05	1.70	1.96	(0.04)	2.00
Average interest rate of loans and bills discounted (C)	2.27	0.06	2.20	2.30	(0.05)	2.35
Average interest rate on securities	0.89	(0.16)	1.05	0.90	(0.12)	1.03
Average interest rate on procured funds (B)	1.03	0.02	1.01	1.61	0.03	1.57
Average interest rate of deposits and negotiable CDs (D)	0.25	0.03	0.22	0.31	0.03	0.28
Average interest rate on external debt	1.13	(0.17)	1.30	1.95	(0.70)	2.66
Gross interest margin (A) - (B)	0.72	0.02	0.69	0.34	(0.08)	0.43
Average loan/deposit margin (C) - (D)	2.01	0.03	1.98	1.99	(0.08)	2.07

"Average interest on procured funds" and "gross interest margin" of "Total of three banks" and "Resona Bank" reflect expenses related to the trust banking operation of Resona Bank.

5. Use and Source of Funds

<Total of three banks>

(Millions of yen, %)

1. Total operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	36,310,095	345,103	1.89	(426,823)	(3,159)	0.00	36,736,918	348,263	1.89
Loans and bills discounted	25,525,589	280,910	2.19	(347,967)	2,765	0.05	25,873,557	278,145	2.14
Securities	7,193,738	32,501	0.90	269,166	(677)	(0.05)	6,924,572	33,179	0.95
Source of Funds	36,692,281	78,753	0.42	(307,704)	(2,722)	(0.01)	36,999,986	81,475	0.43
Deposits	30,751,383	45,053	0.29	(168,356)	3,146	0.02	30,919,740	41,907	0.27
Negotiable certificates of deposit	2,635,606	6,616	0.50	216,491	529	0.00	2,419,115	6,086	0.50
Call money	1,124,885	3,631	0.64	(455,695)	(1,393)	0.00	1,580,581	5,024	0.63
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	607,144	3,313	1.08	55,544	(277)	(0.20)	551,600	3,590	1.29

2. Domestic operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	35,151,638	324,178	1.83	(514,250)	3,763	0.04	35,665,888	320,415	1.79
Loans and bills discounted	25,414,199	279,393	2.19	(360,579)	3,099	0.05	25,774,779	276,293	2.13
Securities	7,020,049	31,855	0.90	433,336	2,510	0.01	6,586,713	29,345	0.88
Source of Funds	35,494,801	57,669	0.32	(478,891)	3,325	0.02	35,973,693	54,343	0.30
Deposits	30,338,729	40,987	0.26	(252,681)	5,333	0.03	30,591,411	35,654	0.23
Negotiable certificates of deposit	2,620,904	6,563	0.49	247,681	617	0.00	2,373,222	5,945	0.49
Call money	1,105,376	3,253	0.58	(463,281)	(1,476)	(0.01)	1,568,657	4,729	0.60
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	597,144	3,048	1.01	65,544	(109)	(0.16)	531,600	3,157	1.18

3. International operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,325,547	21,289	3.20	(20,820)	(7,116)	(1.00)	1,346,368	28,405	4.20
Loans and bills discounted	111,390	1,517	2.71	12,612	(333)	(1.02)	98,777	1,851	3.73
Securities	173,688	646	0.74	(164,170)	(3,187)	(1.52)	337,859	3,834	2.26
Source of Funds	1,364,570	21,448	3.13	62,940	(6,241)	(1.10)	1,301,630	27,689	4.24
Deposits	412,654	4,065	1.96	84,324	(2,187)	(1.83)	328,329	6,253	3.79
Negotiable certificates of deposit	14,702	53	0.72	(31,190)	(88)	0.10	45,892	141	0.61
Call money	19,508	378	3.86	7,585	82	(1.07)	11,923	295	4.94
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	(10,000)	(167)	0.97	20,000	432	4.31

<Resona bank>

(Millions of yen, %)

1. Total operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	23,239,888	225,900	1.93	(701,210)	(7,001)	(0.00)	23,941,099	232,902	1.94
Loans and bills discounted	16,787,797	180,884	2.14	(578,157)	(1,094)	0.05	17,365,955	181,978	2.09
Securities	4,111,431	18,316	0.88	(609,985)	(3,106)	(0.01)	4,721,416	21,423	0.90
Source of Funds	23,790,934	58,285	0.48	(521,314)	(4,831)	(0.02)	24,312,249	63,117	0.51
Deposits	18,473,557	28,332	0.30	(342,476)	1,030	0.01	18,816,033	27,302	0.28
Negotiable certificates of deposit	2,472,860	6,151	0.49	239,095	533	(0.00)	2,233,765	5,618	0.50
Call money	1,066,341	3,483	0.65	(453,020)	(1,374)	0.01	1,519,362	4,857	0.63
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	369,669	1,366	0.73	25,288	(156)	(0.14)	344,380	1,522	0.88

2. Domestic operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	22,139,204	206,102	1.85	(772,442)	(41)	0.06	22,911,647	206,144	1.79
Loans and bills discounted	16,681,038	179,450	2.14	(593,465)	(878)	0.06	17,274,503	180,329	2.08
Securities	4,003,801	18,308	0.91	(422,863)	335	0.10	4,426,664	17,973	0.80
Source of Funds	22,651,428	38,058	0.33	(676,288)	1,080	0.01	23,327,717	36,978	0.31
Deposits	18,108,872	24,601	0.27	(410,430)	3,028	0.03	18,519,303	21,572	0.23
Negotiable certificates of deposit	2,458,158	6,098	0.49	270,285	621	(0.00)	2,187,872	5,477	0.49
Call money	1,047,103	3,109	0.59	(461,003)	(1,469)	(0.01)	1,508,106	4,579	0.60
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	359,669	1,100	0.61	35,288	11	(0.05)	324,380	1,089	0.66

3. International operations	1st half of FY 2008 (A)			(A)-(B)			1st half of FY 2007 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	1,146,456	19,908	3.46	(56,435)	(7,231)	(1.03)	1,202,892	27,140	4.50
Loans and bills discounted	106,759	1,434	2.67	15,307	(215)	(0.91)	91,451	1,649	3.59
Securities	107,630	7	0.01	(187,121)	(3,442)	(2.32)	294,752	3,450	2.33
Source of Funds	1,185,279	20,338	3.42	27,306	(6,183)	(1.14)	1,157,972	26,522	4.56
Deposits	364,684	3,731	2.04	67,954	(1,997)	(1.81)	296,730	5,729	3.85
Negotiable certificates of deposit	14,702	53	0.72	(31,190)	(88)	0.10	45,892	141	0.61
Call money	19,238	374	3.87	7,982	95	(1.05)	11,255	278	4.92
Bills sold	-	-	-	-	-	-	-	-	-
Borrowed money	10,000	265	5.29	(10,000)	(167)	0.97	20,000	432	4.31

6. Retirement benefit liabilities and expenses

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

(1) Retirement benefit obligation

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Retirement benefit obligation	348,506	(394)	348,900	278,663	(754)	279,417	39,109	318	38,790
Pension plan assets at fair value	599,165	(1,649)	600,815	539,264	(1,588)	540,852	38,111	10	38,101
Prepaid pension cost	142,696	3,642	139,053	135,831	4,125	131,705	6,864	(404)	7,269
Reserve for employee's retirement benefits	4,375	1,218	3,156	-	-	-	888	654	234
Amount to be amortized	(112,337)	3,679	(116,017)	(124,769)	4,960	(129,729)	6,974	(750)	7,724

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Retirement benefit obligation	30,733	41	30,692	-	-	-
Pension plan assets at fair value	21,789	(71)	21,861	-	-	-
Prepaid pension cost	-	(78)	78	-	-	-
Reserve for employee's retirement benefits	3,486	564	2,921	-	-	-
Amount to be amortized	5,457	(530)	5,988	-	-	-

(2) Retirement benefit expenses

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Retirement benefit expenses	1,449	769	679	(1,525)	324	(1,849)	1,780	240	1,540
Service cost	4,498	110	4,387	3,001	48	2,953	867	37	829
Interest cost	3,489	44	3,444	2,794	7	2,787	387	27	360
Expected return on pension plan assets	2,858	(367)	3,226	2,360	(333)	2,694	224	(10)	234
Amortization of past service cost	-	-	-	-	-	-	-	-	-
Amortization of actuarial differences	(3,679)	246	(3,925)	(4,960)	(64)	(4,895)	750	165	585

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Retirement benefit expenses	1,059	195	864	134	9	124
Service cost	495	15	479	134	9	124
Interest cost	306	9	297	-	-	-
Expected return on pension plan assets	273	(24)	297	-	-	-
Amortization of past service cost	-	-	-	-	-	-
Amortization of actuarial differences	530	145	384	-	-	-

7. Gains or losses on bonds and stocks

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

(Millions of yen)

	Total of four banks			Resona Bank			Saitama Resona Bank		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Net gains/(losses) on bonds	911	14,818	(13,906)	4,132	18,910	(14,777)	(1,339)	(2,165)	825
Gains on sale	13,063	(11,860)	24,923	9,862	(11,463)	21,325	2,774	(406)	3,181
Gains on redemption	-	-	-	-	-	-	-	-	-
Losses on sale	11,148	(5,193)	16,341	5,729	(7,917)	13,647	3,714	1,359	2,355
Losses on redemption	32	(22,455)	22,488	-	(22,456)	22,456	-	-	-
Losses on devaluation	970	970	0	-	-	0	400	400	-
Net gains/(losses) on stocks	(2,309)	7,801	(10,111)	(2,942)	6,757	(9,700)	(97)	182	(280)
Gains on sale	9,807	(3,697)	13,505	8,895	(3,760)	12,655	7	(23)	30
Losses on sale	3,409	(17,873)	21,282	3,406	(17,097)	20,503	3	(13)	16
Losses on devaluation	8,708	6,373	2,334	8,431	6,579	1,852	101	(192)	293

	Kinki Osaka Bank			Resona Trust & Banking		
	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)	1st half of FY 2008 (A)	(A)-(B)	1st half of FY 2007 (B)
Net gains/(losses) on bonds	(1,881)	(1,927)	45	-	-	-
Gains on sale	425	9	416	-	-	-
Gains on redemption	-	-	-	-	-	-
Losses on sale	1,703	1,365	338	-	-	-
Losses on redemption	32	0	32	-	-	-
Losses on devaluation	570	570	-	-	-	-
Net gains/(losses) on stocks	730	860	(130)	-	-	-
Gains on sale	905	85	820	-	-	-
Losses on sale	-	(762)	762	-	-	-
Losses on devaluation	174	(12)	187	-	-	-

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 (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008
			Gain	Loss		
Bonds held to maturity	240,240	51,251	3,172	3,291	118	(2,651)
Available-for-sale securities	6,881,983	768,452	100,439	201,539	101,100	(71,217)
Stocks	558,760	(31,218)	179,625	193,602	13,977	(24,767)
Bonds	5,827,839	753,391	(59,358)	2,123	61,481	(29,404)
JGB	5,018,081	866,414	(57,637)	1,142	58,779	(24,848)
Other	495,383	46,279	(19,827)	5,814	25,641	(17,045)

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

* A reconciliation of net unrealized gains on available-for-sale securities to the amount reported on the Resona Holdings' consolidated balance sheet as of Sep. 30, 2008 is as follows:

	(Millions of yen)
Net unrealized gains on available-for-sale securities	100,439
Fair value hedge gains recorded as income	(less) 11,889
Deferred tax liabilities	(less) 13,821
Unrealized gains on available-for-sale securities (before adjustment)	74,728
Amounts attributable to minority interests	(less) 49
Parent's portion of unrealized losses on available-for-sale securities of equity method investees	(less) 4
Amount reported on the Consolidated Balance Sheet	74,674

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

(Millions of yen)

	Total of four banks						Resona Bank					
	B/S Amount (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008	B/S Amount (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008
			Gain	Loss				Gain	Loss			
Bonds held to maturity	240,240	51,251	3,172	3,291	118	(2,651)	30,083	30,083	186	186	-	186
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	6,879,797	768,969	100,234	201,155	100,921	(72,047)	3,604,842	190,069	74,440	143,770	69,329	(62,277)
Stocks	556,800	(30,727)	179,390	193,218	13,827	(25,585)	414,560	(33,771)	126,874	138,266	11,391	(30,760)
Bonds	5,827,839	753,391	(59,358)	2,123	61,481	(29,404)	3,004,845	157,709	(44,176)	46	44,223	(19,907)
Other	495,157	46,304	(19,798)	5,814	25,612	(17,057)	185,436	66,132	(8,257)	5,457	13,714	(11,608)

	Saitama Resona Bank						Kinki Osaka Bank					
	B/S Amount (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008	B/S Amount (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008
			Gain	Loss				Gain	Loss			
Bonds held to maturity	210,157	21,168	2,986	3,104	118	(2,838)	-	-	-	-	-	-
Stock of subsidiaries and affiliates	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	2,575,928	638,350	29,574	53,691	24,116	(4,222)	684,055	(54,476)	(3,782)	3,691	7,474	(5,545)
Stocks	132,025	6,593	49,382	51,583	2,200	6,648	10,213	(3,549)	3,133	3,368	235	(1,473)
Bonds	2,331,496	647,743	(13,113)	1,935	15,048	(6,687)	476,526	(47,086)	(2,070)	138	2,209	(2,807)
Other	112,407	(15,986)	(6,695)	172	6,867	(4,184)	197,314	(3,840)	(4,845)	184	5,029	(1,263)

	Resona Trust & Banking					
	B/S Amount (1st half of FY 2008)	Change from Mar. 2008	Unrealized gains/(losses) (1st half of FY 2008)			Change from Mar. 2008
			Gain	Loss		
Bonds held to maturity	-	-	-	-	-	-
Stock of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	14,970	(4,974)	2	2	0	(2)
Stocks	-	-	-	-	-	-
Bonds	14,970	(4,974)	2	2	0	(2)
Other	-	-	-	-	-	-

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

9. Securitized Product held

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

(Billions of yen)

	Total of four banks						Resona Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)
Securitized products	285.2	(38.6)	323.9	(1.7)	(0.4)	(1.3)	48.7	0.1	48.6	-	-	-
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	285.2	(38.6)	323.9	(1.7)	(0.4)	(1.3)	48.7	0.1	48.6	-	-	-
Backed assets in Japan	285.2	(38.6)	323.9	(1.7)	(0.4)	(1.3)	48.7	0.1	48.6	-	-	-
Housing loans	235.6	(21.0)	256.6	(1.3)	(0.3)	(0.9)	39.3	(3.4)	42.8	-	-	-
Commercial real estate	18.5	(1.1)	19.6	(0.3)	(0.1)	(0.1)	5.8	3.6	2.2	-	-	-
Other	31.1	(16.5)	47.6	(0.1)	0.0	(0.1)	3.6	-	3.6	-	-	-
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

	Saitama Resona Bank						Kinki Osaka Bank					
	Balance			Unrealized Gains /(Losses)			Balance			Unrealized Gains /(Losses)		
	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)	End of Sep. 2008 (A)	(A)-(B)	End of Mar. 2008 (B)
Securitized products	83.0	(16.1)	99.1	(0.3)	(0.2)	(0.1)	153.4	(22.7)	176.1	(1.4)	(0.2)	(1.2)
Securitized products organized overseas	-	-	-	-	-	-	-	-	-	-	-	-
Linked to subprime mortgage loans	-	-	-	-	-	-	-	-	-	-	-	-
Securitized products organized in Japan	83.0	(16.1)	99.1	(0.3)	(0.2)	(0.1)	153.4	(22.7)	176.1	(1.4)	(0.2)	(1.2)
Backed assets in Japan	83.0	(16.1)	99.1	(0.3)	(0.2)	(0.1)	153.4	(22.7)	176.1	(1.4)	(0.2)	(1.2)
Housing loans	68.6	(7.0)	75.7	(0.3)	(0.2)	(0.0)	127.6	(10.4)	138.0	(1.0)	(0.1)	(0.9)
Commercial real estate	-	-	-	-	-	-	12.7	(4.7)	17.4	(0.3)	(0.1)	(0.1)
Other	14.4	(9.0)	23.4	(0.0)	0.0	(0.1)	13.0	(7.5)	20.5	(0.0)	0.0	(0.0)
Backed by assets in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-

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

Notes:

Note.1: Lined to subprime mortgage loans

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

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

Note.2: ABCP

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

End of September, 2008 Balance sheet amount 38.4 billion yen Unrealized gain 0.03 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)

10. Stock holdings

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

(Billions of yen)

	End of Sep. 2008					Change	End of Mar. 2008
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Acquisition cost	377.4	287.6	82.6	7.0	-	(5.1)	382.5
Market value	556.7	414.5	132.0	10.2	-	(30.8)	587.5
Book value of stocks sold outright	2.7	0.8	-	1.9	-	(3.7)	6.4

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

11. Number of employees and offices

<Resona Holdings, Non-consolidated>

(People)

	End of Sep. 2008		
		Change	End of Mar. 2008
Directors	23	1	22
Executive officers	13	1	12

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

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

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

(People/ branch offices)

	End of Sep. 2008					Change	End of Mar. 2008
		Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking		
Directors	47	17	12	10	10	5	42
Non-board executive officers	47	26	7	10	4	10	37
Employees	15,179	9,107	2,951	2,598	523	504	14,675
Manned domestic offices	596	328	128	136	4	1	595
Non-manned domestic offices	1,729	1,382	320	27	0	858	871
Total domestic offices	2,325	1,710	448	163	4	859	1,466

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

*2 Non-board executive officers of Resona Bank who concurrently serve as directors of other Group banks are 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). The number of employees for Resona Bank does not include employees who are seconded to Resona Trust & Banking.

*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 offices.

*7 The number of non-manned domestic offices for Resona Bank includes 865 ATM locations of BankTime.

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 Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to borrowers in legal bankruptcy	37,856	17,377	18,979	20,478	18,876	28,936	15,863	14,462	13,072	14,474
Past due loans	463,390	74,232	18,805	389,157	444,584	338,153	69,944	23,424	268,208	314,728
Loans past due 3 months or more	20,442	12,356	7,293	8,086	13,149	11,387	7,214	4,012	4,173	7,375
Restructured loans	191,074	16,939	(4,016)	174,134	195,090	153,191	11,304	(2,761)	141,886	155,952
Risk-managed loans, total	712,763	120,905	41,061	591,858	671,702	531,668	104,327	39,137	427,340	492,530
Partial direct write-offs	354,237	39,165	77,220	315,071	277,016	305,110	34,753	68,285	270,356	236,825
Balance of loans (Term-end)	25,745,405	(418,399)	(326,234)	26,163,804	26,071,639	16,946,963	(354,368)	(469,635)	17,301,331	17,416,598

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to borrowers in legal bankruptcy	5,342	1,239	2,569	4,102	2,772	3,577	274	1,947	3,303	1,630
Past due loans	74,623	8,317	9,279	66,305	65,344	50,613	(4,029)	(13,897)	54,643	64,511
Loans past due 3 months or more	5,143	2,859	1,430	2,284	3,713	3,911	2,282	1,850	1,628	2,061
Restructured loans	20,278	4,560	2,761	15,718	17,516	17,604	1,074	(4,016)	16,529	21,621
Risk-managed loans, total	105,387	16,976	16,040	88,411	89,346	75,707	(398)	(14,116)	76,106	89,824
Partial direct write-offs	23,120	3,862	4,885	19,257	18,235	26,006	549	4,050	25,457	21,956
Balance of loans (Term-end)	6,180,473	(1,296)	195,972	6,181,769	5,984,500	2,617,968	(62,734)	(52,571)	2,680,703	2,670,540

Ratio to total balance of loans

(%)

	Total of three banks					Resona Bank				
	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to borrowers in legal bankruptcy	0.14	0.07	0.07	0.07	0.07	0.17	0.10	0.09	0.07	0.08
Past due loans	1.79	0.31	0.09	1.48	1.70	1.99	0.44	0.19	1.55	1.80
Loans past due 3 months or more	0.07	0.04	0.02	0.03	0.05	0.06	0.04	0.02	0.02	0.04
Restructured loans	0.74	0.08	0.00	0.66	0.74	0.90	0.08	0.01	0.82	0.89
Risk-managed loans, total	2.76	0.50	0.19	2.26	2.57	3.13	0.67	0.31	2.46	2.82

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to borrowers in legal bankruptcy	0.08	0.02	0.04	0.06	0.04	0.13	0.01	0.07	0.12	0.06
Past due loans	1.20	0.13	0.11	1.07	1.09	1.93	(0.10)	(0.48)	2.03	2.41
Loans past due 3 months or more	0.08	0.05	0.02	0.03	0.06	0.14	0.08	0.07	0.06	0.07
Restructured loans	0.32	0.07	0.03	0.25	0.29	0.67	0.06	(0.13)	0.61	0.80
Risk-managed loans, total	1.70	0.27	0.21	1.43	1.49	2.89	0.06	(0.47)	2.83	3.36

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 Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Before partial direct write-off	74.02	(3.92)	(1.33)	77.94	75.35	79.63	(5.45)	(2.91)	85.08	82.54
After partial direct write-off	61.11	(5.09)	(4.08)	66.20	65.19	67.94	(7.70)	(6.20)	75.64	74.14

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep.2008[A]	[A] -[B]	[A] - [C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Before partial direct write-off	54.53	0.14	4.64	54.39	49.89	52.52	(1.38)	(0.46)	53.90	52.98
After partial direct write-off	44.56	0.10	4.89	44.46	39.67	36.21	(2.27)	(5.28)	38.48	41.49

*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 Sep.			End of Mar.	End of Sep.
	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]
General reserve for possible loan losses	336,287	375	1,014	335,912	335,272
Specific reserve for possible loan losses	192,544	37,729	(13,786)	154,814	206,330
Special reserve for certain overseas loans	105	28	50	76	54
Total reserve for possible loan losses	528,936	38,133	(12,721)	490,803	541,658
Reserve for write-off of loans in the trust account	358	(22)	(65)	380	423

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

	Total of three banks					Resona Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]
General reserve for possible loan losses	252,462	6,419	12,348	246,043	240,114	210,034	114	5,055	209,920	204,979
Specific reserve for possible loan losses	182,111	36,999	(15,008)	145,111	197,119	150,155	37,521	(9,383)	112,634	159,539
Special reserve for certain overseas loans	675	350	425	324	249	675	350	425	324	249
Total reserve for possible loan losses	435,248	43,769	(2,234)	391,479	437,483	360,864	37,986	(3,903)	322,878	364,768
Reserve for write-off of loans in the trust account	358	(22)	(65)	380	423	358	(22)	(65)	380	423

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]
General reserve for possible loan losses	25,149	6,382	8,535	18,767	16,614	17,279	(76)	(1,241)	17,356	18,521
Specific reserve for possible loan losses	21,816	1,270	2,986	20,546	18,830	10,139	(1,791)	(8,610)	11,930	18,749
Special reserve for certain overseas loans	-	-	-	-	-	-	-	-	-	-
Total reserve for possible loan losses	46,965	7,652	11,521	39,313	35,444	27,418	(1,868)	(9,852)	29,287	37,270
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 Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]
Unrecoverable or valueless claims	97,019	22,907	33,002	74,111	64,017	64,975	19,721	26,652	45,254	38,323
Risk claims	411,148	68,340	(1,423)	342,807	412,571	306,911	65,568	4,938	241,343	301,973
Special attention loans	211,517	29,295	3,276	182,221	208,240	164,579	18,518	1,250	146,060	163,328
Financial Reconstruction Law subtotal [A]	719,684	120,543	34,855	599,141	684,829	536,466	103,808	32,841	432,657	503,625
Normal claims	26,049,229	(612,778)	(525,602)	26,662,007	26,574,831	17,300,004	(523,846)	(646,682)	17,823,850	17,946,686
Financial Reconstruction Law total [B]	26,768,914	(492,234)	(490,747)	27,261,148	27,259,661	17,836,470	(420,038)	(613,841)	18,256,508	18,450,311
Partial direct write-offs	373,052	39,446	80,863	333,605	292,189	321,117	34,251	71,539	286,866	249,577
NPL Ratio [A] / [B]	2.68	0.49	0.17	2.19	2.51	3.00	0.63	0.27	2.36	2.72

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep.			End of Mar.	End of Sep.	End of Sep.			End of Mar.	End of Sep.
	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]	2008 [A]	[A] - [B]	[A] - [C]	2008 [B]	2007 [C]
Unrecoverable or valueless claims	15,115	1,565	1,038	13,549	14,077	16,928	1,620	5,312	15,307	11,616
Risk claims	65,246	7,960	10,935	57,285	54,311	38,990	(5,188)	(17,296)	44,178	56,286
Special attention loans	25,422	7,419	4,191	18,002	21,230	21,515	3,357	(2,166)	18,158	23,682
Financial Reconstruction Law subtotal [A]	105,783	16,945	16,164	88,837	89,618	77,435	(210)	(14,150)	77,645	91,585
Normal claims	6,149,711	(23,178)	166,219	6,172,889	5,983,491	2,599,514	(65,752)	(45,140)	2,665,267	2,644,654
Financial Reconstruction Law total [B]	6,255,494	(6,232)	182,384	6,261,727	6,073,109	2,676,949	(65,963)	(59,290)	2,742,912	2,736,240
Partial direct write-offs	24,711	4,681	5,937	20,030	18,774	27,223	513	3,386	26,709	23,837
NPL Ratio [A] / [B]	1.69	0.27	0.21	1.41	1.47	2.89	0.06	(0.45)	2.83	3.34

5. Coverage ratios by type of borrower

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

(%)

	Total of three banks			Resona Bank		
	End of Sep. 2008 [A]	[A] - [B]	End of Mar. 2008 [B]	End of Sep. 2008 [A]	[A] - [B]	End of Mar. 2008 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	94.73	(0.36)	95.09	94.30	0.34	93.96
Covered by reserves	5.26	0.36	4.90	5.69	(0.34)	6.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	99.14	0.53	98.61	99.34	0.84	98.50
Covered by collateral, guarantees, etc.	61.60	(2.31)	63.91	58.23	(3.23)	61.46
Covered by reserves	37.53	2.84	34.69	41.10	4.07	37.03
Reserve ratio against the portion not covered by collateral, guarantees, etc.	97.77	1.62	96.15	98.42	2.31	96.11
Special Attention Obligors	63.50	(2.89)	66.39	63.88	(2.56)	66.44
Covered by collateral, guarantees, etc.	28.27	1.74	26.53	26.37	2.82	23.55
Covered by reserves	35.23	(4.63)	39.86	37.51	(5.37)	42.88
Reserve ratio against the portion not covered by collateral, guarantees, etc.	49.11	(5.15)	54.26	50.94	(5.16)	56.10
Other Watch Obligors	68.46	2.69	65.77	65.65	3.12	62.53
Covered by collateral, guarantees, etc.	65.53	2.76	62.77	62.17	3.12	59.05
Covered by reserves	2.92	(0.08)	3.00	3.47	0.00	3.47
Reserve ratio against the portion not covered by collateral, guarantees, etc.	8.48	0.42	8.06	9.19	0.71	8.48
Normal Obligors	0.27	0.02	0.25	0.30	0.00	0.30

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2008 [A]	[A] - [B]	End of Mar. 2008 [B]	End of Sep. 2008 [A]	[A] - [B]	End of Mar. 2008 [B]
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	95.85	(2.04)	97.89	95.37	(0.60)	95.97
Covered by reserves	4.14	2.04	2.10	4.62	0.60	4.02
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	99.25	0.11	99.14	97.40	(1.11)	98.51
Covered by collateral, guarantees, etc.	69.14	2.79	66.35	75.56	1.41	74.15
Covered by reserves	30.10	(2.69)	32.79	21.84	(2.51)	24.35
Reserve ratio against the portion not covered by collateral, guarantees, etc.	97.59	0.12	97.47	89.39	(4.86)	94.25
Special Attention Obligors	61.96	0.02	61.94	61.53	(8.99)	70.52
Covered by collateral, guarantees, etc.	32.93	(6.30)	39.23	42.36	(2.17)	44.53
Covered by reserves	29.02	6.31	22.71	19.17	(6.81)	25.98
Reserve ratio against the portion not covered by collateral, guarantees, etc.	43.28	5.91	37.37	33.26	(13.59)	46.85
Other Watch Obligors	77.23	(0.12)	77.35	72.36	2.07	70.29
Covered by collateral, guarantees, etc.	75.39	0.22	75.17	70.87	2.11	68.76
Covered by reserves	1.83	(0.34)	2.17	1.49	(0.03)	1.52
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.47	(1.29)	8.76	5.11	0.24	4.87
Normal Obligors	0.15	0.04	0.11	0.31	0.05	0.26

6. Results of self-assessment of asset quality

(1) Total of three banks

Self-Assessment of Asset Quality								(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
									Reserve Ratio	Direct Write-offs
Bankrupt and Effectively Bankrupt Obligors		Unrecoverable or Valueless Claims	41.4	55.5	100%		Reserves (5.1) Collateral /Guarantee (91.9)	Unrecoverable or Valueless Claims	100.00%	
97.0		97.0								
Doubtful Obligors		Risk Claims	234.5	173.0	3.5		Reserves (154.3) Collateral /Guarantee (253.3)	Risk Claims	99.14%	
411.1		411.1								
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention	35.1	309.8	Reserve Ratio 97.77%		Reserves (72.6) Collateral /Guarantee (61.9)	Claims in Need of Special Attention	63.64%	
		Subtotal								
	Other Watch Obligors	Non-classified Claims	661.7	1,648.2						
	2,310.0	26,049.2								
Normal Obligors			23,605.7							
23,605.7										
Total Exposures	Total	Normal	Category II	Category III	Category IV					
26,768.9	26,768.9	24,578.6	2,186.7	3.5	-					

Total Coverage
Ratio
88.82%

(2) Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality								(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria		
									Reserve Ratio	Direct Write-offs
Bankrupt and Effectively Bankrupt Obligors		Unrecoverable or Valueless Claims	B) 22.7 T) - Total) 22.7	B) 41.8 T) 0.3 Total) 42.1	100%		Reserves (3.6) Collateral /Guarantee (61.2)	Unrecoverable or Valueless Claims	100.00%	
64.9		64.9								
Doubtful Obligors		Risk Claims	B) 164.8 T) 16.8 Total) 181.7	B) 120.5 T) 2.6 Total) 123.1	B) 2.0 T) 0.0 Total) 2.0		Reserves (126.1) Collateral /Guarantee (178.7)	Risk Claims	99.34%	
306.9		306.9								
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention	B) 21.8 T) 3.5 Total) 25.4	B) 257.2 T) 0.7 Total) 257.9			Reserves (61.1) Collateral /Guarantee (44.4)	Claims in Need of Special Attention	64.18%	
	Other Watch Obligors	Non-classified Claims	B) 368.0 T) 1.5 Total) 369.6	B) 1,227.6 T) 8.8 Total) 1,236.5						
	1,606.1	17,300.0								
Normal Obligors			B) 15,490.5 T) 84.5 Total) 15,575.0							
15,575.0										
Total Exposures	Total	Normal	Category II	Category III	Category IV					
17,836.4	17,836.4	16,174.5	1,659.8	2.0	-					

Claims in Need
of Special
Attention
B) 160.5
T) 4.0
Total) 164.5

Total Coverage
Ratio
88.63%

(3) Saitama Resona Bank (Non-consolidated)

Self-Assessment of Asset Quality										(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Reserves			
									Unrecoverable or Valueless Claims	Reserve Ratio	Direct Write-offs	Reserves (0.6) Collateral /Guarantee (14.4)
Bankrupt and Effectively Bankrupt Obligors	15.1	15.1	7.6	7.4	100%							
Doubtful Obligors	65.2	Risk Claims 65.2	29.2	35.5	0.4							
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention 25.4 Subtotal 105.7	3.5	31.2								
	Other Watch Obligors	Non-classified Claims 6,149.7	159.8	201.4								
Normal Obligors	5,779.0		5,779.0									
Total Exposures		Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio					
6,255.4		6,255.4	5,979.3	275.7	0.4	-	90.39%					

(4) Kinki Osaka Bank (Non-consolidated)

Self-Assessment of Asset Quality										(Billions of yen)		
Obligor Classification	Exposure Categories	Disclosure Categories under FRL	Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRL Criteria	Reserves			
									Unrecoverable or Valueless Claims	Reserve Ratio	Direct Write-offs	Reserves (0.7) Collateral /Guarantee (16.1)
Bankrupt and Effectively Bankrupt Obligors	16.9	16.9	11.0	5.8	100%							
Doubtful Obligors	38.9	Risk Claims 38.9	23.6	14.3	1.0							
Watch Obligors	Special Attention Obligors	Claims in Need of Special Attention 21.5 Subtotal 77.4	6.1	20.6								
	Other Watch Obligors	Non-classified Claims 2,599.5	132.2	210.3								
Normal Obligors	2,251.6		2,251.6									
Total Exposures		Total	Normal	Category II	Category III	Category IV	Total Coverage Ratio					
2,676.9		2,676.9	2,424.7	251.1	1.0	-	88.00%					

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) Portion in or prior to fiscal 2004

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	154.1	97.5	57.8	39.8	27.1	22.0	17.3	15.3	10.2	(6.3)
Risk claims	639.2	401.4	259.4	128.4	102.7	76.8	66.2	44.9	39.9	(6.0)
Total	793.4	499.0	317.3	168.2	129.8	98.9	82.6	60.3	50.1	(10.1)

(A) (B)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.3	Direct write-offs (4.8)
Restructuring type disposal	0.3	Other 10.6
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 4.1
Sales of claims	3.5	Improvement in borrowers' conditions 6.4
Total	10.1	Total 10.1

(C) (D)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.7
Measures similar to legal liquidation	0.0
Partition into good and bad portions	-
Partial direct write-off of small claims	6.9
Entrustment of claims to RCC	-
Total	7.6

(2) Portion in the first half of fiscal 2005

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	12.9	9.9	5.0	3.8	2.5	1.8	1.4	(0.4)
Risk claims	106.2	49.2	37.0	23.8	17.9	12.9	10.9	(2.0)
Total	119.2	59.1	42.0	27.7	20.4	14.8	12.3	(2.4)

(C) (D)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs (0.1)
Restructuring type disposal	-	Other 2.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 1.0
Sales of claims	0.1	Improvement in borrowers' conditions 1.4
Total	2.4	Total 2.4

(D) (E)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	1.1

(3) Portion in the latter half of fiscal 2005

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	13.6	8.3	6.2	4.0	3.3	2.4	(0.9)
Risk claims	114.9	71.9	50.8	35.1	14.6	11.0	(0.5)
Total	128.5	78.2	57.0	39.1	17.9	13.4	(4.4)

(E) (F)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.8	Direct write-offs (2.7)
Restructuring type disposal	-	Other 4.5
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 2.3
Sales of claims	1.7	Improvement in borrowers' conditions 2.2
Total	4.4	Total 4.4

(F) (G)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.6
Entrustment of claims to RCC	-
Total	1.8

(4) Portion in the first half of fiscal 2006

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	14.2	13.3	7.7	7.5	4.6	(2.8)
Risk claims	130.7	69.4	49.9	28.6	21.9	(6.6)
Total	144.9	82.8	57.7	36.2	26.6	(9.5)

(G) (H)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs (0.6)
Restructuring type disposal	-	Other 9.4
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 4.3
Sales of claims	0.7	Improvement in borrowers' conditions 5.1
Total	9.5	Total 9.5

(H) (I)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.6
Measures similar to legal liquidation	0.9
Partition into good and bad portions	-
Partial direct write-off of small claims	2.7
Entrustment of claims to RCC	-
Total	4.3

(5) Portion in the latter half of fiscal 2006

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	17.9	13.5	9.0	5.3	(0.7)
Risk claims	135.3	83.2	43.7	32.6	(11.1)
Total	153.3	96.7	52.7	37.9	(14.8)

(I) (J)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.1	Direct write-offs (0.1)
Restructuring type disposal	-	Other 13.8
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 9.7
Sales of claims	0.9	Improvement in borrowers' conditions 4.1
Total	14.8	Total 14.8

(J) (K)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	2.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.2
Entrustment of claims to RCC	-
Total	4.3

(6) Portion in the first half of fiscal 2007

	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	18.8	11.8	5.9	(6.8)
Risk claims	161.0	82.4	57.4	(24.9)
Total	179.8	94.2	63.4	(30.9)

(K) (L)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.0	Direct write-offs (0.3)
Restructuring type disposal	0.4	Other 26.7
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 13.3
Sales of claims	4.0	Improvement in borrowers' conditions 13.3
Total	30.8	Total 30.8

(L) (M)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	1.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.9
Entrustment of claims to RCC	-
Total	5.0

(7) Portion in the latter half of fiscal 2007

	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	25.0	24.0	(1.0)
Risk claims	115.4	82.5	(62.9)
Total	140.5	86.6	(53.8)

(M) (N)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.0	Direct write-offs 13.0
Restructuring type disposal	-	Other 39.2
Improvement in operating conditions, etc.	-	Collection, repayment, etc. 26.5
Sales of claims	1.5	Improvement in borrowers' conditions 12.7
Total	53.8	Total 53.8

(N) (O)

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	-
Entrustment of claims to RCC	-
Total	-

(8) Portion in the first half of fiscal 2008

	Sep. 30, 2008
Unrecoverable or valueless claims	42.8
Risk claims	174.5
Total	217.4

(O)

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

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	-
Entrustment of claims to RCC	-
Total	-

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	154.1	97.5	70.8	63.4	52.6	63.4	64.0	74.1	97.0	22.9
Risk claims	639.3	401.4	365.7	292.5	342.5	356.4	412.5	342.8	411.1	68.3
Total	793.4	499.0	436.5	356.0	395.1	419.9	476.5	416.9	508.1	91.2

(Billions of yen)

<Resona Bank > (Banking and trust accounts)

(1) Portion in or prior to fiscal 2004

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	100.9	57.4	32.2	22.0	15.8	12.0	9.2	10.2	6.1	(4.3)
Risk claims	483.0	269.4	179.0	77.8	61.7	46.9	41.4	26.1	23.4	(2.7)
Total	584.0	326.8	211.3	99.8	77.5	58.9	50.7	36.4	29.5	(6.8)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.0	(2.0)
Restructuring type disposal	0.3	-
Improvement in operating conditions, etc.	-	3.9
Sales of claims	0.8	3.6
Total	1.1	5.5

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.6
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.7
Entrustment of claims to RCC	-
Total	3.4

(2) Portion in the first half of fiscal 2005

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	6.7	5.5	2.2	2.5	1.6	1.4	1.0	(0.4)
Risk claims	67.8	34.5	25.1	17.7	12.9	9.7	8.6	(1.0)
Total	74.4	40.1	27.4	20.2	14.5	11.1	9.6	(1.5)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	(0.0)
Restructuring type disposal	-	1.6
Improvement in operating conditions, etc.	-	0.9
Sales of claims	0.8	1.5
Total	0.8	3.0

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.6
Entrustment of claims to RCC	-
Total	0.7

(3) Portion in the latter half of fiscal 2005

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	8.2	4.0	4.1	2.5	2.5	1.8	(0.8)
Risk claims	87.8	56.9	40.2	26.0	9.8	7.3	(2.3)
Total	96.0	60.9	44.3	28.6	12.2	9.1	(3.0)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	(0.1)
Restructuring type disposal	-	3.2
Improvement in operating conditions, etc.	-	1.9
Sales of claims	0.0	1.2
Total	0.0	6.2

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.1
Measures similar to legal liquidation	4.2
Partition into good and bad portions	-
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	5.4

(4) Portion in the first half of fiscal 2006

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	8.9	7.5	4.5	5.5	3.8	(1.7)
Risk claims	96.4	52.6	37.9	19.7	14.5	(5.1)
Total	105.4	60.2	42.4	25.3	18.3	(6.9)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	(0.1)
Restructuring type disposal	-	6.9
Improvement in operating conditions, etc.	-	3.6
Sales of claims	0.0	3.3
Total	0.0	10.7

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.5
Measures similar to legal liquidation	0.9
Partition into good and bad portions	-
Partial direct write-off of small claims	1.9
Entrustment of claims to RCC	-
Total	3.4

(5) Portion in the latter half of fiscal 2006

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	10.8	10.1	6.5	3.9	(2.5)
Risk claims	98.5	58.0	26.8	18.8	(7.9)
Total	109.3	68.2	33.3	22.8	(10.5)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	0.8
Restructuring type disposal	-	9.5
Improvement in operating conditions, etc.	-	7.6
Sales of claims	0.1	1.9
Total	0.1	19.8

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	1.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	2.9

(6) Portion in the first half of fiscal 2007

	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	10.1	5.8	2.9	(2.8)
Risk claims	125.4	61.9	45.9	(16.0)
Total	135.6	67.7	48.8	(18.8)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.0	(0.7)
Restructuring type disposal	0.0	17.8
Improvement in operating conditions, etc.	-	9.5
Sales of claims	1.7	8.2
Total	1.7	24.8

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.7
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.2
Entrustment of claims to RCC	-
Total	1.9

(7) Portion in the latter half of fiscal 2007

	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	13.1	17.4	4.3
Risk claims	97.1	46.1	(41.0)
Total	110.3	63.6	(46.7)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	11.0
Restructuring type disposal	-	25.3
Improvement in operating conditions, etc.	-	17.8
Sales of claims	0.3	7.4
Total	0.3	61.5

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	11.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.6
Entrustment of claims to RCC	-
Total	14.8

(8) Portion in the first half of fiscal 2008

	Sep. 30, 2008
Unrecoverable or valueless claims	27.7
Risk claims	141.9
Total	169.7

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

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	14.8
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.9
Entrustment of claims to RCC	-
Total	17.5

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	100.9	57.4	39.0	35.8	31.1	37.0	38.3	45.2	64.9	19.7
Risk claims	483.0	269.4	246.7	200.2	240.2	256.0	301.9	241.3	306.9	65.5
Total	584.0	326.8	285.7	236.1	271.4	293.1	340.2	286.5	371.8	85.2

(Billions of yen)

<Saitama Resona Bank>

(1) Portion in or prior to fiscal 2004

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	14.2	12.4	6.4	7.3	4.4	4.7	4.1	2.4	1.3	(1.1)
Risk claims	57.6	44.3	30.5	20.1	14.5	8.0	5.5	5.1	5.1	(0.9)
Total	71.8	56.8	37.0	27.4	18.9	12.8	9.6	7.6	6.4	(1.1)

(A) (B)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.0	(2.4)
Restructuring type disposal	-	1.1
Improvement in operating conditions, etc.	-	0.8
Sales of claims	2.3	0.2
Total	-	1.1

(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.0
Measures similar to legal liquidation	1.1
Partition into good and bad portions	-
Partial direct write-off of small claims	1.3
Entrustment of claims to RCC	-
Total	1.3

(2) Portion in the first half of fiscal 2005

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.3	1.3	1.3	0.4	0.3	0.1	0.0	(0.1)
Risk claims	17.4	5.2	3.5	1.2	1.0	0.9	0.8	(0.1)
Total	19.7	6.5	4.9	1.7	1.4	1.1	0.9	(0.2)

(C) (D)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	-
Restructuring type disposal	-	0.2
Improvement in operating conditions, etc.	-	0.0
Sales of claims	-	0.1
Total	-	0.2

(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.0
Entrustment of claims to RCC	-
Total	0.0

(3) Portion in the latter half of fiscal 2005

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.6	1.0	1.3	0.9	0.4	0.3	(0.1)
Risk claims	16.5	7.9	4.7	4.3	3.2	2.7	(0.4)
Total	19.1	9.0	6.1	5.3	3.6	3.0	(0.6)

(E) (F)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.8	(2.0)
Restructuring type disposal	1.0	0.5
Improvement in operating conditions, etc.	-	0.4
Sales of claims	1.1	0.0
Total	-	0.5

(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	-
Measures similar to legal liquidation	1.4
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3

(4) Portion in the first half of fiscal 2006

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.6	3.1	2.1	1.3	0.4	(0.8)
Risk claims	18.5	9.1	6.4	4.7	4.2	(0.4)
Total	21.1	12.3	8.5	6.0	4.6	(1.3)

(G) (H)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	(0.2)
Restructuring type disposal	-	1.3
Improvement in operating conditions, etc.	-	0.6
Sales of claims	0.3	0.7
Total	-	1.3

(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	-
Entrustment of claims to RCC	-
Total	-

(5) Portion in the latter half of fiscal 2006

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.9	1.5	1.4	0.6	(0.7)
Risk claims	24.9	17.5	12.3	11.1	(1.1)
Total	27.9	19.1	13.8	11.8	(1.9)

(I) (J)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.1	(0.2)
Restructuring type disposal	-	1.9
Improvement in operating conditions, etc.	-	1.5
Sales of claims	0.0	0.4
Total	-	1.9

(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.2
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.4
Entrustment of claims to RCC	-
Total	0.6

(6) Portion in the first half of fiscal 2007

	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	4.8	3.0	1.6	(1.3)
Risk claims	19.3	10.8	6.7	(4.0)
Total	24.1	13.8	8.4	(5.4)

(K) (L)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	-	1.2
Restructuring type disposal	0.3	3.0
Improvement in operating conditions, etc.	-	2.8
Sales of claims	0.6	0.1
Total	-	5.4

(L)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	0.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.5
Entrustment of claims to RCC	-
Total	1.6

(7) Portion in the latter half of fiscal 2007

	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	4.5	3.1	(1.4)
Risk claims	20.0	12.0	(7.9)
Total	24.5	15.1	(9.4)

(M) (N)

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

(2) Loans placed off the balance sheets

	1H of FY '08	1H of FY '08
Liquidation type disposal	0.0	2.0
Restructuring type disposal	-	7.0
Improvement in operating conditions, etc.	-	5.2
Sales of claims	0.2	1.8
Total	-	9.4

(N)

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	1.1
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	1.9
Entrustment of claims to RCC	-
Total	3.1

(8) Portion in the first half of fiscal 2008

	Sep. 30, 2008
Unrecoverable or valueless claims	7.4
Risk claims	22.2
Total	29.7

(O)

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

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY '08
Legal liquidation	3.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	3.4
Entrustment of claims to RCC	-
Total	7.4

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

(Billions of yen)

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	14.2	12.4	8.8	11.2	9.5	12.6	14.0	13.5	15.1	1.5
Risk claims	57.6	44.3	48.0	41.8	44.6	48.2	54.3	57.2	65.2	7.9
Total	71.8	56.8	56.8	53.1	54.1	60.8	68.3	70.8	80.3	9.5

<Kinki Osaka Bank >

(1) Portion in or prior to fiscal 2004

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	36.9	25.8	17.9	10.4	6.8	5.2	3.9	2.6	2.7	0.1
Risk claims	84.3	83.4	46.6	30.4	26.4	21.8	18.2	13.5	11.3	(2.2)
Total	131.2	109.3	64.5	40.8	33.2	27.1	22.2	16.2	14.1	(2.1)
							(A)		(B)	

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	0.2	(0.3)
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.3	Improvement in borrowers' conditions
Total		(B)

3) Of the claims reported in (A), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.0
Measures similar to legal liquidation	1.9
Partition into good and bad portions	-
Partial direct write-off of small claims	2.8
Entrustment of claims to RCC	-
Total	2.8

(2) Portion in the first half of fiscal 2005

	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	3.4	3.0	1.3	0.8	0.5	0.2	0.3	0.0
Risk claims	20.2	9.4	8.3	4.8	3.8	2.2	1.4	(0.7)
Total	23.7	12.4	9.6	5.7	4.4	2.4	1.7	(0.7)
							(C)	(D)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.1	Improvement in borrowers' conditions
Total		(D)

3) Of the claims reported in (C), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.0
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.3
Entrustment of claims to RCC	-
Total	0.3

(3) Portion in the latter half of fiscal 2005

	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.7	1.1	0.8	0.4	0.2	0.2	(0.0)
Risk claims	10.5	7.1	5.8	4.6	1.7	0.9	(0.7)
Total	13.3	8.2	6.6	5.1	2.0	1.2	(0.9)
							(E)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.5	Improvement in borrowers' conditions
Total		(F)

3) Of the claims reported in (E), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	-
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	0.2
Entrustment of claims to RCC	-
Total	0.2

(4) Portion in the first half of fiscal 2006

	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	2.6	2.6	1.0	0.6	2.4	(1.2)
Risk claims	15.7	7.6	5.8	4.2	3.2	(0.9)
Total	18.3	10.2	6.6	4.8	3.6	(1.2)
						(G)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.3	Improvement in borrowers' conditions
Total		(H)

3) Of the claims reported in (G), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	-
Measures similar to legal liquidation	1.1
Partition into good and bad portions	-
Partial direct write-off of small claims	1.0
Entrustment of claims to RCC	-
Total	2.1

(5) Portion in the latter half of fiscal 2006

	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	4.1	1.8	1.0	0.6	(0.4)
Risk claims	11.9	7.6	4.5	2.5	(1.9)
Total	16.1	9.4	5.5	3.1	(2.3)
					(I)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.8	Improvement in borrowers' conditions
Total		(J)

3) Of the claims reported in (I), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.0
Measures similar to legal liquidation	2.2
Partition into good and bad portions	-
Partial direct write-off of small claims	0.5
Entrustment of claims to RCC	-
Total	2.7

(6) Portion in the first half of fiscal 2007

	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	3.7	2.9	1.3	(1.9)
Risk claims	16.2	9.8	4.7	(14.9)
Total	20.0	12.6	6.1	(6.5)
				(K)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	0.0	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	1.5	Improvement in borrowers' conditions
Total		(L)

3) Of the claims reported in (K), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.2
Measures similar to legal liquidation	3.7
Partition into good and bad portions	-
Partial direct write-off of small claims	1.1
Entrustment of claims to RCC	-
Total	5.0

(7) Portion in the latter half of fiscal 2007

	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	7.3	3.4	(3.9)
Risk claims	6.2	4.3	(3.8)
Total	15.5	7.8	(7.7)
			(M)

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

(2) Loans placed off the balance sheets

	1H of FY 08	1H of FY 08
Liquidation type disposal	-	Direct write-offs
Restructuring type disposal	-	Other
Improvement in operating conditions, etc.	-	Collection, repayment, etc.
Sales of claims	0.9	Improvement in borrowers' conditions
Total		(N)

3) Of the claims reported in (M), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	0.9
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	2.4
Entrustment of claims to RCC	-
Total	3.4

(8) Portion in the first half of fiscal 2008

	Sep. 30, 2008
Unrecoverable or valueless claims	7.8
Risk claims	10.3
Total	18.0
	(O)

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

3) Of the claims reported in (O), claims for which certain preparatory arrangements have been made for off-balancing

	1H of FY 08
Legal liquidation	2.4
Measures similar to legal liquidation	-
Partition into good and bad portions	-
Partial direct write-off of small claims	5.1
Entrustment of claims to RCC	-
Total	7.6

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

	Sep. 30, 2004	Mar. 31, 2005	Sep. 30, 2005	Mar. 31, 2006	Sep. 30, 2006	Mar. 31, 2007	Sep. 30, 2007	Mar. 31, 2008	Sep. 30, 2008	Change
Unrecoverable or valueless claims	36.9	25.8	17.9	10.4	6.8	5.2	3.9	2.6	2.7	1.6
Risk claims	84.3	83.4	46.6	30.4	26.4	21.8	18.2	13.5	11.3	(5.1)
Total	131.2	109.3	64.5	40.8	33.2	27.1	22.2	16.2	14.1	(3.5)

(Billions of yen)

8. Loans and bills discounted by industry

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

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2008	Change	End of Mar. 2008	End of Sep. 2008	Change	End of Mar. 2008
Manufacturing	2,626.0	0.7	2,625.2	1,880.1	16.4	1,863.7
Agriculture	16.5	(2.3)	18.8	6.9	(0.8)	7.7
Forestry	1.5	(2.2)	3.8	0.9	(2.2)	3.2
Fishery	7.7	1.5	6.1	7.7	1.5	6.1
Mining	19.1	(1.2)	20.3	16.2	(1.0)	17.2
Construction	796.4	(17.3)	813.7	474.5	(5.6)	480.1
Electricity, gas, heating, water	71.9	2.4	69.5	52.6	2.8	49.8
Information and communication	279.5	17.6	261.9	250.3	14.4	235.9
Transportation	585.2	(20.5)	605.7	390.1	(25.0)	415.2
Wholesale and retail	2,566.1	(64.3)	2,630.5	1,867.5	(31.0)	1,898.5
Financial and insurance services	796.4	(26.0)	822.5	727.6	(23.5)	751.2
Real estate	2,607.4	(127.3)	2,734.7	1,804.7	(101.5)	1,906.3
Services	2,092.2	(156.3)	2,248.6	1,463.3	(142.3)	1,605.7
Local governments	797.8	(18.4)	816.3	283.0	(47.5)	330.5
Others	12,481.2	(4.3)	12,485.6	7,721.0	(8.8)	7,729.8
Domestic total	25,745.5	(418.4)	26,163.9	16,947.0	(354.4)	17,301.5
Japan offshore banking account	-	-	-	-	-	-
Total	25,745.5	(418.4)	26,163.9	16,947.0	(354.4)	17,301.5

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2008	Change	End of Mar. 2008	End of Sep. 2008	Change	End of Mar. 2008
Manufacturing	423.8	2.8	420.9	321.9	(18.6)	340.5
Agriculture	9.2	(1.3)	10.6	0.3	(0.0)	0.4
Forestry	0.4	(0.0)	0.4	0.1	(0.0)	0.1
Fishery	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Mining	2.4	(0.0)	2.5	0.4	(0.1)	0.5
Construction	196.9	(0.1)	197.0	124.9	(11.5)	136.5
Electricity, gas, heating, water	19.2	(0.4)	19.6	0.0	0.0	0.0
Information and communication	16.2	4.5	11.6	12.9	(1.3)	14.3
Transportation	143.6	8.3	135.3	51.4	(3.8)	55.2
Wholesale and retail	375.7	(4.0)	379.7	322.9	(29.2)	352.1
Financial and insurance services	22.2	(0.2)	22.5	46.5	(2.2)	48.7
Real estate	546.8	(3.6)	550.5	255.8	(22.0)	277.9
Services	457.0	(4.3)	461.3	171.8	(9.6)	181.4
Local governments	389.5	(19.8)	409.4	125.2	48.9	76.3
Others	3,576.9	17.2	3,559.7	1,183.2	(12.8)	1,196.1
Domestic total	6,180.4	(1.2)	6,181.7	2,617.9	(62.7)	2,680.7
Japan offshore banking account	-	-	-	-	-	-
Total	6,180.4	(1.2)	6,181.7	2,617.9	(62.7)	2,680.7

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

(2) Risk-managed loans by industry

(Billions of yen)

	Total of three banks			Resona Bank		
	End of Sep. 2008	Change	End of Mar. 2008	End of Sep. 2008	Change	End of Mar. 2008
Manufacturing	96.5	15.5	81.0	76.9	12.3	64.6
Agriculture	1.5	0.1	1.4	1.0	0.0	0.9
Forestry	0.2	(0.0)	0.3	0.0	(0.0)	0.0
Fishery	0.0	(0.0)	0.0	-	-	-
Mining	2.5	(1.1)	3.7	2.3	(1.3)	3.7
Construction	49.2	6.2	43.0	33.5	2.0	31.4
Electricity, gas, heating, water	0.0	0.0	-	-	-	-
Information and communication	9.6	4.0	5.5	8.5	3.9	4.5
Transportation	17.1	(11.5)	28.7	12.1	(12.8)	25.0
Wholesale and retail	102.0	7.9	94.0	78.3	8.0	70.2
Financial and insurance services	30.1	(4.8)	34.9	28.6	(4.3)	32.9
Real estate	170.3	70.8	99.5	127.8	64.1	63.6
Services	106.7	24.4	82.3	76.2	23.4	52.8
Local governments	-	-	-	-	-	-
Others	126.3	9.2	117.1	85.9	8.7	77.2
Domestic total	712.7	120.9	591.8	531.6	104.3	427.3
Japan offshore banking account	-	-	-	-	-	-
Total	712.7	120.9	591.8	531.6	104.3	427.3

	Saitama Resona Bank			Kinki Osaka Bank		
	End of Sep. 2008	Change	End of Mar. 2008	End of Sep. 2008	Change	End of Mar. 2008
Manufacturing	10.5	4.2	6.2	9.0	(1.0)	10.0
Agriculture	0.5	0.0	0.4	0.0	(0.0)	0.0
Forestry	0.2	(0.0)	0.2	-	-	-
Fishery	-	-	-	0.0	(0.0)	0.0
Mining	0.1	0.1	-	-	-	-
Construction	7.7	3.2	4.5	7.9	0.9	7.0
Electricity, gas, heating, water	0.0	0.0	-	-	-	-
Information and communication	0.2	0.0	0.2	0.8	0.0	0.7
Transportation	3.3	1.5	1.7	1.7	(0.2)	1.9
Wholesale and retail	10.5	(0.0)	10.6	13.1	(0.0)	13.1
Financial and insurance services	0.0	0.0	-	1.4	(0.5)	2.0
Real estate	25.0	4.9	20.0	17.5	1.6	15.8
Services	17.8	1.2	16.5	12.6	(0.2)	12.8
Local governments	-	-	-	-	-	-
Others	29.1	1.4	27.6	11.3	(0.9)	12.2
Domestic total	105.3	16.9	88.4	75.7	(0.3)	76.1
Japan offshore banking account	-	-	-	-	-	-
Total	105.3	16.9	88.4	75.7	(0.3)	76.1

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

(3) Loans to consumers

(Millions of yen)

	Total of three banks					Resona Bank				
	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Housing loans	11,567,423	3,554	135,470	11,563,868	11,431,952	7,085,271	(3,779)	56,976	7,089,050	7,028,294
Before securitization	11,967,954	(24,609)	79,027	11,992,564	11,888,927	7,355,700	(23,525)	17,233	7,379,225	7,338,466
Residential housing loans	8,537,314	(32,283)	43,858	8,569,597	8,493,455	4,964,585	(39,289)	(22,308)	5,003,874	4,986,893
Before securitization	8,892,206	(54,960)	(2,808)	8,947,167	8,895,014	5,189,375	(53,548)	(52,276)	5,242,923	5,241,651
Other consumer loans	364,049	(7,021)	(12,260)	371,070	376,310	209,742	(6,131)	(10,825)	215,874	220,568
Total loans to consumers	11,931,473	(3,466)	123,210	11,934,939	11,808,262	7,295,014	(9,910)	46,151	7,304,924	7,248,862
Before securitization of housing loans	12,332,004	(31,630)	66,766	12,363,635	12,265,237	7,565,443	(29,656)	6,408	7,595,099	7,559,034

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Housing loans	3,376,301	14,617	83,277	3,361,684	3,293,023	1,105,850	(7,283)	(4,783)	1,113,134	1,110,634
Before securitization	3,506,403	6,198	66,577	3,500,204	3,439,826	1,105,850	(7,283)	(4,783)	1,113,134	1,110,634
Residential housing loans	2,594,753	11,897	65,421	2,582,855	2,529,332	977,975	(4,891)	746	982,867	977,228
Before securitization	2,724,855	3,479	48,720	2,721,376	2,676,134	977,975	(4,891)	746	982,867	977,228
Other consumer loans	99,682	1,851	4,435	97,831	95,246	54,624	(2,741)	(5,871)	57,365	60,495
Total loans to consumers	3,475,984	16,469	87,713	3,459,515	3,388,270	1,160,474	(10,025)	(10,654)	1,170,499	1,171,129
Before securitization of housing loans	3,606,086	8,050	71,013	3,598,035	3,535,073	1,160,474	(10,025)	(10,654)	1,170,499	1,171,129

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

(Millions of yen, %)

	Total of three banks					Resona Bank				
	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to SMEs and individuals	21,748,333	(539,629)	(408,494)	22,287,962	22,156,827	13,965,244	(429,674)	(413,726)	14,394,919	14,378,971
Ratio of loans to SMEs and individuals	84.47	(0.71)	(0.51)	85.18	84.98	82.40	(0.80)	(0.15)	83.20	82.55

	Saitama Resona Bank					Kinki Osaka Bank				
	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]	End of Sep. 2008 [A]	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Loans to SMEs and individuals	5,422,664	(6,551)	115,831	5,429,216	5,306,833	2,360,423	(103,403)	(110,599)	2,463,827	2,471,023
Ratio of loans to SMEs and individuals	87.73	(0.09)	(0.94)	87.82	88.67	90.16	(1.74)	(2.36)	91.90	92.52

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

9. Balance of deposits and loans

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

(Millions of yen)

	End of Sep. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Deposits (Term-end)	30,935,525	18,635,548	9,015,091	3,284,750	134	(750,726)	(201,268)	31,686,252	31,136,793
Deposits (average balance)	30,764,259	18,473,557	9,017,606	3,260,220	12,875	(46,278)	(158,894)	30,810,537	30,923,153
Trust principal (Term-end)	440,982	440,982	-	-	-	7,401	(30,472)	433,580	471,455
Trust principal (average balance)	440,395	440,395	-	-	-	(34,971)	(58,324)	475,366	498,720
Loans and bills discounted (Term-end)	25,745,405	16,946,963	6,180,473	2,617,968	-	(418,399)	(326,234)	26,163,804	26,071,639
Banking account	25,626,404	16,827,962	6,180,473	2,617,968	-	(411,255)	(304,490)	26,037,660	25,930,895
Trust account	119,000	119,000	-	-	-	(7,143)	(21,743)	126,144	140,744
Loans and bills discounted (average balance)	25,648,275	16,910,483	6,149,872	2,587,919	-	(279,446)	(371,856)	25,927,722	26,020,132
Banking account	25,525,589	16,787,797	6,149,872	2,587,919	-	(262,143)	(347,967)	25,787,733	25,873,557
Trust account	122,685	122,685	-	-	-	(17,303)	(23,889)	139,988	146,575

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

(Millions of yen)

	End of Sep. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Resona Trust & Banking	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Domestic consumer deposits (Term-end)	21,046,147	11,243,841	7,196,066	2,606,238	-	180,478	491,069	20,865,668	20,555,077
Liquid deposits	11,223,786	6,025,941	4,129,923	1,067,921	-	117,255	316,854	11,106,531	10,906,932
Time deposits	9,630,103	5,062,448	3,035,254	1,532,399	-	69,419	131,777	9,560,683	9,498,325
Domestic corporate deposits (Term-end)	8,874,651	6,787,663	1,437,378	649,473	134	(235,373)	(539,813)	9,110,024	9,414,464
Liquid deposits	6,030,847	4,571,038	1,024,403	435,405	-	(184,324)	(520,995)	6,215,171	6,551,842
Time deposits	2,421,242	1,867,278	376,743	177,219	-	5,164	(89,351)	2,416,077	2,510,593

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

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

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

(Millions of yen)

	End of Sep. 2008 [A]	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	[A]-[B]	[A]-[C]	End of Mar. 2008 [B]	End of Sep. 2007 [C]
Investment trust	2,100,449	1,066,654	727,520	306,274	(183,471)	(531,703)	2,283,920	2,632,153
Public bond	825,997	354,664	433,165	38,166	38,930	59,399	787,066	766,597
Insurance policy	837,503	410,795	292,340	134,367	100,626	169,689	736,876	667,814

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 Sep. 2008	Resona Bank	Saitama Resona Bank	Kinki Osaka Bank	Change	End of Mar. 2008
Principal of loans sold	35,514	25,970	4,809	4,734	(58,410)	93,924

1 Presented figures include trust account.

2) Claims abandoned

(Companies, Millions of yen)

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

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